

# Homeshare:

An option to facilitate older  
homeowners to 'age in place'

July 2022



**Te Tari Kaumātua**  
Office for Seniors

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## **Disclaimer**

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## Executive summary

Older people who own their own homes want to have the option to 'age in place'<sup>1</sup> and there is a need for a range of social supports to make this a viable housing option. One such support is a homeshare arrangement, which allows two unrelated persons to share their lives and living situation in a mutually beneficial way.

Homesharing as a formal arrangement is relatively new, but there is now over 25 years of research highlighting the benefits of homeshare, the challenges of this option for older homeowners, the role of homeshare in intergenerational engagement and the key role of agency facilitation in successful homeshare programmes.

To date, Aotearoa New Zealand only has two small-scale homeshare programmes in operation. Yet recent research shows that a high proportion of older New Zealanders would like to remain in their own homes as they age. International evidence suggests a homeshare arrangements can be a cost-effective option to enable an older person to 'age in place.'

The Office for Seniors in the New Zealand Ministry of Social Development has, in its *Better Later Life He Oranga Kaumātua Action Plan*, a Priority Action for 2021-2024:

- Ensuring there are a wide range of safe, secure and affordable housing options that meet older peoples' needs.

The Office is seeking budgetary funding to pilot homeshare programmes for older people who need support to stay living in their own homes.

This report provides information and analysis of homeshare as a housing option for seniors. It outlines the contextual factors and issues that would need consideration to ensure the sustainability and success of homeshare as a housing option for older homeowners.

The report is designed as a resource to inform the design and implementation of pilot homeshare programmes in Aotearoa New Zealand if funding for the pilots secures approval.

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<sup>1</sup> 'Aging in place' is the term used to describe elderly individuals and households continuing to live as independently as possible in their own homes and communities. According to a 2014 study by American Association of Retired Persons, almost 80 percent of older adults wished to remain in their homes as long as possible. Aging in place has the potential to address many of the financial and health challenges that burden seniors and their formal and informal support structures, including taxpayers who help fund other senior housing and care options.

## **The concept of Home**

Research on the meaning and experience of home for older adults found that many of them feel strongly in favour of staying in their home or 'aging in place'. Despres and Lord (2005) found that older adults view home as a locus of physical and psychological security, an indicator of social status, a venue for social engagement, a place where mobility is practiced, a central hub of day-to-day life, and a site of familiarity, attachment, and memory. Recent New Zealand research<sup>2</sup> commissioned by the Office for Seniors found that older people want to stay in their own home as they age and remain independent, autonomous, and connected to their social network.

Factors such as a decline in mobility, health status, income and available family or social supports can limit older peoples' ability to age in their own homes. Homesharing can offer some older adults a solution, while at the same time assisting the homesharer to secure affordable accommodation.

## **Cohousing, Cooperative Housing, Papakāinga, and Homeshare**

Homeshare is one of three main types of shared housing. The others are Cohousing and Cooperative housing. In Aotearoa New Zealand, Māori also have a shared housing model known as papakāinga.

### *Cohousing*

Cohousing is an intentional community of private homes supplemented by shared facilities. The community is planned, owned and managed by the residents who also share activities such as gardening and childcare. Households have independent incomes and private lives. One of the first cohousing developments was built in 1972 outside Copenhagen where 27 families, frustrated by the available housing option united to create their own shared housing arrangement.

In Aotearoa New Zealand the first completed cohousing development begun in 1995 is the West Auckland based *Earthsong Eco-Neighbourhood*<sup>3</sup> and the organisation **Cohousing New Zealand** supports the development of diverse cohousing communities across New Zealand. For information on some of these communities, the majority of which are still in the planning stage see: <https://cohousing.org.nz/communities>

### *Cooperative Housing and Papakāinga*

Cooperative housing is a term used to describe any type of cooperative living situation, but the stricter legal definition usually refers to a Limited Equity

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<sup>2</sup> The Urban Advisory (2021) Briefing Note: *Barriers to delivering innovative housing models in New Zealand*.

<sup>3</sup> [cohousing.org.nz/communities/earthsong-eco-neighbour-hood](https://cohousing.org.nz/communities/earthsong-eco-neighbour-hood)

Housing Cooperative where a building or buildings are owned jointly by all residents with a single 'blanket' mortgage. An individual own shares in the non-profit corporation that owns the property and has the right to occupy an individual unit.

Cohousing and cooperative housing are not mutually exclusive. Cooperative Housing is the form of ownership while cohousing is a lifestyle.

Cooperative housing has been built in New Zealand since the 1970s, though Māori have a longer tradition of cooperative living arrangements and there is a contemporary renaissance of papakāinga housing projects underway<sup>4</sup>. Company share apartments (built prior to 1972) are the other common type of cooperative housing. The Peterborough Housing Cooperative<sup>5</sup> in Christchurch includes vital cooperative housing ingredients with land and some rental units owned in common by a Land Trust. New housing cooperatives are currently in the planning stage in Tauranga and Christchurch and by Tūhoe in Tāneatua.

Mark Southcombe (2020:57-58) has researched cooperative housing and notes that 'the lack of built cooperative housing precedents and history in Aotearoa New Zealand means the practicality and relevance of cooperative housing models is frequently misunderstood and underappreciated'. This inhibits serious consideration and uptake and continues the focus on individual housing solutions. He discusses the barriers to cooperative housing establishment in Aotearoa New Zealand where housing provision is most often conflated with financial investment, thereby confusing housing security with financial security. Southcombe argues that housing as an asset is not the same thing as housing as a secure place to live and that Aotearoa New Zealand needs a culturally specific 21st century cooperative housing vision. Cooperatives have traditionally been a self-help response to the housing crisis. However, Government support during the establishment phase is usually needed if they are to be successful and affordable, as well as clear and simple legal structures.

### *Homesharing*

Homesharing is an arrangement that allows two unrelated persons to share their lives and living situation for their mutual benefit. Usually, it is an exchange of support or companionship for free or low-cost housing. It generally involves a

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<sup>4</sup> See: Kake, J (2019) Rebuilding the Kāinga: Lessons from Te Ao Hurihuri (Wellington, Brigit Williams Books; Derek Kawiti, (2016) 'Urban Papakāinga: Programming Cultural Criteria by Using Multi-Agent Systems,' Fifty Years Later: Revisiting the Role of Architectural Science in Design and Practice, 50th International Conference of the Architectural Science Association, December 2016.

Stevens Lawson and Ngāti Whātua, Kainga Tuatahi, a 30 home Papakāinga housing development in Ōrākei, <https://www.stevenslawson.co.nz/projects/kainga-tuatahi-housing>.

Roger Walker and Tenths Trust, Te Aro Pā, a 14 home papakāinga housing development in Wellington, <https://nzia.co.nz/awards/national/award-detail/7605>

<sup>5</sup> <http://www.peterborough.nz/peterborough.html>

homeowner but could involve someone who rents a home or lives in social housing. The latter arrangements are less common, however, because persons living in social housing are unlikely to be placed in accommodation with extra capacity for a homesharer, and people who live alone and rent are also unlikely to be paying for a spare bedroom.

While a homeowner could be a younger person who, for example, has disabilities or is a single parent, most home share arrangements are between an older homeowner needing companionship and a younger person seeking affordable accommodation. The homesharer could be an undergraduate or postgraduate student in their 20s or 30s but anyone can be a homesharer and there are examples in New Zealand of homesharers in the 60-70 age bracket.

In general, homesharers provide their own food and a share of utility bills and an overnight presence as well as up to 10 hours of practical and social support per week. Support can mean any combination of the following:

- Spending time together in the evenings
- Cooking healthy meals
- Sitting down and eating together
- Grocery shopping and trips out
- Reassurance that the companion sleeps in the home overnight
- Technological administration
- Housework and laundry
- Gardening or DIY
- Collection of medication prescriptions
- Looking after a pet
- Some homeshare programmes facilitate homesharers who are willing to pay rent if social support is not required by the homeowner.<sup>6</sup>

There is an option in some homeshare programmes for the homesharer to become a paid employee from as little as two hours per day up to the equivalent of full-

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<sup>6</sup> See The Human Investment Project in San Mateo, California in: <https://hiphousing.org/programs/home-sharing-program/>

time employment. Such a person can be employed by the agency or programme which acts as the homeshare provider. Avivo, a homeshare programme in Perth, Australia offers this option. Avivo offers other shared living support options which include the homesharer living for fixed term periods in the homeowner's house or taking the homeowner into their own home for a fixed period. See: <https://www.avivo.org.au/>

Homesharers can live in a room in the home or in Accessory Dwelling Units (ADUs) such as granny flats, sleep-outs or other small living units that share a section with a larger dwelling.

The homesharer is NOT a live-in carer or housekeeper or replacement for government or private personal care arrangements. Usually there is a short trial period, an initial arrangement for 12 months and then it is up to homeowner and homesharer to decide if they want the arrangement to continue. The Human Investment Project (HIP) in San Mateo County California is one of more than 100 homeshare programmes in the US that bring together homeowners and homesharers through a match-up service. Founded over 40 years ago, HIP facilitates two types of homeshares matching mostly older homeowners with homesharers who pay rent. HIP can also set up service exchanges that give homesharers free accommodation in return for providing needed services to the homeowner.

Types of homeshare arrangements include:

1. self-initiated or naturally occurring, involving homesharing agreements initiated privately by participants without third-party involvement.
2. agency-sponsored, whereby organizations purchase or build a home and recruit participants to cohabitate there.
3. agency-assisted homeshare, where an organization, often non-profit, facilitates the homesharing process.

Regarding the type of arrangement set out in three above, the level of support and oversight on the part of the agency can vary considerably. In some cases, agency facilitation may be limited to maintaining a housing registry and providing contact information to prospective homesharers, while tasking the homesharers themselves with creating and maintaining a match (referred to as a "referral model"). In other cases, dedicated homeshare programme staff will provide extensive facilitation (referred to as the "facilitated model"), often including pre-screening and matching participants, follow-up, mediation, and termination services.

Danigelis and Fengler (1990) note that homeshare is unique among communal living options as it empowers older adults to obtain the social support and supplemental income they need to live where they want to live by creating a means for them to leverage a resource they already have – the home they own.

The homeshare model has now over 25 years of evidence-based outcomes in Australia and in 22 other countries. Martinez et al (2020) conducted a scoping review to map and consolidate the literature related to the experience of homeshare participation for adults aged 55 and older published from 1989 to 2018. Fifteen databases were searched, including three medical, five social science, and seven gray literature databases. Following abstract and full-text review, six sources were retained for study inclusion. Thematic content analysis was used to identify major themes:

1. benefits of homeshare participation for older adults.
2. challenges of participating in homeshare for older adults.
3. intergenerational engagement as social exchange.
4. the key role of agency facilitation.

Within these four themes, findings indicated that benefits of homeshare could be categorised as those associated with companionship, support in daily tasks, and supplemental income. The challenge of homesharing could be understood as one of navigating boundaries, in terms of sharing space and time, and navigating interpersonal boundaries in terms of lack of familiarity and difficulties with communication.

A June 2021 Insights paper, *Assessments of Shared Housing in the United States* looks at various shared housing models and provides a brief history of shared housing in the U.S. It describes the models that exist and the challenges of homeshare and other shared housing initiatives and offers examples of federal and state programmes. The paper determines that the formal and informal shared housing arrangements across the U.S. offer a range of benefits to residents, such as reduced social isolation, access to areas of greater opportunity, and flexibility in housing stock during times when supply is tight. The researchers find that between 2000 and 2019 the number of households sharing housing has modestly increased, with homesharing and cohousing being the most common arrangements.

## **History of homeshare and some examples of homeshare programmes**

### *United States of America (National Shared Housing Resource Center)*

Homesharing as a formal arrangement is relatively new. It began in the USA with Maggie Kuhn, founder of the Grey Panthers<sup>7</sup>. In 1980, Kuhn founded the National Shared Housing Resource Center (NSHRC) to promote homesharing and intergenerational living. After initially flourishing with the NSHRC listing over 400 Programmes in the USA, funding cuts and leadership transitions resulted in it changing to become a network of volunteer regional coordinators helping across the country as they were able. In 2015 the organisation reorganised to focus solely on homeshare instead of the broader focus of shared housing.

### *United Kingdom (Homeshare International)*

The concept was taken up in the United Kingdom in the 1980s by the late Nan Maitland who launched the first formal programme in London in 1993. Around the same time, it developed independently in Europe as an option for meeting the demand for student accommodation.

In 1999 Maitland launched Homeshare International, an umbrella organisation for homeshare programmes around the world. See <https://homeshare.org/>. Organisations can join the Homeshare International Network which necessitates them signing up to a Charter of good practice. However, the Network does not have a role in ensuring organisations comply with the Charter. Homeshare International has stimulated and undertaken research into the need for and impact of homesharing for older homeowners and younger homesharers. The next International World Homeshare Congress will be held in Dublin in 2023. (A planned congress in 2020 in Liverpool was cancelled due to COVID-19).

### *Australia and Aotearoa New Zealand (Homeshare Australia and New Zealand Alliance)*

In 1997 a meeting was convened in Melbourne to discuss the start-up of a Homeshare programme called the Wesley Homeshare Programme. In 2006 *Homeshare Australia and New Zealand Alliance* (HANZA) was incorporated. HANZA is an umbrella organisation for individuals and organisations that support homeshare as a viable, affordable, and sustainable model of supported shared

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<sup>7</sup>The Gray Panthers was created in 1970 to work on issues such as pension rights, age discrimination and affordable housing.

living. See a list of members with homeshare programmes across Australia and New Zealand: <https://homeshare.org.au/about-hanza/><sup>8</sup>

The objectives of HANZA are to work in a cooperative way with government, local government and social support agencies to:

- achieve recognition and acceptance of homeshare as a valid service in the aged care and disability sector.
- Achieve a long term sustainable financial model of homeshare facilitation
- Promote the homeshare programme model and its establishment throughout Australia and Aotearoa New Zealand by non-profit organizations with close ties to their local communities.

### **Structure and operation of Homeshare Organisations in Australia and Aotearoa New Zealand**

Most homeshare organisations are charities or not-for profits. Some are social enterprises or private businesses. About half of the organisations or programmes count on paid staff and about 42% combine paid staff with volunteers. Some organisations are exploring innovative partnership funding arrangements with commercial enterprises.

In general, Australian and Aotearoa New Zealand homeshare organisations are self-sustaining, seeking to deliver benefits in a way that is person-focused and service-driven.

#### *Australia*

There are currently seven Australian organisations that facilitate homeshare programmes listed on the HANZA website<sup>9</sup>. These include:

- **Care Connect (Melbourne)** a free federal-funded programme aimed at providing viable housing options for mature individuals who need them to stay in their own homes longer with dignity and fostering intergenerational understanding. <https://www.careconnect.org.au/>
- **Holdsworth Community (Sydney)** a registered community charity that has facilitated home share for older homeowners since 2018 and in 2020 received \$200,000 in state government funding to subsidise a programme

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<sup>8</sup> Not all listed homeshare programmes on the HANZA website are currently active.

<sup>9</sup> Three are in Victoria/Tasmania, and there are one each in Australian Capital Territory, New South Wales and Queensland.

targeting people aged 18 to 24 for 12 months.  
<https://holdsworth.org.au/homeshare/>

- **Uniting Homeshare (Victoria and Tasmania)** a Christian church-based community care provider in Victoria and Tasmania which does not charge fees to participants. <https://www.unitingvictas.org.au/services/aged-care/in-home-care/homeshare/>
- **Avivo (Perth)** an organisation that provides services through funding from State and Federal Governments. It runs two types of shared living arrangements, Host Care where a homesharer lives part-time or full time with a homeowner but does not provide support and the more traditional Homeshare, when a person provides ten hours practical support per week in return for free or reduced rent. <https://www.avivo.org.au/our-services/shared-living/>

#### *Aotearoa New Zealand*

**Let's Share (Hawkes Bay)** – the only homeshare provider in Aotearoa New Zealand listed as affiliated to HANZA. This is a Hawkes Bay wide initiative. It built on a pilot run by Presbyterian Support Services around 2010 which did not survive and struggled to attract funding. Around 2020, Hastings Local Council funded Tanya Jeffcoat (Age Concern) to work two days per week to develop a homeshare pilot. Tanya sought to promote the idea and recruit homesharers through Facebook and community agencies, as well as through libraries and doctors' practices.

There are currently three active homeshares<sup>10</sup>. Two of the homesharers are male, one in his 50s living with an older female homeowner and one in his 70s living with a male homeowner in his 90s. Both these homeshares are reportedly working well. All persons involved in the Hawkes Bay homeshares so far have been Pākehā apart from one Māori homesharer. Initially fees of \$20.00 per week were payable by the homesharer to Age Concern but the fees have been dropped as they provided a barrier to attracting homesharers. Tanya believes that the homeshare option faces challenges in rural areas without a high population density. This is because if a homesharer leaves it is hard to find a replacement due to lower population density. Tanya is no longer working on the homeshare initiative and the current contact person for information on home share in the Hawkes bay is Dee Withers: [manager@ageconcernhb.co.nz](mailto:manager@ageconcernhb.co.nz).

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<sup>10</sup> One of these homeshare arrangements is ending as the homeowner needs more care than agreed in the home sharer contract

**The Villages, (Bay of Plenty)** a registered charity, has helped organise two long-term homeshares and one that is now terminated. It has relied on lottery funding and the Board of the Villages has approved a one-off fee of \$500 for homeowners and a weekly fee of \$10 for the homesharers. Ruth Gerzon is the contact person for the Bay of Plenty Scheme: [easternbayvillages@gmail.com](mailto:easternbayvillages@gmail.com) The homesharers are all women in their 50s and 60s, and two out of the three homeowners are men. Few young people applied to be homesharers, perhaps due to factors such as distance from tertiary education organisations and population density. The Villages supplies support for the homeowner when a homesharer is away. This is organised via the District Health Board (DHB) at a cost of \$80.00 per night. Putting this cover in place has involved negotiating a tweak to the usual DHB policy of only providing carer support if 20 hours support a week is needed. There is a trial period for the homeshare arrangement of two to three nights and then an agreement is negotiated. This is not a legal document. Ruth is keen for the home sharers to do First Aid training to better support the older homeowner in emergencies and is considering asking the homeowners' families to pay for this.

Ruth drew attention to the issue of whether a homeowner who has a homesharer can still receive the living alone allowance. The local MSD Work and Income manager has approved this for the Bay of Plenty homeshares, but this issue will need to be explored further if pilot homeshare programmes are rolled out in other regions of Aotearoa New Zealand.

Gifts of over \$550 from the homeowner to the homesharer must be declared to the Villages. Though an area with a high Māori population, the BOP scheme has not had any applications from Māori homeowners or homesharers. Research is needed to determine if homeshare is an attractive option for Māori homesharers and if the lack of Māori homeowners participating reflects lower rates of home ownership for Māori.

The homesharers in the BOP scheme have jobs that can be done from home or are self-employed.

#### *Other International programmes*

- **THE HomeShare (Republic of Ireland)** a social enterprise not for profit Home share programme works in cooperation with Dublin City Council. <https://thehomeshare.ie/what-is-homeshare/>
- **Elder Homeshare** (Dublin, Republic of Ireland) Social Enterprise founded in 2015. <https://www.elderhomeshare.ie/>

- **Share my Home** A UK elder-specific national private home share provider <https://www.sharemyhome.co.uk/> and member of the Home Share Network.
- **Aconchego**, Programa Aconchego) matches older people (age 60 and older) who have extra room in their homes with students (ages 18 to 35) who need a place to live. <https://extranet.who.int/agefriendlyworld/afp/aconchego-program/>

As well as the above examples from the UK, USA, Portugal and the Republic of Ireland, The Homeshare International Network currently has affiliated programmes in nine other countries: Belgium, Italy, Sweden, France, Spain, Canada, Portugal, Austria and Holland. Programmes were planned but failed in Israel. The Czech Republic and two countries in Asia – Japan and Korea, are listed as having programmes.

### **Oversight provided by homeshare organisations**

Homeshare organisations facilitate initial matching and carry out regular check-ins with both parties. They can also take care of re-matching, police vetting, and the provision of relief if a home sharer goes on holiday or is ill. Some organisations assist the homeowner and homesharer to put together a customised legal agreement so both parties agree and understand each other's expectations and obligations.

Initial matching is often done in line with a checklist for potential homesharers and homeowners. An example of such a checklist, compiled by the Melbourne Homeshare facilitator, the Holdsworth Community, is attached in **Attachment 1**.

Homeowner referrals come to facilitating organisations from a wide range of sources, including service providers, family members seeking extra in-home support for their relatives, word of mouth and publicity on radio, in newspapers and on television.

Homesharer enquiries come from ads posted by the facilitating agency, homesharers googling accommodation options, word of mouth and publicity on radio, in newspapers and on television.

## **Economics of Homeshare**

The most comprehensive economic analysis of homeshare was conducted by Ben Carstein in 2003. Carstein conducted a cost-benefit analysis of Homeshare Victoria, an Australian Homeshare programme in operation since 2000. He looked at the 5 groups directly affected by the existence of homeshare Victoria:

1. The aged care system
2. Victorian Hospitals
3. Homeowners and their families
4. Homesharers and their families
5. Philanthropists

Carstein concluded that homeshare Victoria delivered large net economic benefits to the community with substantial benefits to the homeowners and homesharers and their families and net savings for hospitals and the aged care system with homeowners less likely to enter residential care and being discharged earlier if hospitalised. The key resources a homeshare uses have little 'opportunity cost' for the homeowner or homesharer. The largest economic benefits to homeowners stem from the presence of homesharers in the house overnight and the direct care that homesharers provide. Many homeowners could not privately purchase live in carers and would eventually have to enter residential care.

Homesharers also gain substantial benefits from homeshare, mostly because they do not need to pay for accommodation. They also save on utility bills and can incur other benefits such as increased social capital, for example, through connections made with the homeowner's family.

Carstein noted that a successful homeshare match involves parties exchanging private benefits and generating external social benefits in savings to the health and aged care system.

The health and aged care systems incur both costs and benefits from homeshare programmes. Some homeowners may require less services such as meals-on-wheels due to having a homesharer assisting them. Homeowners may incur costs for the health and aged care systems by requiring more in-home services such as nurse visits because they stay in their own homes longer.

While homeshare provides strong overall economic benefits, and even a net saving for governments, particular departments will incur a budgetary cost from homeshare operations. These same departments are likely to be involved in administering homeshare funding and making administration decisions about it.

While a strong economic case for home share has been made in Australia<sup>11</sup>, and polling<sup>12</sup> shows huge public support, it has been observed that potential benefits are realised only with quality staff and management and institutional support. Carstein recommends the introduction of fees to participants – a one off matching fee, monitoring fee or a combination of both. He also recommends that government funding continue for programmes to remain sustainable and to continue savings for the health and age care system. He notes the risk of relying too heavily on philanthropic sources of funding.

### **Social benefits of Homeshare**

While homeshare can be shown to deliver measurable economic benefits, the social benefits are more difficult to quantify. Martinez et al (2020) have noted that more research on social benefits is needed on how homeshare can assist with preventative health care, in reducing social isolation and in reducing future health care costs. Social benefits for the homesharer, in terms of increased social capital, is also an area where more research is needed, as is a measurement of the cultural and language assistance a homesharer gains by being part of a homeshare programme.

### **Environmental benefits of Homeshare**

Homeshare is an efficient use of existing housing which can be adapted and upgraded to provide suitable accommodation for those who wish to age in place with live-in homesharers. More older people living at home reduces carbon emissions by decreasing the need to construct new-build residential live-in units for older people. In Spain, the **Home Refurbishment Program** (Programa d'Arranjament d'Habitatges de la demarcació de Barcelona), run by the Barcelona regional council, offers government-paid non-structural repairs, improves energy efficiency, and provides assistive technologies in older people's homes. An example of an organisation that promotes similar initiatives in Aotearoa New Zealand (not limited to seniors) is the Sustainability Trust <https://sustaintrust.org.nz/>

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<sup>11</sup> See Carstein, Ben (2003) Economic Evaluation of Home share Victoria (using a CBA framework)

<sup>12</sup> See 2017 polling done by Rod Campbell Director at the Australia Institute: Economics and Politics of Homeshare:

[https://homeshare.org.au/wp-content/uploads/2017/02/Day1\\_Session1\\_Rod\\_Campbell.pdf](https://homeshare.org.au/wp-content/uploads/2017/02/Day1_Session1_Rod_Campbell.pdf)

## **Funding Homeshare Programmes**

In general, homeshare programmes are inadequately funded. Most have no funding of any kind apart from some fees from clients. They operate as a burden on existing programmes usually on a trial basis. Inflexible funding guidelines can act as a barrier to unlocking the benefits of innovative homeshare arrangements. Advocates of home share argue that the model has struggled for visibility largely because it has failed to attract and retain reliable funding arrangements and partly because it does not fit well into 'line-type' items.

### *Funding homeshare umbrella organisations*

HANZA argues its organisation should be funded to promote a national profile that will maintain standards and encourage development of homeshare in Australia and New Zealand. Such funding would enable the establishment of a national secretariat, the role of which would be to further HANZA objectives.

### *Challenges to funding homeshare within existing funding frameworks*

The National funding mechanisms for aged care in Australia (MyAgedCare), are seen to be detrimental to homeshare programmes since undergoing reforms making funding more consumer directed. Cox and Campbell (2016:6)<sup>13</sup> argue that 'the current operational guidelines....do not encourage unique and innovative housing solutions which would reduce the level of formal care that would be required to maintain a person's independence if their informal supports were stripped away'.

### *Philanthropic support*

Philanthropic organisations can often become involved in supporting initiatives such as homeshare. Grantmakers In Aging (GIA) is a national membership organisation of philanthropies in the US. which acts as a relevant and responsive network, resource, and champion, amplifying the voices of older people and issues of aging. Learn more at [www.GIAging.org](http://www.GIAging.org).

To promote innovate solutions to aging in community, GIA also run a contest, co-sponsored by the WHO, to gather international examples of aging in community. Almost all contest entries became part of the World Health Organization's (WHO) Database of Global Age-friendly Practices and the Porto homeshare Programme,

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<sup>13</sup> Cox, Janaya and Campbell, Rod (2016) Free room for 'rent': facilitating semi-formal shared loving opportunities for older Australians and people with disabilities. Discussion paper: The Australia Institute. <https://australiainstitute.org.au/report/free-room-for-rent/>

Aconchego, referred to above, has been a past winner of their Innovation@Home contest.

### *Fees for homeshare participants*

Fees for homesharers and homeowners are charged by some agencies and not by others. Sharemyhome.co.uk charge the homeowner £80 British pounds per month (approximately \$160 NZD) and do not mention any fee for home sharer.

Elder Home Share (Dublin) charges €175 Euro per month (approximately \$295 NZD) to the older homeowner and 75 Euro per month (approximately \$125 NZD) to the home sharer. The fee for the home sharer can be waived in rural locations or in Dublin where securing a match is more challenging, to optimise the opportunity to find a home share match. Homeshare Vermont has a fee scale for both parties according to gross annual income but stress that no one is denied services because they cannot afford the fee.

In Aotearoa New Zealand, Eastern Bay Villages charge a one-off fee of \$500 to the homeowner and a weekly fee of \$10.00 to the homesharer. The Hawkes Bay programme, as mentioned earlier has temporarily waived fees to promote the homeshare option.

### **DIY homeshare arrangements**

As previously noted, some home share arrangements happen privately, without agency facilitation.

Homeshare Vermont provide a guide for DIY homesharing:

[www.homesharevermont.org/wp-content/uploads/2017/09/homesharingGuide.pdf](http://www.homesharevermont.org/wp-content/uploads/2017/09/homesharingGuide.pdf)

DIY homesharing may be a good option for rural areas where the pool of potential homeowners and sharers is small, and an agency dedicated to homeshare might be unsustainable.

### **Homeshare and Homelessness**

Homeshare Melbourne is currently participating in the Victorian Government's Homelessness 2 Home (H2H) initiative. The programme will provide 1,845 people with access to stable medium and long-term housing, along with support packages to people who are experiencing homelessness and residing in emergency accommodation due to the COVID-19 pandemic. Homeshare Melbourne's participation is a 'first' for Homeshare, testing an innovative use for homeshare in the homelessness space. This initiative is not limited to older

homeless persons. It also represents an example of Homeshare's horizons, taking the idea beyond its traditional rubric of aged care and finding new and exciting ways for the concept to help those in need.

### **Legislation, regulation, quality assurance and vetting**

There is no evidence of state regulation for home share arrangements in any country, even in countries such as Australia and Korea where governments fund homeshare programmes. Many home share organisations or organisations that facilitate homeshare arrangements have their own charters and vetting processes and may be audited by funding providers. Many are registered charities and thus, subject to audit. Some organisations that facilitate home share advertise that their Homeshare Agreements have been reviewed by Solicitors to ensure it is a legally solid agreement protective of both parties. In the UK, groups belonging to the HomeShare Network have systems that adhere to the Homeshare UK Quality Assurance Framework.

### **COVID-19 Impacts**

Some organisations advertise that their members follow up-to-date infection control measures and encourage compliance. Vaccination status can be an issue. The Bay of Plenty scheme recently encountered an issue in which the homesharer was unwilling to get vaccinated despite this being the wish of the homeowner. The vaccination status of those involved in the agency work setting up homeshares could also be an issue, as could the vaccination status of homesharers visitors, who, if unvaccinated, could pose a heightened risk to older homeowners.

### **Homeshare in Aotearoa New Zealand as a housing option for older homeowners**

The New Zealand government's *Better Later Life He Oranga Kaumātua Action Plan* includes a priority act action for the Office for Seniors:

- Ensuring there are a wide range of safe, secure, and affordable housing options that meet older peoples' needs.

Shared living arrangements such as homeshare are one option that could meet some older homeowners needs. The Office is seeking funding for pilot homeshare programmes in Aotearoa New Zealand.

Homeshare as an option fits well with many with key objectives of the *Better Later Life-He Oranga Kaumātua Strategy* by potentially:

- supporting older homeowners to stay in their own homes for longer, delaying the need for residential care.
- making it safer for older people in case of break-ins or falls or sudden illness (especially at night).
- enabling earliest hospital discharges and preventing 'bed blocking'.
- making better use of existing housing stock where older people are 'under-occupying' their homes – particularly important in the context of a housing shortage.
- contributing to intergenerational solidarity and community strengthening.
- helping reduce carbon emissions by reducing the need for new-build housing.
- reducing the pressure on children of older homeowners who do not live near a parent (and who may be balancing other obligations such as full-time work with childcare).
- helping address problems with a declining population of paid and unpaid carers, exacerbated by the COVID-19 pandemic and pandemic-related immigration settings.
- reducing the incidence of people dying alone in their homes and not being discovered until sometime later (though rare in Aotearoa New Zealand compared to countries where this is a major problem, e.g. Japan).
- providing a sustainable, cost-effective, mutually beneficial option for housing older homeowners and homesharers.

### **Addressing barriers to homeshare as a housing option for older people in Aotearoa New Zealand**

#### *Raising awareness of homesharing among older homeowners and the public*

Although there is potential for homesharing to become a cost-effective housing option, public authorities and NGOs in Australia and Aotearoa New Zealand have been slow to embrace homeshare. Part of the problem with gaining momentum for this option is the lack of awareness on the part of funders and the public of the concept of homeshare and how it works in practice. Any plans for homeshare pilots in New Zealand would need to be preceded and accompanied by education and communications plans that target older homeowners and potential sharers as well as society in general.

Traditional communication channels as well as social media campaigns could be utilised. Homeshare SHOUT is a social media campaign aimed at raising awareness

of homesharing and its benefits all over the world. The campaign has been devised by Homeshare International for members of its Network, but the organisation is happy for anyone to take part. Here is their toolkit which could be adapted to the New Zealand context: [\*\*Homeshare-SHOUT-Week-2021-toolkit.pdf\*\*](#)

### *Recruiting Sharers*

Recruitment strategies for attracting potential homeowners and homesharers could be developed in partnership with organisations such as Universities involved in housing domestic and international students, perhaps specifically targeting post-graduate students who are looking for somewhere affordable and quiet to complete post-graduate studies.

New migrants, who may be isolated from families and networks in their countries of origin could also find a surrogate family through sharing a home with an older person and getting to know the homeowner's extended family, thereby increasing the new migrant's social capital. New migrants could be made aware of homeshare as an option through NGOs, such as the Red Cross and other agencies that support migrant and refugee integration.

Older Persons advocacy groups such as AgeConcern, housing providers, charities, and local councils could also play a role in recruiting homeowners and homesharers as could churches and community groups.

Māori and Pasifika organisations involved in providing housing may be interested to partner in developing culturally appropriate homeshare programmes.

All communications would need to emphasise the benefits of homesharing and provide reassurance of safety and agency oversight. It should be made clear that this is an option for when both parties are looking for connection and not just a transactional arrangement.

### *Sustainable funding for homeshare programmes*

Homeshare makes sense from an economic perspective. It takes two things that are cheap, an empty room and the labour of a young person and uses them for purposes that are expensive. While private homeshare arrangements exist, there are many benefits to having an agency facilitate and oversee all aspects of the homeshare arrangement. Research by The Australia Institute (2015) found that almost all respondents in a survey on homeshare were supportive of the option, particularly if it were run by a reputable community organisation.

However, homeshare facilitators in Aotearoa New Zealand, Australia and elsewhere have struggled with little or no financial backing. A sustainable funding

model would be needed to capitalise on the large net economic benefit of homeshare in Aotearoa New Zealand. Decisions would need to be made around the nature central and local government involvement, the role of NGOs and Māori and Pasifika organisations, and potential funding sources from NGOs, charities, and philanthropy.

*Addressing perceived risk to vulnerable older homeowners and need for strong agency oversight*

There may be an issue with perceived risk with enabling 'strangers' to move in with vulnerable older people even though there is not a single documented case of abuse taking place. (Campbell:2015). This could be addressed by setting up reputable agencies that conduct rigorous screening of participants. A regulatory body to audit agencies activities and performance would also help ensure the safety of participants and this body could also have a role in monitoring DIY homeshare arrangements.

*Housing suitability, building standards and location of supply*

While rates of homeownership among older New Zealanders is high, many older persons' houses may not be suitable for co-living, either because they need refurbishment, or they are not located near to amenities and employment. This was cited as a barrier to finding sharers in the Hawkes Bay pilot, as was the lack of a critical mass of homesharers in a rural region to replace or provide cover for the few existing homesharers. To promote homeshare in Aotearoa New Zealand different approaches for urban and rural settings would need to be explored, and DIY homeshare information provided in rural areas where agency facilitation might not be an option.

Consideration should also be given as to how older dwellings could be upgraded to ensure they are comfortable and suitable for co-housing arrangements (for example having separate bathrooms for homesharers and homeowners).

## Summary

This paper discusses homeshare as housing option for older homeowners. It examines homeshare as a formal arrangement in historical and international contexts and provides information on the two homeshare programmes already operating in Aotearoa New Zealand.

If plans to pilot homeshare programmes in Aotearoa New Zealand are progressed the following issues have been identified for consideration:

### *Sustainable funding*

- The need for a sustainable funding model for agencies that facilitate or promote homeshare.
- The need for funding mechanisms to align with the particular features of the health and aged care systems in Aotearoa New Zealand.
- The desirability of fostering partnerships between government, local government, Māori organisations and other potential funding providers such as NGOs, charities, and philanthropic organisations in creating a sustainable funding model.

### *Agency oversight and oversight of agencies*

- The need for training tools for agencies that provide and promote homeshare and oversight of these agencies' operations.
- The importance role that could be played by the umbrella organisation, HANZA achieve recognition and acceptance of homeshare as a valid service in the aged care and disability sector.

### *Demography, geography, and culture*

- The need to consider demographic profile, geographical distribution of older homeowners of Aotearoa New Zealand.
- The need to monitor changing home ownership rates among older population bands.
- The need to monitor changing numbers and availability of formal and informal carers.
- The need to respond to the culturally diverse nature of the NZ population and Te Tiriti o Waitangi obligations by involving Māori in the design and piloting of homeshare models for Tangata Whenua and culturally appropriate programmes for other groups of older New Zealanders such as Pasifika.

- The need for flexible models that could be adapted to size and nature of population in various urban and rural settings.

#### *Education and communication*

- The need for robust and wide-reaching communication and education plans for older homeowners, homesharers and the public about homeshare and its benefits.
- The importance of emphasising a flexible approach and providing information on DIY homeshare for areas without enough population density to support a homeshare programme.

#### *Quality of housing stock and support environmentally sustainable housing options*

- The need to factor in how best to make use of existing housing stock and reducing the need for new-builds, while ensuring such housing is a suitable option for 'ageing in place'.

#### *Health and Safety*

- The need for appropriate Health and Safety Planning to protect homeowners and homesharers including various systems of monitoring participants, including police vetting.
- The importance of appropriate recruitment strategies for homeowners and homesharers that emphasise benefits and manage risk and create matches that achieve desired outcomes for all parties.
- The viability of homeshare facilitation in the context of the COVID-19 pandemic and future public health challenges.

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**Suh, Kuee-Sook** (Department of Interior Architecture, Soongsil University) Analysis of Shared Life between the Elderly and the Young at Homeshare in Seoul based on Case Studies

## **Attachment 1: Checklist for potential homeowners and sharers (Holdsworth Community)**

### **Checklist for potential homeowners**

- I am retired and living alone in my own home.
- I want to remain living independently in my own home for as long as possible.
- I have a spare bedroom and enough space to comfortably share with another person.
- I worry about what might happen if I fell or became ill with no one around to keep an eye on me.
- I want help with light chores, like cooking and shopping.
- I want to reassure my family that I'm safe living at home.
- I miss having someone around to share my day with.
- I enjoy chatting, laughing, and discussing the news and the day's events.
- I have skills or hobbies that I'd like to maintain, like bridge, chess, painting, writing, knitting and playing the piano.
- I feel I have wisdom, skills and knowledge I'd like to share.
- I would like to give something back to the next generation by providing affordable accommodation for a deserving housemate.
- I would like to learn to use modern technology to communicate with distant families, connect with online communities and discover more about the world.
- I want to surprise my old friends and have something new to talk about.

### **Checklist for potential homesharers**

- I am a caring younger person who is looking for safe and affordable housing in the Eastern, Inner City or Northern Suburbs.
- I am a student, or fully employed in a job like teaching, healthcare, emergency services or public services.
- I am an artist, writer, musician, dancer or another type of performing artist.
- I am community-minded and open to connecting with an older person and keeping an eye on their well-being.
- I think it might be interesting to spend time with an older person and learn about their life and times and get their perspectives on things.
- I like the idea of providing companionship during the week, simply cooking together, chatting over tea and biscuits, going for a walk or watching TV or reading in the same room.
- I am willing to share household chores and take responsibility for some of the ones an older person might find difficult, like carrying the shopping, taking out the rubbish or vacuuming.