



## Scan for co-signing initiatives to support refugee housing in Hamilton

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Open Homes Hamilton

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# Introduction

Open Homes is a multi-church network that offers home-based hospitality and wraparound supports for refugees, helping them transition to life in Canada. The network connects refugees with local families for four months, offering short-term housing while the network actively assists clients in securing long-term housing. However, refugees face significant challenges in securing long-term housing, such as limited access to affordable housing, lack of credit history or rental references, and difficulty navigating complex housing systems and legal requirements. In response to persisting difficulties refugees face in accessing stable long-term housing, Open Homes is exploring co-signer programming as a potential option to provide sustainable housing options for refugee families—an idea that emerged from previous stakeholder consultations. The cooperative co-signing program model would involve tenants, landlords, and community members willing to serve as co-signers to support refugees in meeting co-signer requirements.

In Fall 2024, Open Homes partnered with Research Shop to explore similar co-signer initiatives that might exist across Canada. Over the last several months, we conducted a comprehensive environmental scan of similar housing support programs, along with key informant interviews to address questions regarding feasibility and strategic planning. We aimed to answer the following research question:

***What cooperative or co-signer-based housing support programs currently exist for refugees in Canada, and what features do these programs offer that could inform Open Homes' cooperative model?***

We also aimed to answer a secondary research question:

***What feasibility and risk management considerations should Open Homes consider in designing an effective co-signer program?***

This report presents the results of the environmental scan and findings from interviews with co-signer and long-term housing assistance programs across Canada and the United States, as well as local Hamilton stakeholders.

## Background

Canada faces an ongoing affordable housing crisis, with steep rental costs placing significant strain on low-income households and vulnerable populations, including refugees. Statistics Canada reports that rental costs continue to rise nationally, with Hamilton, Ontario seeing an average one-bedroom rental cost of \$1,500 per month (Government of Canada, 2022). Meanwhile, Ontario Works, a government assistance program, only provides \$390 monthly for single recipients (or \$692 for couples) (Ontario Works, n.d.). Additionally, the Canadian federal government's Resettlement Assistance Program offers financial assistance to refugees for up to 12

months upon arrival, but only provides \$1167.41 monthly for single recipients (or 1726.41 for couples) (*Minimum Financial Support Calculator*, n.d.). This discrepancy between government financial support and the high cost of housing in Hamilton highlights a large gap between assistance and real rental prices. This disparity causes many low-income individuals, including refugees, to navigate considerable financial and logistical barriers to secure safe housing.

For refugees, these challenges are compounded by unique hurdles, such as a lack of Canadian credit history and unfamiliarity with local rental systems. Even with support networks and available aid, refugees often struggle to meet landlords' requirements, which can include credit checks, co-signers, and high deposit fees, which may include security, utilities, first and last month's rent—requirements that they may find difficult to fulfil upon arrival (Rose, 2019).

Ontario's main housing support programs, while critical to supporting many individuals, presents barriers, including for refugees. For instance, subsidized housing programs have exceptionally long wait times, with current waitlists several years long in urban centres such as the Greater Toronto Area, Montreal, and Vancouver (Ontario Non-Profit Housing Association, 2016). Co-operative housing, while community-focused, often involves complex application processes that can be daunting for those unfamiliar with the language and application system (Rose, 2019). Additionally, transitional housing programs, like those offered by the Hamilton-based Wesley Asylum Seekers Assistance Program, provide only short-term housing solutions, often requiring residents to move out once their designated stay period ends ("Asylum Seekers Assistance Program - ASAP," n.d.). Together, these programs highlight the urgent need for targeted, accessible long-term housing solutions for refugees and other marginalized groups in Hamilton.

## Methods

We conducted an environmental scan in two phases. In phase one, we reviewed co-signer and guarantor-based housing support programs, focusing on both Canadian and international initiatives. The goal was to identify potential organizational frameworks for Open Homes Hamilton. After identifying three programs of interest with our community partner, we interviewed representatives from these organizations using semi-structured interviews. Through these conversations, we explored their organizational structures, examined the strengths and challenges of the program, and assessed whether a similar model could work for Open Homes Hamilton. We also interviewed local community stakeholders to get perspectives on a co-signer program in the Hamilton context, and how it could be structured to meet the needs of refugees.

## Phase One: Online Scan of Co-signer Programs

The scan aimed to identify long-term housing programs using co-signers or guarantors that may benefit individuals facing financial and logistical challenges in renting homes. We conducted the scan using a systematic online Google search, and employed key terms, including “co-sign\*” and “guarantor program\*”. We aimed to identify co-signer programs through government and non-profit websites and resources, in addition to looking for private sector offerings.

We extracted key information for each program discovered through online searches including:

- **Program Overview and Types of Support Offered:** Each program's main purpose and the types of assistance provided were documented in this category. This included a description of the nature of support available, such as whether it involved direct financial assistance, co-signer or guarantor services, or other forms of housing aid.
- **Program Location:** The geographic area covered by each program was noted to clarify whether it operates locally, regionally, nationally, or internationally. This category helped differentiate programs that might be accessible provinces or cities versus those with a broader reach.
- **Eligibility Requirements:** We gathered information on who qualifies for each program, detailing the financial, residency, or credit requirements that applicants and their co-signers or guarantors need to meet. This helped clarify what documentation or criteria applicants must satisfy to access support.
  - **Notes on Refugee Claimant Eligibility:** We extracted data on whether specific programs cater to refugee claimants or ease requirements for individuals without permanent residence status, Canadian credit histories or financial backgrounds. This section highlighted any special accommodations or challenges that refugees may face in qualifying for each program.

## Phase Two: Semi-Structured Interviews

After completing the online scan, the Research Shop team worked with Open Homes to identify programs of highest relevance for further data collection through interviews. The team excluded co-signer programs for which those on social assistance, including refugees, would not qualify. Four programs were shortlisted for interviews: House Your Neighbour, HIAS Housing Guarantee Program, Aura for Refugees and Jubilee Fund. The team developed a semi-structured interview guide (Appendix A) to ask representatives from each organization.

Apart from program interviews, the research team also conducted feasibility interviews with community members working within the housing space in Hamilton.

The research team developed a semi-structured research guide with questions focused on gaining perspectives on the viability/feasibility of a co-signer program within the Hamilton context, in addition to other creative approaches to long-term refugee housing (Appendix B).

We conducted thirty-minute interviews virtually via Zoom. We contacted representatives of each organization via email to ask about their availability and willingness to participate in the interviews. The Research Shop team lead, 1-2 research associates, and Open Homes partner were present at each interview. The team recorded the Zoom meetings with the representative's permission to generate transcripts to support post-interview analysis. Additionally, research associates and the team lead took notes during the interviews. After the interviews, Research Shop analysed the interview to identify key findings from the interview recordings.

## Findings

Through the online scan eight potential co-signer programs were identified across Canada and the US. An overview of all these programs is provided in Appendix C. Four of these programs specifically targeted refugees or had eligibility criteria that would allow individuals on social assistance to qualify: House Your Neighbour, HIAS Housing Guarantee Program, Aura for Refugees and Jubilee Fund. This section of the report presents in-depth findings on these four programs, followed by results of a feasibility interview conducted with a local Hamilton stakeholder.

The table below provides a summary of four programs of highest relevance to the research question. While House Your Neighbour, HIAS Housing Guarantee Fund and Jubilee Fund are co-signer or guarantor programs, Aura for Refugees, based in Toronto, Canada is not. However, it was included within this table as a faith-based organizations working to support refugees in securing long-term housing by providing a letter of support.

**Table 1: Summary of programs of highest relevance**

<b>Name of Program</b>	<b>House Your Neighbour (HYN)</b>	<b>HIAS Housing Guarantee Program</b>	<b>Jubilee Fund</b>	<b>Aura for Refugees</b>
<b>Location</b>	Treasure Valley, Idaho, USA	Support resettlement across the USA	Manitoba, Canada	Toronto, Canada
<b>Program Description and Supports Provided</b>	This program matches co-signers directly with refugee clients to support them in securing long-term housing leases.	The Housing Guarantee Fund (HGF) is a fund held by HIAS to mitigate the risk of co-signing or guaranteeing leases through up to six months of financial backstopping in the case of rental default or property. HIAS does not act as a direct co-signer and does not have any direct interactions with refugees and their families. Instead, it provides financial support via the HGF to local affiliate programs who interact directly with and directly support refugees.	Jubilee assists organizations through one of its programs Rent-Guarantee program. This program helps vulnerable individuals secure stable housing by the organization acting as a guarantor for rental leases.	AURA holds an agreement with the Canadian government to sponsor refugees and help groups navigate this process. The organization provides support letters for refugees that are process of finding a place to rent, as well as a template letter for the church to complete (if applicable).

<b>Eligibility Criteria/Screening Processes</b>	Clients screened by Idaho refugee agencies based on factors such as employment status, rent payment ability.	Client screening varies according to each affiliate program. Clients must contact their local affiliate program for more information regarding the application process.	Individuals must be residents of Manitoba and complete a form including their personal information such as name and contact information. Individuals are asked to upload a form of photo ID along with a character reference request. Additionally, individuals are asked about their eviction history, their personal history, their current and past income history (along with proof of income), as well as questions regarding plans.	Clients must be sponsored by a group of Canadians or by a permanent citizen.
<b>Responsibilities of Co-Signer</b>	Co-signers must sign a commitment form outlining their responsibilities and potential risks, after which they are matched with a refugee client.	Affiliate programs are responsible for procuring and negotiating leases. Some of these responsibilities include: understanding lease obligations, using guarantor letters to limit liabilities, and developing screening criteria for individuals looking for resettlement. Affiliate programs are also	The Rent-Guarantee program itself serves the role of the co-signer.	This program does not provide refugees with a co-signer, but rather a letter of support.



		responsible for any finances exceeding the 6-month backstop covered by HIAS.		
<b>Recruitment Processes for Clients and Co-Signers</b>	Clients recruited through refugee agencies.  Co-signers recruited via community and faith-based organizations.	Affiliate programs act as co-signers; however, no information is available online regarding how affiliate programs begin partnering with HIAS.	The application form for potential clients is available on the Jubilee Fund's website, this is the way in which clients are recruited. <i>No information is available online regarding how potential clients are made aware of this form. Interview could not be conducted.</i>	<i>No information available online. Interview could not be conducted.</i>
<b>Size of Program</b>	Current enrolment is 12-15 families.	As of 2024, the HGF has supported 420 leases and helped over 2000 refugees secure safe long-term housing.	<i>From 2022-2018, the Jubilee Fund has provided \$1,636,500 in loan guarantees to residents/small businesses of Manitoba. However, no information available online regarding rent guarantee program specifically. Interview could not be conducted.</i>	<i>No information available online. Interview could not be conducted.</i>
<b>Lease Default Fund</b>	HYN has established a lease default fund, supported by a \$100,000	HIAS puts a quota on the number of leases that can be co-signed or guaranteed	<i>No information available online regarding rent guarantee program</i>	<i>No information available online. Interview could not be conducted.</i>

	federal grant through a partnership with the Office of Refugee Settlement. This fund provides security and can cover rent for up to three months if needed.	for each affiliate based off available funds and the collective needs of each affiliate in HIAS's network. Although it only takes around \$10 to house each person, HIAS prefers to fundraise \$1000/family to ensure enough funds are available in case of lease default.	<i>specifically. Interview could not be conducted.</i>	
<b>Other Risk Management Features (e.g., Screening)</b>	Selection criteria for refugee clients considers factors like employment status, the number of working adults, and the family's ability to make consistent rent payments, since reducing rent defaults is a primary concern.	Each affiliate is responsible for developing their own risk management strategies; however, HIAS provides each affiliate program in its' network with optional best practices training to improve risk management strategies for affiliates.	<i>No information available online. Interview could not be conducted.</i>	<i>No information available online. Interview could not be conducted.</i>

# House Your Neighbour

## About the Organization

House Your Neighbour (HYN) is a program of Neighbours United, which aims to create long-term housing solutions for refugees and those in need of affordable housing within Idaho's Treasure Valley (House Your Neighbour, n.d.). HYN is a collective effort with a focus on community involvement, where police, pastors, and residents all come together to share resources and contribute to addressing housing needs. In an interview with House Your Neighbour, a representative indicated that HYN aims to use the co-signer program to build trust with landlords who had previously been hesitant to rent to refugees. Some challenges in starting this program included securing funding and conducting community outreach. Fortunately, a single donor provided a significant portion of the required funds. Additionally, the team worked to engage the community, identifying individuals willing to serve as co-signers and assist in recruiting others to support the initiative.

## Overview of the Program and How the Program Works

The co-sign program is a core pillar of Neighbour United's work. Co-signers only need to sign a commitment form, after which they are matched with a refugee client. In this way, the program aims to keep their involvement minimal and offers a straightforward process for busy individuals, as mentioned in an interview with House Your Neighbour. When suitable housing becomes available, HYN coordinates with property managers, who then conduct background checks (House Your Neighbour, n.d.). HYN partners with multiple Idaho refugee agencies that help identify clients best suited for the co-sign program. Each client has a case manager who follows up with the client to ensure everything runs smoothly. 2024 is the project's first year and only a few families are currently enrolled, with plans to increase capacity over time. Current enrolment is 12-15 families, however, HYN hopes to increase this number in future years. Selection criteria consider factors like employment status, the number of working adults, and the family's ability to make consistent rent payments, since reducing rent defaults is a primary concern, as highlighted in an interview with House Your Neighbour.

## History of the Program

Since August 2021, Idaho has assisted in resettling individuals affected by conflict in Afghanistan and Ukraine, while Treasure Valley faces a continuous housing crisis (House Your Neighbour, n.d.). HYN's initial challenge was securing funding, ultimately achieved through a federal grant. This organization works in the conservative state of Idaho, but has a welcoming local community, where they have built understanding through extensive outreach, especially with the landlords and property developers. These efforts have helped unite various organizations together. Treasure Valley's small, close-knit community made it easier to spread awareness and gather support. In fact, community co-signers were already engaged even before HYN secured official funding, as mentioned in an interview with House Your Neighbour.

## Risk Management Procedures

HYN has established a lease default fund, supported by a \$100,000 federal grant through a partnership with the Office of Refugee Settlement. This fund provides security and can cover rent for up to three months if needed. Held by a non-profit to keep it secure and separate from landlord's finances, the fund limits risks for both HYN and clients. The contract signed by co-signers with HYN offers a lease default, but not protection from other risks such as fires, or building destruction, which is a concern for the organization, as explained in an interview with House Your Neighbour.

### **Recruitment of Co-signers and Clients**

HYN recruits co-signers through the connections of the Idaho office, including faith-based organizations that actively support the program. Landlords prefer working with individuals as co-signers as opposed to companies, as it is easier to collect money from an individual. Furthermore, some refugees have been in Idaho long enough that they have connections with co-signers whom they can refer to HYN. Co-signers are preferred to guarantors because the latter do not hold legal strength. Refugee applicants are screened by The Department of State and Department of Homeland Security (House Your Neighbour, n.d.). The organization carefully selects clients, selecting those likely to meet rental responsibilities, considering factors like family size, employability, and financial stability to ensure the client is successful in the long term and to build positive landlord relationships. As mentioned in an interview with House Your Neighbour, each case is assessed individually by a caseworker to ensure clients are a strong fit for the program. Long-term Idaho residents, who are refugees, contribute through community advisor networks, connecting with new arrivals and helping them integrate. HYN's primary focus is on newly arrived refugees, who initially reside in hotels before securing permanent housing. This program also aims to expand its landlord network to enhance housing options, as discussed in an interview with House Your Neighbour, specifically, they are hoping to form connections with about 5 or 6 apartment complexes to accomplish this.

## **Hebrew Immigrant Aid Society (HIAS)**

### **About the Organization**

HIAS, founded in 1881, began by assisting Jewish immigrants fleeing persecution in Eastern Europe and Russia by providing food, shelter and employment for newcomers to the United States. Today, HIAS serves refugees of all backgrounds through advocating for refugees' rights and providing support in over 20 countries. Their work includes legal assistance, mental health services, and emergency humanitarian aid (*Our History*, n.d.). In an interview, a HIAS representative emphasized that "refugees cannot be safe without a safe place to call home", highlighting the organization's commitment to increasing equitable access to the rental market for asylum seekers.

### **Overview of the Program and How the Program Works**

Launched by HIAS in June 2022, the Housing Guarantee Fund (HGF) is designed to help refugees overcome some of the barriers faced when first arriving in the United

States. According to a HIAS representative, the organization partners with a network of 30 affiliate programs across the United States, which are responsible for directly resettling refugees. Based on each affiliate's needs, HIAS provides technical assistance, resources like the HGF, and subawards federal contracts for supporting refugees. Due to the affiliates' direct interactions with refugees and landlords, they act as direct cosigners/guarantors for leases. However, the HGF mitigates the risk of co-signing or guaranteeing leases by offering up to six months of financial backstopping in the event of rent default or property damage, reducing financial risks for guarantors, co-signers and landlords, and increasing housing options for refugees (*HIAS-Year-2-Report-August-2024.Pdf*, n.d.).

### **History of the Program**

As of 2024, the HGF has experienced a high degree of success through supporting 420 leases and helping over 2000 refugees secure safe long-term housing, with 100% of households supported by HGF remaining housed stably throughout their lease. Additionally, with 1% of families needing to withdraw from HGF support, the average cost to secure housing per person is \$10 (*HIAS-Year-2-Report-August-2024.Pdf*, n.d.).

### **Risk Management Procedures**

HIAS put a quota on the number of leases that could be co-signed or guaranteed within a given area, to ensure that there was enough money to handle any potential defaults of the refugees. In the program's first year, about 14 HIAS partner agencies joined the HGF, and only about 7 of them served as co-signers/guarantors.

HIAS affiliates are provided with optional best practices training to help mitigate risks and navigate the complexities of acting as co-signers or guarantors. Key recommendations include:

1. **Understanding Lease Obligations:** Affiliates are advised to carefully review lease terms, particularly clauses involving automatic renewal of co-signer liabilities, and negotiate terms to limit unwanted obligations.
2. **Using Guarantor Letters:** Affiliates are encouraged to use rental guarantor letters as supplements to rental applications rather than formally co-signing leases, allowing them to set tailored limits on their liabilities.
3. **Developing Screening Criteria:** Although HIAS does not impose a universal screening process, affiliates are encouraged to establish their own criteria to assess potential risks and ensure thoughtful decision-making.

Additionally, while HIAS emphasizes the importance of communication to its affiliates, policies regarding communication with refugees about their lease guarantees vary by affiliate. Some affiliates require clients to sign an acknowledgment of their responsibility to uphold lease obligations, emphasizing the effort taken by the affiliate to secure housing. Others avoid informing refugees about the guarantee to prevent potential exploitation, allowing affiliates to manage risks according to their preferences and comfort levels.

### **Recruitment of Co-signers and Clients**

Recruitment of Refugees: HIAS connects refugees to the Housing Guarantee Fund (HGF) through its extensive network of 30 affiliate agencies across the U.S. These affiliates are responsible for identifying eligible refugees and matching them with housing opportunities. Affiliates assess clients' resettlement status and financial needs, ensuring those most in need benefit from the program. This decentralized approach allows affiliates to tailor the program to their local contexts and client profiles.

Additionally, HIAS is exploring community-based co-signing models inspired by the homeless services sector. This approach involves collective guarantees from houses of worship, community groups, or foundations, which agree to cover financial losses up to a pre-determined limit. This model allows for broader participation and shared financial responsibility, reducing the burden on individual affiliates or guarantors.

Key Challenges: A significant challenge in recruiting co-signers has been affiliate buy-in. Some affiliates opt not to participate due to the financial risks they bear after HIAS pays out initial guarantees. However, best practices training and demonstrated program success have helped address these concerns, increasing participation over time.

## **Aura for Refugees**

### **About the Organization**

AURA (Anglican United Refugee Alliance) is a charitable organization in Canada that focuses on supporting refugee resettlement (AURA, 2022). It represents the Anglican Diocese of Toronto and local community groups that sponsor refugees (AURA, 2022). AURA is also a Sponsorship Agreement Holder (SAH) with Immigration, Refugees, and Citizenship Canada (IRCC) and assists sponsors from the Shining Waters Regional Council of the United Church (AURA, 2022). A sponsorship agreement holder is an incorporated organization that has signed an agreement with the Canadian government to resettle refugees (AURA, 2020b). AURA partners with a group or organization to help refugees of all religions, political views, genders, sexual orientations, races and nationalities. AURA works to help communities welcome refugees (AURA, 2022). Their vision is to see all Canadians working collaboratively to support and guide refugees as they start their new lives in Canada (AURA, 2020a).

While the organization does not have a co-signer program, it does provide support letters for refugees that are process of finding a place to rent.

### **Overview of the Program and How the Program Works**

The AURA is based in Toronto, its office is located at 525 Bloor Street East (Aura, 2019). Their website does not specify any direct eligibility criteria except that they focus primarily on supporting refugees, specifically through private sponsorship through the Private Sponsorship of Refugee Program (PSR), created by the

Canadian government, and providing resources to help sponsoring groups meet their responsibilities such as suggesting a support letter for refugees in the process of finding housing ((AURA, 2020c, 2023). The support letter can be provided to potential landlords with the rental application. AURA does not specify on its website what is written in this letter or the format used. However, they mention that some landlords have accepted the letters but, in most situations, landlords may still require a guarantor or co-signer for the rental agreement to occur.

### **History of the Program**

AURA was founded in the late 1970s to support refugees fleeing Southeast Asia, laying the groundwork for Canadian refugee sponsorship programs (AURA, 2021). Today, AURA embodies the combined legacy of two refugee agencies that merged to continue their commitment to supporting refugees (AURA, 2021).

### **Risk Management Procedures**

Information on this topic was not provided on the AURA for Refugees website, and the Research shop was unfortunately unable to contact this organization for additional information.

### **Recruitment of Co-signers and Clients**

Information on this topic was not provided on the AURA for Refugees website, and the Research shop was unfortunately unable to contact this organization for additional information.

## **Jubilee Fund**

### **About the Organization**

The Jubilee Fund, a faith-based organization based in Winnipeg, Manitoba, serves as a charitable impact investment fund that aims to provide essential financial support to local non-profits and social enterprises in their mission to alleviate poverty-related challenges (Jubilee Fund, 2024). More specifically, the Jubilee Fund offers financial tools such as loan guarantees, direct loans, and bridge financing to organizations striving to address social and economic inequalities within the community (Jubilee Fund, 2024). The funds for these initiatives are raised through Jubilee Investment Certificates (JICs), which provide investors with an opportunity to contribute to social change while earning a modest return. Additionally, operational funding for the Jubilee Fund is supported by donations from individual contributors and various organizations (Jubilee Fund, 2024). As part of its commitment to professionalism and community collaboration, Jubilee Fund (2024) is a proud member of several reputable networks and associations, including the Canadian Association of Gift Planners (CAGP), Canadian Community Economic Development Network (CCEDNet), CJNU, Manitoba Chamber of Commerce, National Impact Investment Practitioners Table (NIIPt), and the Manitoba Non-Profit Housing Association (MNPHA). Though this program does not specifically target refugees, it shares a common purpose with other organizations listed in this report by extending

support to newcomers through its Rent-Guarantee Program, which will be discussed shortly.

### **History of the Program**

Established in the year 2000, it is notably Manitoba's only "charitable ethical investment fund" dedicated to promoting social impact through financial assistance (*About Jubilee Fund – Jubilee Fund*, n.d.). Notably, its inception occurred at the start of the new millennium, to symbolize its goal of providing debt relief as part of the millennium celebration. The word "Jubilee" in the organization's name is likely derived from this.

### **Overview of the Program and How it Works**

While Jubilee Fund's primary focus is to support organizations that help individuals affected by poverty, some of its services directly benefit individuals in need. One notable example is its Rent-Guarantee program, a service that establishes a strong connection between the Jubilee Fund and other newcomer-focused organizations in this report (*Rent-Guarantees for Individuals — Closed Until 2025 — – Jubilee Fund*, n.d.). Although the program is currently on hold until 2025, it has played a crucial role in helping vulnerable individuals secure stable housing by acting as a guarantor for rental leases (*Rent-Guarantees for Individuals — Closed Until 2025 — – Jubilee Fund*, n.d.). For many, the absence of a guarantor is a significant barrier to accessing housing, particularly for groups with limited rental history, such as at-risk women, previously incarcerated individuals, youth transitioning out of care, and newcomers to Canada (*Rent-Guarantees for Individuals — Closed Until 2025 — – Jubilee Fund*, n.d.).

### **Risk Management Procedures**

Although specific risk management procedures for the Rent-Guarantee Program are not explicitly outlined on their website, Jubilee Fund mitigates risks by targeting individuals who are assessed to have the financial capability to meet full rent payments. This proactive approach reduces the likelihood of missed payments (*Rent-Guarantees for Individuals — Closed Until 2025 — – Jubilee Fund*, n.d.). Nevertheless, further investigation into Jubilee Fund's risk management strategies would be beneficial to gain a more comprehensive understanding of how it handles potential defaults within the program.

### **Recruitment of Co-signers and Clients**

To participate in the rent-guarantee program, applicants must complete an application form, which is accessible on the Jubilee Fund's website (Jubilee Fund, 2024). According to the website, this is how clients are recruited. The Rent-Guarantee Program itself serves the role of the co-signer. Notably, this program does not target refugees, instead targeting any resident of Manitoba. However, we have decided to include them in our report due to Open Homes and the Jubilee fund sharing a commonality of being a faith-based organizations providing support to newcomers.



## Summary of Findings and Feasibility Considerations

This section provides an overview of findings, focusing on House Your Neighbour and HIAS' Housing Guarantee Program, as well as results from a feasibility with a local Hamilton stakeholder. The stakeholder is a representative of DeMazonod Door. DeMazonod Door is an inspiring outreach initiative, based in Hamilton, Ontario, providing free meals for marginalized populations, including those experiencing homelessness (*Demazenod Door – Demazenod Door*, n.d.).

### Risk Management

Key considerations for managing risk in a co-signer program include establishing a lease default fund to cover unpaid rent, utility arrears, and potential property damage. As explained during a feasibility interview conducted with DeMazonod Door, having a “reality check” backup plan is crucial to manage such risks. They recommended creating a written agreement called house guidelines, which would outline clear rules and expectations for tenants. This agreement ensures that tenants understand their responsibilities from the start, helping to prevent conflicts and enabling smoother transitions when tenants leave. Organizations in the United States that have established co-signer programs such as House Your Neighbor have set up a risk management strategy through a lease default fund which is supported by a \$100 000 federal grant. This grant covers up to 3 months of rent if needed and was established with a partnership with the Office of Refugee Settlement. HIAS has adopted a similar approach with their HGF, as even though it only costs around \$10 to house individuals the organization allots approximately \$1000 per family, creating a comfortable cushion in case of lease default.

### Co-signer Screening and Recruitment

An “expression of interest” process can help evaluate whether applicants are a good fit for shared housing, as recommended by DeMazonod Door. This process involves collecting information about the applicant's background, current situation and any required services such as cleaning or medication assistance. The representative from DeMazonod Door shared their experience managing a homeless shelter in Kitchener, where this approach facilitated successful shared housing placements. The representative also mentioned a similar initiative in Halton Region that matches seniors for shared living arrangements.

HYN co-signer screening and recruitment involves using established connections within the Idaho office and faith-based organizations to search for individuals willing to take on this role. HYN ensures that co-signers understand their responsibilities well.

## Client Screening and Recruitment

The screening process for refugee clients for HYN involves assessing if they are most likely to meet rental responsibilities by looking at factors such as family size, employability, and financial stability. In addition to this, a caseworker assesses each refugee client to ensure that they are a good fit for the program.

## Programming Alternatives

### Head Leasing Arrangements

Implementing a head lease model, suggested in an interview with DeMazonod Door, could mitigate risk by transferring lease responsibilities to trusted organizations. In this model, an agency signs the lease directly with the landlord and becomes responsible for rent payments. The payments are funded through government support programs such as ODSP (Ontario Disability Support Program) and OW (Ontario Works). A similar initiative is successfully run by Redwood Properties in Barrie.

### Additional Considerations

The interview with DeMazonod Door emphasized the pressing housing need in Hamilton, where approximately 50% of shelter beds are currently occupied by refugees. The representative proposed that faith-based organizations owning underutilized properties could convert them into housing if they recognize the communities growing need and are motivated to help. Municipal by-laws now permit the creation of secondary suites, such as basement or detached units, which homeowners with extra space could develop. The representative also mentioned collaborating with a planning group in Toronto that works with Bangladeshi homeowners to create culturally matched housing for Bangladeshi refugees. Open Homes could explore similar partnership models, connecting with culturally matched homeowners who have extra space and are willing to rent additional housing units.

## Conclusion

Currently, co-signing initiatives are not widely used in Canada. Only one co-signer program—Jubilee Funding was identified within the country but could not be reached for an interview. US-based co-signer programs examined in this scan—House Your Neighbour and the Housing Guarantee Fund—from HIAS demonstrated success in supporting refugee resettlement. These programs had strong risk-management strategies, including sizable lease default funds and screening processes for clients. These risk management strategies were often supported through government funding (e.g., for lease default funds) and relationships with partner organizations to share risk.

Other ideas also emerged to support refugees in securing long-term housing, such as head lease agreements and working to leverage new policies such as municipal bylaws that allow the building of secondary rental units on a residential property.

It should be noted that this scan has several limitations. We were not able to reach co-signer programs identified in Canada, which may provide important contextual information about running such a model in the Canadian context. Open Homes could aim to reach out to organizations such as Jubilee Fund in Manitoba for further exploration. Additionally, since this scan largely used online searching to identify programs, it may not capture all types of co-signer and guarantor programs, especially if they operate privately or without formal advertising.

Moving forward, Open Homes could further explore ideas for long-term refugee housing emerging from this scan through stakeholder interviews with other organizations looking to support refugees, as well as local community consultations to collect further feedback on the ideas emerging from this scan or the feasibility of running a co-signer pilot program.

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# Appendices

## Appendix A: Organizational Interview Guide (For Co-Signer Programs)

- Tell us a bit about your organization.
  - What's your mission/mandate?
  - Are you non-profit, public, grassroots, etc.? Do you have charitable status?
  - Is this organization volunteer-based or are individuals being paid to run the program? How many individuals are currently operating under the organization?
- Can you tell us about how [program name] works?
  - What are the responsibilities of co-signers and of clients?
- Can you walk us through the process of getting [program name] started?
  - What were some major challenges in its early stages or in getting it set up?
- Does the program have a lease default fund? If so:
  - How much money is contributed by various stakeholders (tenants, landlords, organizations) to ensure a viable lease default fund?
  - (If org has charitable status) Where is the lease default fund held?
    - Setting up an arms-length non-profit organization?
    - Other solutions for a pilot project?
  - Other than a lease default fund, what else is necessary to manage the financial risks of the program? (e.g., defaulting)
- Is it preferable to ask people to co-sign or act as a guarantor? (Guarantor responsibilities are limited to lease defaults, while co-signers ensure all rent payments)
- What are your recruitment strategies for co-signers and clients?
  - Is there a screening process for individuals who want access to co-signers or guarantors? What does it entail?
- What recommendations do you have for establishing and running a successful pilot project like yours?
- Are there similar initiatives that you are aware of?

## Appendix B: Feasibility Interview Guide (For Hamilton Stakeholders)

Open Homes/RShop Team will provide an intro to concept of co-signer program as well as a brief overview of what we've explored in other jurisdictions.

- Do you think a co-signer program is potentially an effective long-term housing solution for refugees in Hamilton?

- What are ways in which we might be able to manage risk associated with a co-signer program (e.g. a lease default fund)?
  - How much might a lease default fund need to be? Who might contribute into it?
  - What are other ways we might manage risk?
- What should recruitment strategies for co-signers and clients look like?
  - What might screening processes include for individuals who want access to co-signers or guarantors?
- What are other considerations (challenges or opportunities) we might need to take into consideration in exploring this idea further?
- What might you want to see in a co-signer pilot program in Hamilton?
- How can a program like this be best structured to meet the needs of refugee populations?
- Who else might we need to speak to or connect with to explore the co-signer program further or begin pursuing it as a pilot in Hamilton?

## Appendix C: Online Program Scan Findings

Name of Program	Location	Program Description and Supports Provided (especially nature of housing/financial support)	Eligibility Criteria	Notes/comments on eligibility of refugees
<a href="#">House Your Neighbor</a>	USA-based, Idaho (Treasure Valley)	<ul style="list-style-type: none"> <li>- The program staff contacts the cosigner, who has agreed to support the refugee with the lease.</li> <li>- Staff meet with the client to assist in finding a potential unit.</li> <li>- The cosigner will assist in complete the application for the client and will sign the lease</li> </ul>	<ul style="list-style-type: none"> <li>- Focused on refugees and those struggling to find housing in Idaho</li> <li>- Website does not list specific eligibility criteria for the program, it does mention that the services are focused on helping refugees</li> </ul>	<ul style="list-style-type: none"> <li>- <b>Does</b> target refugees</li> </ul>
<a href="#">AURA for Refugees</a>	Toronto	<ul style="list-style-type: none"> <li>- AURA holds an agreement with the Canadian government to sponsor refugees and help groups navigate this process.</li> <li>- Sponsorship must be initiated by a group of</li> </ul>	The individual must either be recognized from one of two classes: convention refugee abroad class or country of asylum class.	<ul style="list-style-type: none"> <li>- <b>Does</b> target refugees</li> </ul>

		<p>Canadians or permanent residents.</p> <ul style="list-style-type: none"> <li>- An application including both financial assessment and documents confirming commitment for one at least one year must be submitted.</li> <li>- Sponsors are responsible for finding housing, and if a landlord requires co-signer, sponsors also share this responsibility.</li> <li>- However, AURA provides sponsors with letters explaining the refugee's situation which may reduce the need to co-sign.</li> </ul>		
<a href="#">Jubilee Fund</a>	Manitoba	<p>Canadian charity that collects donations from individuals, foundations, corporations, and the sale of Jubilee memberships. Through collecting donations, the fund is able to act as a guarantor for at-risk women, incarcerated individuals, youth-coming-out-of-care, and <b>new commers to Canada</b>. (Note that this is one of many programs they offer)</p> <p>Currently acts as a guarantor for 40 applicants/year.</p>		<ul style="list-style-type: none"> <li>- Does not target refugees specifically, is open to people living in Manitoba</li> </ul>
<a href="#">SingleKey</a>	Canada	<ul style="list-style-type: none"> <li>- Provides a guarantor service through their "Tenant Passport Program"</li> <li>- Listed target audience is students, newcomers to Canada, and low credit or income</li> <li>- Individuals must pay SingleKey 5% of their gross monthly rent</li> <li>- Offers a separate Rent Guarantee program to property owners, guaranteeing 12 months of rental income or \$60K per lease and financial</li> </ul>	<p>Tenants are not assessed based on their credit score however, they must meet the following eligibility criteria</p> <ul style="list-style-type: none"> <li>- No bankruptcy or previous eviction on a credit report in the past three years</li> <li>- At least one employed member in the household</li> <li>- A Rent-to-Gross Household</li> </ul>	<p><b>-Does not target</b> refugee populations</p> <p>-Although it says the program is targeted at low-income individuals, there must be at least one employed member in the household, and a Rent-to-Gross Household Income ratio not exceeding 45%, which would eliminate many folks on social assistance and even those working an entry level job</p>



		coverage if tenants miss a payment	Income Ratio not exceeding 45%	
<a href="#">One app Guarantee</a>	USA-based. The website does not specify what states are eligible for this service. The website does list property partners	<ul style="list-style-type: none"> <li>- Made for renters who are short on income, have a low credit score or have had difficulties with renting in the past.</li> <li>- This company acts as a co-signer for clients.</li> <li>- Clients have to pick from a list of properties provided by One App Guarantee.</li> <li>- Next, they apply to properties that have collaborated with One App Guarantee</li> <li>- Clients that use this organization must pay a 1-time fee in order for One App Guarantee to co-sign a rental lease</li> <li>- An application must be completed to start this process. This application involves a credit check.</li> </ul>	<ul style="list-style-type: none"> <li>- Requires a credit check</li> <li>- Client must pay 1 month's rent to One App Guarantee to be eligible for the co-sign</li> </ul>	<ul style="list-style-type: none"> <li>- does not target refugees</li> <li>- Also requires users of the service to complete credit check</li> </ul>
<a href="#">The Guarantors</a>	USA-based	<ul style="list-style-type: none"> <li>- Two options available to clients: Rent coverage and deposit coverage</li> <li>- Rent coverage: for renters who do not meet the requirements of a landlord the company provides rent coverage for a specific price. They evaluated on a case by case basis</li> <li>- Deposit coverage: this service provides renters to purchase a non-refundable fee to purchase a deposit coverage product, which is less than a traditional cash deposit</li> </ul>	<ul style="list-style-type: none"> <li>- Client must complete an application</li> <li>- Eligibility: Can be self employed, recent graduate, actively seeking work, international resident, credit challenges or don't meet landlords requirements</li> </ul>	<b>Does not target refugees</b>
<a href="#">Housing Hand</a>	UK based	<ul style="list-style-type: none"> <li>- Provides a Guarantor Service in the UK</li> <li>- They need a co-signer to sign up with you</li> </ul>	<ul style="list-style-type: none"> <li>- Student or working professional</li> </ul>	<ul style="list-style-type: none"> <li>- Does not target refugees</li> <li>- Targets students or</li> </ul>

		<ul style="list-style-type: none"> <li>- Clients must apply through the website and get approved</li> <li>- The price associated with this service is not listed</li> </ul>	<ul style="list-style-type: none"> <li>- Need to show proof that you are a student</li> <li>- Proof of co-signer information</li> </ul>	working professionals 18 yrs. or older
<a href="#">Insurent</a>	Major states and cities in the USA including NYC, NJ, California and more.	<ul style="list-style-type: none"> <li>- Tenants apply for Insurent Lease Guaranty by submitting necessary documents such as credit reports (if applicable)</li> <li>- Insurent ensures rent guarantee, damage protection and legal fee coverage to the landlord</li> </ul>		- <b>Does not</b> target refugees

## Appendix D: Scan of Other Housing Programs for Refugees and non-Refugees on Social Assistance Across Canada

Name of Organization	Location	Description of Program(s)/Supports provided	Eligibility Criteria	Notes/comments on eligibility/programs specifically for refugees (Yes or No)
<a href="#">Sojourn House.</a>	Toronto	<ul style="list-style-type: none"> <li>• Short-term, for emergency situations hence avoids long wait lists</li> <li>• Provide emergency shelter, meals transitional housing and other assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Refugees that are homeless etc. or demonstrate the need of immediate assistance</li> </ul>	Yes
<a href="#">The Mustard Seed</a>	Calgary	<ul style="list-style-type: none"> <li>• Different services offered such as emergency shelter, temporary housing, necessities and more</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals experiencing poverty, homelessness, new immigrants etc</li> </ul>	No
<a href="#">Matthew House Toronto</a>	Toronto	<ul style="list-style-type: none"> <li>• Offer shelter, settlement support, and</li> </ul>	<ul style="list-style-type: none"> <li>• Refugees, vulnerable populations</li> </ul>	Yes

		<p>community transitions.</p> <ul style="list-style-type: none"> <li>• Individuals can get involved in the program by helping a resident find an apartment, or even hosting a refugee in their home (called a community host) and more.</li> </ul>		
<a href="#">The Neighbourhood Organization</a>	Toronto	<ul style="list-style-type: none"> <li>• Provides support services to people experiencing homelessness or at risk of homelessness</li> <li>• They provide services such as: access to rental lists, assist with rental arrears and rent deposits through the rent grant</li> </ul>	<ul style="list-style-type: none"> <li>• Free to all residents living in Toronto</li> </ul>	No
<a href="#">Kinbrace</a>	Vancouver	<ul style="list-style-type: none"> <li>• They have six transitional housing units of various sizes</li> <li>• Provide housing to refugees for 3 months until they find permanent housing</li> <li>• Assist 30- 40 refugee claimants a year</li> </ul>	<ul style="list-style-type: none"> <li>• Refugees in Vancouver</li> </ul>	Yes
<a href="#">Reception House</a>	Waterloo, Ontario	<ul style="list-style-type: none"> <li>• Reception House helps refugees with providing basic needs, and also settlement and integration support which includes finding a home in Canada</li> </ul>	<ul style="list-style-type: none"> <li>• Refugees in Waterloo</li> </ul>	Yes

		<ul style="list-style-type: none"> <li>• Reception House is looking for landlords, property managers and individuals with apartments who are willing to rent to refugees</li> <li>• Their website offers contact information and more basic information about renting to refugees</li> </ul>		
<a href="#">Centre D'Appui Aux Communautés Immigrantes (CACI)</a>	Montreal	<ul style="list-style-type: none"> <li>• CACI provides free housing search assistance service for newcomers experiencing difficulties in securing housing in Montreal</li> <li>• They also have a project called "Maison CACI integration through housing"</li> <li>• This project's goal is to provide adequate and low-cost housing to low-income families</li> </ul>	<ul style="list-style-type: none"> <li>• Geared towards newcomers</li> </ul>	No
<a href="#">Welcome Collective</a>	Montreal	<ul style="list-style-type: none"> <li>• Connects newcomers with volunteers who provide essential support such as housing assistance.</li> <li>• They focus on helping newcomers secure safe, long-term housing as they transition to independence</li> </ul>	<ul style="list-style-type: none"> <li>• Newcomers to Canada (refugees included)</li> </ul>	Yes
<a href="#">Le Regroupement des organismes en</a>	Quebec	<ul style="list-style-type: none"> <li>• ROHMI is a group and network of</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals who migrate to Canada</li> </ul>	Yes

<a href="#"><u>hebergement pour les personnes migrantes (ROHMI)- The Grouping Accommodation for Migrants</u></a>		organizations or citizens' committee that work together to offer accommodation and other related services to migrants with precarious status	and have a precarious status.	
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