



GEORGIAN BAY HOME SHARE EXECUTIVE SUMMARY

Georgian Bay Home Share (GBHS) is a unique and innovative ministry and outreach project of Grace United church in Thornbury. It addresses two social justice issues that have become evident in the area recently.

- The lack of affordable housing for low income earners as well as the lack of support for the homeless.
- Seniors living alone who want to age in place but find it difficult to maintain their houses.

The following events formed a path in which GBHS evolved from an idea, to a concept, to a community justice initiative.

- *2017 Visioning Day with the congregation at Grace United.
- *2019 Community Round Table with 32 community leaders.
- *2019 Church service with Pam McDermid, the Senior's Coordinator at Beaver Valley Outreach.
- * Feb 2022 Library Presentation regarding various affordable housing alternatives.
- * June 2022 Church Service focused on Home Share model.
- * 2022 Consultation with Waterloo Region Home Share.
- * Fall 2022 Received a grant from "The Watkins Fund for Innovative Ministries with Senior Adults at The United Church of Canada Foundation."

Significant data

- Town of Blue Mountains - 38.7% of tenants are spending 30% or more of their income on shelter costs.
- Meaford - 35.9% spend 30% or more on shelter costs.
- 34.2% Town of Blue Mountains population is 65 or over (compared to 18.1% in Ontario)
- 31.3% Meaford population is 65 or over

The Affordable Housing Task Force (Collingwood) reported that the COVID-19 pandemic has exacerbated housing struggles for the town due to an influx of people wishing to relocate and inflating housing costs for existing residents. Housing is out of reach for most.

There is evidence in both TBM and Meaford of employers not being able to hire sufficient staff due to the lack of rental units and the current housing costs. This is particularly true in the service and child care sectors.

GBHS Vision

GBHS will offer one way of alleviating the housing crisis in the TBM and Meaford areas while keeping seniors in their own homes. This will be accomplished by matching home providers with home seekers. Everyone needs a home that is safe, affordable and comfortable.

GBHS Home Share Mission

Matching home providers with home seekers will be accomplished through in-depth interviews by a qualified team, followed by 6 months of support. The home seeker will provide agreed upon home duties in lieu of some rent. This arrangement will provide the home seeker an affordable home while allowing the home provider to remain in their home. The local economy will benefit as employers in the retail and service sectors will have an increased workforce from which to hire.

GBHS Values

Inclusivity of all levels of income, gender and ethnicity.

Integrity using a team approach that ensures confidentiality and respect.

Collaboration to work, learn about and support other organizations.

Religion or church membership will not be a part of any interviews/conversations.

Goals

Raise the sufficient funds to accomplish our objectives.

Inform the community about the project and its benefits

Arrange home sharing for providers and seekers

Partner with other organizations

Assess the project at the end of one year.



Thornbury, Ontario
Grace United Church
 Bold. Nurturing. Liberal. Christian.

Georgian Bay Home Share

A New Ministry of Grace United Church Thornbury

Georgian Bay Home Share is a unique and innovative ministry and outreach project of Grace United. It addresses two social justice issues in the southern Georgian Bay area of which we have become increasingly aware in the past few years:

- The unavailability of affordable housing for the low income wage earners and support for the homeless is inadequate.
- Seniors living alone who want to age in place but find it difficult to maintain their homes.

In October 2017, Grace United held a Visioning Day with the congregation. Out of this gathering came many suggestions of how Grace should go forward. One of the themes was to connect with the wider community by finding ways in which we could support young people and seniors.

In February of 2019, under the guidance of Jill Strapp of Edge, Grace held a Community Round Table to which we invited 32 leaders from the community to discuss local needs. Two of the themes discussed were affordable housing and support for seniors. The lack of affordable housing for young people and those earning minimum wage means that they have to leave the area for jobs because they cannot afford to live here. This causes a shortage of workers in the community. For example, Beaver Valley Outreach in the Town of Blue Mountains, cannot find enough child care workers to keep all their programs active, due to this housing shortage.

The needs of seniors were also discussed. Seniors want to age in place but they feel isolated because of a lack of transportation and they are no longer able to maintain their homes themselves. The idea of home sharing was brought forward at this meeting.

The Grace Board added a new goal for the year 2019-2020, stating that Grace would invite a speaker with expertise in local senior's needs, to present a topic relevant to seniors in Grey County. Pam McDermid of Beaver Valley Outreach

spoke about the organization's programs for seniors in the Town of Blue Mountains and where there were gaps in the available services.

Following this service, a small group of Grace members paid a visit to the Lorna Tomlinson Residence for Seniors in Penetanguishene. This residence is a Wendat Community Program and serves low income seniors.

In February of 2022, a small group of members began research into Home Share Canada and felt very excited that finally we could see a solution to the housing situation in our area. Our research showed us that no other organization was addressing this issue using the Home Share concept. We partnered with Beaver Valley Outreach and held a Senior's Forum at our local library to which we invited the Abbeyfield Houses Society and Solterra Co-Housing Canada, to do a presentation to the community. As well, Home Share Canada sent a PowerPoint presentation. The Forum was well attended and there was a question and answer session after. This event further convinced us that there was a need in the community that was not being addressed.

We were encouraged to look further into the home share concept. We were referred to Waterloo Region Home Share and enjoyed a very informative ZOOM meeting with them. We were pleased to accept their generous offer to assist us in the future and have since received many helpful documents from them.

On June 26th, 2022 our group presented a church service to our congregation and the community and our presentation was well received with a successful question and answer session after. Subsequently our Church Board gave us their support to proceed with our project.

Everyone Needs a Home

Through our research, we have learned that there is no other group in the area providing low rent alternatives to low wage earners. For example, graduates of Georgian College who can readily find work in the medical sector, cannot find a place to live. The rents in the area are so high many people cannot afford to pay them.

In the Town of Blue Mountains 38.7 percent of tenant households are spending 30 percent or more of their income on shelter costs. The average monthly shelter costs for rented dwellings is \$1405.00. In Meaford, 35.9 percent of tenant households spend 30 percent or more on shelter costs. The average monthly shelter costs for rented dwellings is \$986.00.

The Affordable Housing Task Force, organized by the Town of Collingwood, reported in November 2021, that: * "The COVID-19 pandemic has exacerbated housing struggles for the Town of Collingwood from the influx of people wishing to relocate to the area from large urban centres, inflating housing costs as well (for) existing residents trying to live within their means with an appropriate and affordable place to live. Housing, whether rented or purchased is out of reach even for relatively well-off residents in the area."

**The Housing Affordability Task Force, Town of Collingwood*

Aging in Place

Many seniors in this area are living alone in their homes. They are lonely and need companionship and are having difficulty maintaining their homes. They are isolated because of a lack of transportation. With inflation rates so high, some need to supplement their finances to cover the increase in household expenses. They would feel safer and more secure having someone living with them. Some must leave their homes unwillingly and go to a senior's residence.

HOME SHARE CONCEPT

The Home Share concept is for home seekers and home providers to share living space within a home. The benefits of this arrangement are a mutual sharing of talents and abilities, culture, family and friends, interests and activities and the support and encouragement for each other. There is sharing of household work and expense with an exchange of services in lieu of some rent. This is a win/win situation for both as there is a reduced rent for the renter and human contact and connection for the home provider. This will result in a safety net and an increase in the health and welfare of both individuals.

GEORGIAN BAY HOME SHARE VISION

Georgian Bay Home Share will offer one way of alleviating the housing crisis in the Town of Blue Mountains area while keeping seniors in their own homes. This will be accomplished by matching home seekers with home providers. Everyone needs a home that is safe, affordable and comfortable.

GEORGIAN BAY HOME SHARE MISSION

Georgian Bay Home Share will seek out home providers and home seekers who are interested in the home share concept. This will be accomplished through several in-depth interviews of both parties by a qualified team. Support and encouragement for the individuals will be provided for 6 months post match. By receiving reduced rent for providing agreed upon home duties, the renter will have accommodation that is affordable, safe and comfortable. The home provider will have assistance with home upkeep, enabling them to stay in their home. Both individuals will benefit from companionship, sharing of talents and interests.

The economy of the community will also benefit from this arrangement as local employers, particularly in the service and retail industries, will be able to hire from an increased work force. Seniors will not be forced to enter seniors' residences, therefore reducing the pressure on the health care system and the need to build more of these homes. Families will benefit from having their loved ones safe and happy in their own homes.

GEORGIAN BAY HOME SHARE VALUES

Georgian Bay Home Share believes that everyone deserves a home that is safe, affordable and comfortable. Home Share is a new way of looking at housing in the area and we are excited to be initiating it.

We are committed to these values:

Inclusivity- Georgian Bay Home Share will provide a path for including people of all income levels, ethnicity and gender. By providing homes we will help to alleviate homelessness and poverty in the community.

Integrity – Georgian Bay Home Share will use a team approach in conducting participant interviews. All information provided will be confidential. Everyone comes from a different background and has a different story. All interactions will be respectful to everyone involved. We believe that the match between the home seeker and the home provider must be done with utmost care. The outcome must be a successful match where both participants are comfortable with their living situation.

Collaboration – Georgian Bay Home Share is just one solution to the housing crisis. We are committed to work with, learn from and support other organizations that are working in this area. We will be reaching out to local organizations for support and assistance to promote, and finance our project.

SPIRITUAL GROWTH

Georgian Bay Home Share, a new ministry of Grace United Church Thornbury, is taking our faith beyond the Grace building. Grace's vision is: " We will be a bold, nurturing, liberal Christian witness in our community."

The spirit of what we Believe and Live: - We strive to live in right-relationship with God, each other and all of creation with peace and justice. We encourage all to bring their dreams and talents to be supported and shared.

Our Responsibilities: - We practice open arms, open hearts and open minds in everything we do. We carry Grace's vision and beliefs to a wide cross section of our community, both local and distant.

Religion will not be a part of any interviews or conversations with participants. Grace United Church membership or attendance will not be a criteria for participation in Georgian Bay Home Share.

The members of the Georgian Bay Home Share Team are committed to the project. Each member has a history of long term commitment to social justice issues.

This is and will continue to be an exciting experience for our team and for our congregation.

COMMUNITY NEEDS RELATED TO HOUSING

*" In Ontario there are 2 million seniors. 93% of seniors, age 65 and older, live independently in a private household as opposed to an institution." That is the preference for most, but loneliness, affordability and managing home upkeep and maintenance can become a concern.

* Ontario Report on Aging in Place 2017

The Town of Blue Mountains has the second largest proportion of seniors in Grey Bruce, (almost 34%), more than double that of Ontario.

Statistics- Canada Census 2021:

- 34.2% of the Town of Blue Mountains population is age 65 or older. The average age is 52.3 years.

31.3% of the Meaford population is age 65 years or older. The average age is 48.8 years.

- There are 4350 private households in the Town of Blue Mountains. 1255 have one person living in them, 2025 have 2 people living in them. There are 5828 private households in Meaford. 1400 have one person living in them, 2215 have 2 people living in them.
- There are 365 young people between the age of 20 and 34 living in The Town of Blue Mountains.
- There are 480 young people between the age of 20 and 34 living in Meaford.

Locally, young people are having difficulty finding rental accommodations that they can afford, especially those working in the service industry. **“High rents mean local employers cannot attract and retain workers, with some employers incurring costs in order to house or transport their workers.”*

According to the United Way of Grey Bruce in March 2022, to afford a market rent of \$1500/per month for a 1 bedroom rental, a household must earn \$60,000 per year or \$32.96 per hour with a 35 hour work week.

***“Access to housing is a basic right, equally accessible to all ages, genders, ethnicities and incomes. Access to safe and affordable housing impacts our local economy – can people live near their place of work? The security of having a stable and safe home is directly linked to every home owner and renter’s sense of belonging and well being. If people spend too much on housing, their financial health is compromised and perhaps, access to other essentials including healthy food is diminished.”*

****“Supports for the homeless or the housing-challenged are inadequate. In September 2015, Canada and 192 other United Nations member states adopted the 2030 Agenda for Sustainable Development, a historic commitment that embraced a common vision and blueprint for a sustainable future. The SDGs acknowledge that the sustainable development needs to happen everywhere, and that inequality exists within all communities. As such, the SDGS are to be implemented in all nations, with a focus on community-level actions, and indicators are meant to ensure that “no one is left behind.” To accomplish this, participation must be from everyone, all segments of society and all stakeholders. The Goals are a call to action and everyone one of us has a role to play for a more sustainable future.*

People with minimum wage, part-time and/or temporary employment and those on social assistance struggle to pay rising rental rates, which compromises their ability to pay for food, hydro and other basic needs. Safe and secure housing that is affordable also ensures that people have the stability to find and keep jobs, seek further education, and participate in community life. Wages, particularly in the tourism and service sectors, are not increasing to reflect the market rates of housing.

Vehicle ownership is required for rural living. Affordable housing is typically not built near to services or stores and this limits housing options available to those without reliable transportation. A labour shortage may be created locally because employees cannot find accommodation close to their work. Factors that make a home happy include proper heating and cooling, clean water, and healthy materials, as well as easy access to outdoor recreation spaces, arts and culture, and health care."

** The Housing Affordability Task Force, Town of Collingwood.*

***Stewart Reid, Mosaic & The Owen Sounder Magazine.*

****Community Foundation Grey Bruce Vital Focus on Housing Report*

SUITABILITY OF GRACE UNITED TO LAUNCH THIS NEW MINISTRY

The Board and Congregation of Grace United are committed to supporting this ministry and will be an excellent source of volunteers as the initiative grows. The church will provide private and comfortable space to conduct interviews. Thornbury and Grace United are centrally located in the southern Georgian Bay area and are in an ideal position to serve the surrounding communities.

Leadership:

The Steering Committee, at the present time, is composed of three church members plus Reverend Smaller and the church Administrator, Vanessa MacDonald. This group will meet as often as needed while this project is developed. The Steering Committee will report to the church Board on a regular basis.

Rev. Smaller will offer her guidance and support during the ongoing preparations for the development of Georgian Bay Home Share. She will also provide Conflict Resolution Workshops for the home seekers and home providers. Rev. Smaller has skills and experience in disability justice.

The Administrator will assist in writing applications for grants and provide secretarial and financial services when required. The administrator has a Masters Degree in Disability and Social Policy and a Specialized Honours BA in Women's Studies.

GEORGIAN BAY HOME SHARE OBJECTIVE

The primary objective of Georgian Bay Home Share (GBHS), is to unite home seekers with home providers for the mutual benefit of both. In order to achieve a successful match, we will use a 2-3 person team approach, whose members will be well versed in the art of conducting interviews using a Process Guide which contains the following steps:

- Referral of clients
- Application Form to be completed by both parties.
- In-Depth Interview of each client.
- Home Visit to the Home Provider.
- Introductory Meeting of the potential Home Providers.
- Reference Checks of both parties.
- Police Checks.
- Creation of a Memorandum of Understanding of Living Arrangement.
- Move In
- On-Going Support- i.e. Conflict Resolution Workshops & Conflict Coaching.
- GBHS will provide a Disclaimer Statement signed by both parties which will say in part, that the GBHS program is not a housing provider nor is it a party to any understanding reached between the Home Seeker and the Home Provider. GBHS does not retain any legal responsibility if a match is not a good fit and cannot guarantee that a proposed match will be successful.

COMMUNITY PARTNERSHIP

Georgian Bay Home Share has established contact with the Waterloo Region Home Share program. The group is very supportive of our initiative and are available for discussion and to answer any questions that we may have.

We are in the process of reaching out to local programs that may be able to provide support in various ways such as promotion, reaching potential clients, financial, etc. We hope to invite the local churches to become involved.

COMMUNICATION/PROMOTION/ADVERTISING

Georgian Bay Home Share is in the process of developing a Facebook page and a Georgian Bay Home Share will use social media, postal service, local news media to publicize the Home Share project to potential home seekers, home providers, agencies and supporters.

Georgian Bay Home Share will offer presentations to local agencies and organizations.

Georgian Bay Home Share will promote the project through Town of Blue Mountains avenues such as the town website and quarterly mailings to residents.

INDICATORS OF SUCCESS

Georgian Bay Home Share will provide information on the success of the program to all supporters.

Success of the program will be measured by the results of interviews of clients and by the number of successful home provider/ home seeker matches.

Towards the end of the pilot project year we will ask participants to share their stories of Home Share and explore what impact Georgian Bay Home Share has had on their lives.

FINANCIAL SUSTAINABILITY

Georgian Bay Home Share is a pilot project and has applied for and has been awarded a matching grant from "The Watkins Fund for Innovative Ministries with Senior Adults at The United Church of Canada Foundation." Matching funds will be raised through various sources including but not limited to Grace United Church, personal donations from congregation members and local organizations, in kind donations, fundraisers and additional grants.

We recognize that for Georgian Bay Home Share to continue to operate and grow in the coming years, much of our financial support must come from outside the church community. We will be seeking partnerships with local organizations with an interest in housing.

