



Homeshare Guide

Information for people considering Homesharing

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Introduction

The South Shore Housing Action Coalition (SSHAC) was formed in 2011 to look at the issue of healthy, affordable housing options for all, at every stage of life. As Nova Scotia's population ages, and housing conditions continue to be a challenge, many people are looking for different ways to stay in their homes or secure an affordable place to live.

One such option is Homesharing.

Homesharing is a concept that involves two unrelated people sharing accommodations for mutual benefit. A Home Provider offers accommodation in exchange for help with household tasks and/or rent.

This guide aims to provide valuable information and resources for individuals considering Homesharing as an option, exploring its benefits, challenges, and practical steps involved.

About Homesharing

There are Homeshare programs in many countries around the world, including Canada. These programs typically assist people with the matching process often for a fee.

In Homesharing arrangements, typically each person has their own private space and will share common areas, such as the kitchen, living room or backyard. Although this concept may not be the solution for everyone, it may be the perfect solution for some.

Homesharing is not for everyone. It can offer both Home Providers and Home Seekers a win-win situation, providing companionship, financial benefits, and a sense of community.

Is Homesharing for You?

Whatever the ages of the participants, Homesharing builds relationships because it recognizes that the people who take part have needs *and* something to give.

Every situation is unique and it is important for each individual to think about their needs, what they can offer, and if homesharing is right for them.

Before we go into more details about homesharing, a few definitions will help you to understand the information in this Guide further.

Home Providers: people who are interested in sharing their home. The home may be a house, condo or apartment and can be owned or rented.

Home Seekers: people who are looking to share a living arrangement with someone for a variety of reasons.

Home Sharers: people who are currently living with a Home Provider.

Why Homeshare?

There are a number of reasons for considering homesharing, for both the Home Provider and the Home Seeker.

Homesharing offers affordability, community, and sustainability benefits.



Financial

Home Providers enjoy the benefit of additional income.

Home Seekers have affordable housing.



Supports Connection and Well-Being

Homesharing can provide companionship, reduce isolation and provide security for both Home Providers and Home Seekers.

Homesharers can share interests, learn new skills and socialize.



Sustainability

Helps people stay in the community they know and love when their housing needs or financial situation changes.



Who is Homesharing for?

Homesharing is for people of all ages, incomes and abilities. It is about people helping each other. Some Homeshare agreements are made between seniors and young adults (students), others are with two adults who are closer in age.

An exchange of services is an excellent way for both parties to save money. The Home Provider does not need to hire services for household tasks, and the Home Sharer pays reduced rent, in exchange for the services provided. The type of services will vary, depending on the needs of the Home Provider.

How Does Homesharing Work?

Often, within homesharing arrangements, all household members are expected to do their share of chores to keep common areas clean and safe. The Home Provider will need to determine if utilities (cable, power, telephone) are to be included in the rent or if they will be split.

The services a home sharer may provide, in lieu of rent, are over and above these expectations. Typically, the expectations for services provided range anywhere from 1 to 10 hours per week. As more services are needed, the rent payment is reduced.

Home Sharer Services in Exchange for Reduced or Free Rent

- Light housekeeping
- Laundry
- Outside work (shoveling snow, cutting the grass, gardening, etc.)
- Rides to appointments or errands
- Meal preparation
- Pet care (feeding and/or walking)
- Watering plants
- Taking out garbage and recycling
- Companionship or “just in case” presence (not intended to be for personal care or nursing)



Step 1: Determine if Homesharing is for You

While homesharing has many benefits, it is not for everyone and needs careful consideration before making the decision to enter into an agreement. **Appendix A** contains a number of resources to help you learn more about homesharing.



To help you determine whether homesharing either as a home provider or home sharer, is right for you, a **Self-Questionnaire** with some of the things to consider, is provided in **Appendix B**.

Using the answers from the Self-Questionnaire, you should be able to list the pros and cons of homesharing for you, to help you decide whether moving forward is right for you at this time.

It is important to consider how additional income from the homeshare may impact your financial situation (i.e., any income benefits you may receive, taxes, etc.) and what you may need for insurance.

If you have made the decision to move forward, your next step is to find the person that you think would be a good match for living with you.

Step 2: Finding a Home Sharer

If you have made the decision to share your home, the next step is to find the right person to share it with you! You may already know someone who may be a good fit or have heard of someone through family and friends. However, if you don't already know someone, how are you going to find that perfect person?

There are options! You could promote your homeshare opportunity on your own, or you could choose to use a homeshare matching service. Matching services often charge a fee for listing your ad and may provide supports related to conflict resolution and facilitating rental payments. Some matching services are listed in **Appendix A**.

Step 2: Finding a Home Sharer continued...



How to Find a Home Sharer

- Write a description of your homeshare opportunity;
- Advertise your opportunity via classifieds, social media, posters in your community, etc.;
- Use an online homeshare matching service (**see Appendix A**).

Regardless of how you choose to share your ad:

- **Write the ad carefully.** You have the right to choose who will live with you, but be mindful of using non-discriminatory wording in your ad.
- **Make sure that your posting is specific about what you are looking for.** People may misunderstand and think that you are looking for a housekeeper or offering free rent.
- **Be concise and clear, and state your expectations and what you are looking for** the services (if any) that a homesharer would provide.
- **Provide a phone number or email address**, instead of providing your physical address, to preserve some anonymity.
- **Have a few people that you trust review your ad** to provide you with feedback. They may be able to provide some suggestions that you didn't think of.

Tips for Creating a Homeshare Ad

- List your expectations: references, interviews, record checks, etc.
- Clearly describe your ideal homesharer.
- Share a bit about you and the space.
- Include your living preferences, lifestyle, and desired qualities.
- Be open-minded and consider different individuals who might be a good fit for your lifestyle and the dynamics of your home.
- Connect with potential homesharers through online platforms or in-person meetings to get to know them and assess compatibility.

Step 3: Screening

Thorough screening ensures compatibility and safety for both parties.

After you have shared your ad and you begin to receive responses:

- **Talk with the prospects** to screen out those that will not meet your needs. This conversation can be done over the phone, or through email, prior to meeting someone. Consider the compatibility of lifestyles and living preferences, communication styles, and personal habits, including cleanliness, noise levels, and schedules.
- **Keep an open mind** as you might get people who are different than you expected.
- **Advise the prospect that you will be requesting a police records check and references** to assist in making the decision on moving forward.

Step 4: Interviewing

Once you have done initial screening and you feel that the home seeker or prospect might be a fit, schedule an in-person meeting or interview. This is a good opportunity to get to know one another and to find out each other's likes, dislikes, habits, etc.

Tips for Interviewing Prospective Homesharers

- **Meet in a neutral setting** like a coffee shop, library, park, restaurant, or other public space.
- **Bring a friend or relative** for their impression on the prospect.
- **State what you want and ask questions.** The more you clarify your expectations at the beginning, the better your arrangement will be.
- **Don't expect to make a decision at the interview.** It may take a second meeting or other communication for any other questions/concerns that might come up.
- **Let them know when you will follow up.** It often takes meeting with several people before you find the right person.

We have provided some suggested questions in **Appendix C**. Be sure to add some that would be unique to your own situation.

Step 5: Reference and Background Checks

Thorough screening helps ensure a positive and safe homeshare experience.

Reference checks give you an opportunity to talk to people who know the home seeker and can give you their opinion on their ability to be a good home sharer. During this step, look for red flags like inconsistent information, negative references, or reluctance to provide details.

Consider conducting background checks for peace of mind, ensuring safe and responsible tenants. There may be fees associated with these. See **Appendix D** to learn more.

Reference and Background Checklist

- **Have the applicant provide at least three references that have known them for at least one year.** References can be a previous landlord, their employer, housemates, colleagues or even someone that they have volunteered with; preferably no family or romantic partners.
- **Always call the reference yourself;** do not accept calls from references, unless you have left contact information for them, to return your call. When calling the reference, explain who you are and why you are calling, and how much time you expect the call to take. If they hesitate to answer a question, tell them you depend on their honesty in order to make an accurate decision about living with this person.
- **Request a police record check** to help you make an accurate decision. Before conducting a criminal record check on someone in Canada, you will need to get their consent.

A sample reference check form and information about completing record checks is provided in **Appendix D**. Be sure to include additional questions that may be important to you.

Step 6: Coming to an Agreement

Formal agreements ensure clear expectations and responsibilities.

The interview has gone well and the references were all positive. You both have had some time to think about it and everything seems like the right fit!

Congratulations! You may want to meet again with the home seeker before they move in, to get to know each other more. This could be more social, like going out for lunch or dinner.

Give it a try before making final commitment.

If you are ready to have the home seeker move in, **a trial period is suggested**. Have the potential home sharer stay as a guest for one to two weeks with the understanding that the final decision has not yet been made on either side. The trial period gives each of you a chance to get to know each other better and to help decide if you are compatible.

Recommendations for Homeshare Trial

- **The home seeker maintain their original housing situation**, so that either party can change their mind at any time.
- **The home seeker should only bring some of their belongings** in a suitcase and leave the rest behind.
- **If the home seeker has a pet**, it should also be brought along for the trial period.
- **No rent or utilities be paid during the trial period** and that no new services be installed until after the trial period ends. This should make it less awkward if it doesn't work out.
- **Begin to draft your Homesharing Agreement together**. The agreement should outline the expectations of both parties and can be as brief or detailed as needed.
- **Sign the Homesharing Agreement after the trial period is over** as this will allow you time to make any changes and your final decision.

There is a sample agreement in **Appendix E**, but that is only a starting point. It is meant only as a guideline and does not include all items that may be specific to your situation. You should add or remove items as they pertain to your situation.

Step 7: Creating a Homeshare Agreement

You have taken steps to consider and discuss what your expectations are for your homeshare, either as a home provider or home seeker. You've completed your screening, interview, and reference checks. You may have spent some time living together.

If the trial period has gone well and you have decided to move forward, now is the time to make any final changes and sign the agreement. At this time, the home sharer should begin to pay rent and provide any of the agreed upon services.

This is an important step, so be sure to discuss your expectations for the homeshare again and formalize your homeshare agreement.

Homeshare Agreement Essentials

- **Expectations:** What are the expectations you have for your homeshare agreement? Discuss your preferences relating to personal habits and preferences, how you will host visitors, preferred communication about absences, your daily schedules and needs related to use of common areas (kitchen, laundry, bathroom, etc.).
- **Roles & Responsibilities:** Establish clear guidelines for noise levels, cleaning, and guest visits. Also include list of responsibilities of both home provider and the home sharer.
- **Rent & Bills:** Specify rent amount, bill sharing, and payment schedule.
- **Space and Privacy:** Define shared areas, personal space, and visitor policies. Discuss storage for belongings and food, for example.

A sample agreement is provided in **Appendix E**.

Safety

Protecting Yourself

Even after completing the interview, references and a background check, to find a reliable and trustworthy home sharer, there are precautions that both the Home Provider and the Home Sharer should take when sharing the household.

- Always keep money and jewelry in a safe place.
- Prescription drugs should not be kept in common areas of the house.
- Do not ask for help with personal finances.
- Do not share credit card information or other sensitive personal information.

Homesharing Tips for Living Together

Open communication, shared responsibilities, and respect are crucial for a positive homesharing experience.

You have signed your Homeshare Agreement and you are now living together. Living with someone new will always have its challenges, especially if one or both of you are used to living alone or only with family.

Suggestions For a Smooth Transition to Homesharing

- **Have an open mind and be flexible; communicate often.** Ask questions, clarify misunderstandings, and let the other person know if anything is bothering you. Plan a weekly check-in to make sure that everything is going well and to bring up any issues that may arise in a timely manner.
- **Be positive, respectful and courteous, but remember to have fun too.**
- **Be clear about expectations, needs and wants.** Listen carefully to each other. Don't expect the Homesharer to know how you do things.
- **Be sure to set clear and fair house rules.** Adjust as needed if situations change.
- **When problems arise, talk to each other, and bring in a third person to help you, if needed.** Together, brainstorm ideas for solving the issue. Discuss each idea and the steps required to reach the desired solution. Choose the solution that you both feel would work the best. Respect all ideas and show that you understand what the other person is saying.

Appendix A: Homeshare Resources

Homesharing Resources

Home Share International: <https://homeshare.org>

Homeshare International supports a network of professionals worldwide who run homeshare programmes

HomeShare Vermont: <https://www.homesharevermont.org>

They have developed a DIY (Do-It-Yourself) guide to walk you through how to make a homesharing match on your own.

HomeShare Alliance: <https://www.homesharealliance.com>

Located in Hamilton and Halton regions of Ontario. This site has a good FAQ section for learning more about Homesharing

Annapolis Valley homeSHARE Toolkit: <https://www.transitionbay.ca/housing>

Found on the Housing Outside the Box: Resources page, it is a well researched resource about Homesharing. You will also find videos about homesharing here.

HomeShare Canada: <https://www.homesharecanada.org>

Homeshare Matching Services

Canada HomeShare by HelpAge Canada: <https://www.canadahomeshare.com>

Happipad: <https://happipad.com/nova-scotia>

Spaces Shared: <https://www.spacesshared.ca>

Sparrow: <https://sparrowshare.com>

Books about Homesharing

- Sharing Housing: A Guidebook for Finding and Keeping Good Housemates by Annamarie Pluhar
 - Sharing Housing Workbook (companion to above book)
- My House, Our House: Living Far Better for Far Less in a Co-operative Household by Jean McQuillin, Karen M. Bush and Louise S. Machinist
- Guide To Homesharing: Discover Rules That Create Share House Harmony by Lise Thadison
- How To Start a Golden Girls Home by Bonnie Moore

Appendix B: Sample Self-Questionnaire

The following are some questions for you to consider when making your decision to enter a Homesharing agreement. Some are questions for both parties to consider, some are more geared for the Home Provider or the Home Seeker.

What is important to you in a HomeShare arrangement?

For Home Provider

- Do I need extra household support in the form of help around the house, but can't afford to hire someone?
- Am I interested in a creative solution to supplement my income?
- Do I want to live in my own home for as long as possible?
- If I rent my home, will my landlord require anything for another guest living here?
- Will I need to make any changes to my home to share it comfortably? Am I willing to redecorate?
- Do I have a spare bedroom that can accommodate another person?
- What accommodation expenses will I charge and what might be included in the expense? Utilities (phone, electricity, etc.), internet, anything else?
- What impact will additional income have on my benefits and finances?
- What do I need for insurance?

For Home Seeker

- Am I willing to help out around the house for reduced rent?
- Am I looking for a reduced rent expense, but don't have time/ability to share in the household duties?

Personal Reflections for Both Home Providers and Home Seekers

- Am I interested in sharing my home and living space with another person? What if there is only one bathroom?
- Do I want regular companionship and security to avoid feeling lonely or isolated? Do I enjoy socializing and having extra company around?
- Would I prefer to live with someone close to my age, or will older or younger be okay too? Will I be comfortable living with someone of the opposite sex?
- How often do I entertain guests in my home? Do I frequently have overnight guests? Will I be comfortable if the person I am sharing with has family or friends visiting for a day or overnight?
- How do I handle disagreements? Am I comfortable expressing my needs and speaking up when something is bothering me?
- What kinds of activities do I enjoy doing, alone or with others? What activities could we share?
- Will I share a living space with someone who drinks, smokes or uses recreational drugs like marijuana?
- How important is it to know that family and friends support my decision of living in a HomeShare arrangement?
- Do I enjoy listening to music? How often and what kind? Will it bother the other person?
- Will I still have private time for myself?

Logistical Considerations for Both Home Providers and Home Seekers

- Is there storage space available for the Home Seeker's belongings? If not, are there storage options nearby?
- Will the bedroom be furnished or unfurnished?
- Is the home accessible? Can it accommodate someone with mobility or other health concerns?
- Is there room in the driveway for an additional car? On street parking nearby? Parking garage (if sharing an apartment)?
- Location of public transit?
- What areas of the home will be shared and which will be private?
- How will we share the telephone (if still have a landline) and the television?
- Will groceries be shared? Who will do the shopping? If separate groceries, will there be empty cupboards in the kitchen for the Home Seeker?
- Mealtimes? Shared or alone? Who will do the cooking and cleaning up after?
- Daily routines and schedules?
- Are there pets? Will pets be allowed?
- Is the home in good condition and safe?

Appendix C: Sample Screening Questions

To help you eliminate some prospects, here are some questions that the Home Provider might ask in an initial phone call or via e-mail.

- First and Last Name
- Contact information – telephone number(s), e-mail
- Why do they want to homeshare?
- When are they looking to move in?
- What rent are they willing to pay?
- Who is looking for housing? (Themselves, couple, family, single parent with child, etc)
- What does their schedule look like? Do they work or go to school?
- Do they smoke, drink alcohol or use recreational drugs?
- Do they have pets?
- Do they have a vehicle?

Some information for the Home Provider to give during the initial contact:

- General location of the home (do not give your street address at this time)
- Number of bedrooms available
- Bathroom – private or shared
- Expected rent and any services that may be required as part of the agreement. If utilities will be included and if not, how they will be split. Provide average cost of utilities.
- The number of people currently living in the home
- Parking that is available (driveway, on street, garage etc.) and proximity to public transportation
- Advise if smoke, drink or use recreational drugs.

Appendix D: Reference and Background Checks

This is a sample checklist of questions that you could ask a reference. Be mindful of how the reference knows the Home Seeker and ask the appropriate questions. Add other questions that would be important for you to know from a third party.

Begin the conversation by advising the reference of who you are and why you are calling. Ask them if it is a good time to have a short conversation. Try to keep it to 5 to 10 minutes where possible.

Questions for Personal References

- How do you know _____?
- How long have you known _____? Do you keep in touch?
- How would you describe _____?
- Are you aware of any mental health problems or substance abuse?
- Would you have any reservations about having _____ as a roommate?
- Hypothetically speaking, if _____ was sharing a home with your mother or grandmother, how would you feel?

Questions for an Employer Reference

- Would you hire _____ again? Why or why not?
- How do they handle disagreements?
- Do they work well with others? Do they share responsibilities well?
- Do they show initiative? Are they dependable, responsible and trustworthy? Do they follow through with commitments?
- Do they communicate well?

Questions for a Previous Landlord

- How long did _____ live in your rental unit? Was the rent paid on time?
- Any complaints from other residents?
- Any damage other than normal wear and tear?
- Was _____ respectful to you, the property and the other residents?
- Was proper notice given to end the rental agreement?
- Would you rent to _____ again?
- Is there anything else that you would like to mention about _____ that would help to make my decision?

Appendix D: Reference and Background Checks

Request a police record check

- Before conducting a criminal record check on someone in Canada, you will need to get their consent.
- You will also need their full name and date of birth.
- There are two types of police records check. You can learn more about these, here: <https://www.rcmp-grc.gc.ca/en/nb/criminal-record-check>.
 - Name-based
 - Certified Criminal Record Check. The Certified Criminal Record Check uses fingerprints for a definite way of confirming a person's identity in the case of multiple people with the same name. You can obtain this by going to your local police station and requesting the check. Another way is by using companies like the following:
 - Instant Record Check: <https://www.instantrecordcheck.ca>
 - My CRC: <https://www.mycrc.ca>
 - Commissionaires: <https://www.commissionaires.ca/en/services/criminal-record-checks>
 - Triton Canada: <https://www.tritoncanada.ca>

Request a Credit Report Check

- If you have concerns about the prospect's credit history, this might be worth the additional time and money.
- In order to complete a Credit Report Check, you will need their full name, date of birth and their address.
- A credit report can be obtained by using:
 - Equifax: <https://www.equifax.ca>
 - Transunion: <https://www.transunion.ca>
- The report will provide you with a list of the person's loans, credit card accounts and mortgages, missed payments, consumer proposals or bankruptcies, liens on properties the person owns, delinquencies and any judgments against the person.

Appendix E: Sample Homeshare Agreement

We _____ and _____
(Home Provider) (Home Sharer)

agree to participate in the following Homesharing arrangement beginning on
_____/_____/_____
DD MM YYYY

HOME PROVIDER

_____ agrees to provide the following:
(Home Provider)

YES	NO	ITEM	Details
		Bedroom (ie, allow to be decorated or painted?)	
		Parking Space	
		Linens	
		Laundry Facilities	
		Storage (Location)	
		Furnishings	
		Utilities (Water, Power)	
		Services (Phone, Cable, Internet)	
		Other	

HOME SHARER

_____ agrees to provide the following rent and/or services:
(Home Sharer)

Rent in the amount of: _____ Due on: _____/_____/_____
DD MM YYYY

Share of Utilities and Services (if not included above): _____
Exchange of services for _____ hours per week to include (see table on next page).

YES	NO	SERVICE	Details
		Light Housekeeping	
		Simple Household Maintenance	
		Grocery Shopping/Errands	
		Pet Care	
		Yard Work/ Gardening/ Maintenance	
		Snow Shoveling	
		Laundry	
		Companionship	
		Transportation	
		Meal Preparation	
		Computer Help	
		Watering Plants	
		Garbage and Recycling	

Other Agreements/Information

YES	NO	Item	Details
		Kitchen Usage/Food Storage	
		Use of Common Areas	
		Mail	
		Visitors (Allowed? When? Notice?)	
		Pets	
		Daily Schedule	
		Drugs, Alcohol, Smoking Allowed?	
		Emergency Contacts?	
		Allergies?	
		Weapons in Home?	

Other agreements made between the parties:

This agreement may be amended by either party involved.

The term of this agreement will end on ____/____/_____. (Fixed term agreement)
DD MM YYYY

Each person involved agrees to give _____ (period of time) advance notice to end this Homesharing agreement. (Open ended agreement)

Signature of Home Provider

Date

Signature of Home Sharer

Date

