Homeshare
An affordable housing alternative
Youth Action Policy Paper
About Us

Youth Action is the peak organisation representing young people and youth services in NSW. Youth Action works towards a society where all young people are supported, engaged and valued. To achieve this, it is the role of Youth Action to:

1. Respond to social and political agendas relating to young people and the youth services sector
2. Provide proactive leadership and advocacy and shape the agenda on issues affecting young people and youth services
3. Collaborate on issues that affect young people and youth workers
4. Promote a positive profile in the media and the community of young people and youth services
5. Build capacity for young people to speak out and take action on issues that affect them
6. Enhance the capacity of the youth services sector to provide high quality services
7. Ensure Youth Action’s organisational development, efficiency, effectiveness and good governance.
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Recommendations

1. Youth Action NSW recommends that the NSW government pilot a new and improved Homeshare model.
2. Create incentives so that young people are the prospective homesharers.
3. Youth Action recommends that legislation specific to lodger's agreements be developed; combining elements from the residency tenancy act and the boarding houses act.
4. Promotion of future Homeshare programs needs to be strategic and address the specific concerns that young people and homeowners have raised about Homeshare.
5. Promotion of Homeshare needs to be spread more widely, through a variety of settings, in order to reach a diverse range of young people and homeowners.
6. Further research is required into the effects on parents and families of having their adult children living with them for longer.
7. Provide adequate funding to encourage Not for Profit service providers to provide Homeshare as a service.

Introduction

The limited number of affordable housing options for young people is a significant issue in Australia’s current economic and social climate. Young people are increasingly finding it more and more difficult to locate housing that is within their budget and within geographical areas that provide easy access to their workplaces, places of education, their communities and friends. This, in turn, has a flow on effect on young peoples abilities to maintain work and study and save for future housing or other projects.
The majority of older Australians, if given the choice, would prefer to age at home, rather than move into residential facilities or centres, and often this means remaining in their family home which previously housed an entire family and now houses an individual or a couple. Many older Australians and Australians with disabilities may, at some point, have to make the decision to engage with privately paid services or services funded by the government in order to remain living in their own homes.

This policy paper will address the issues of housing that effect these two groups by proposing an alternative option for affordable housing for young people, based on an already existing international and domestic model of shared housing, known as ‘Homeshare’. The Homeshare program is a model that has been adopted, with great success, all over the world – including the UK, Europe, the USA and Australia. The model usually involves matching older people or people with a disability, who require some assistance to remain living independently in their own homes, with people seeking affordable housing. In exchange for providing support with pre-determined tasks and responsibilities, including household chores, companionship and a sense of security, the homesharer receives rent-free or low-rent accommodation. The numerous programs that have been established around the world all offer benefits in the form of housing options for young people and live-in support and incomes for older people and people with disabilities. Despite this, a program is yet to receive ongoing government backing in NSW.

There have been a range of Homeshare programs that have operated in Australia. They include¹:

- **New South Wales (2000-2008).** The Benevolent Society operated a pilot program in the Eastern suburbs of Sydney, entitled ‘Homeshare NSW’, which was funded through the then Department of Ageing, Disability and Home Care and then later under the joint

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Commonwealth-state Home and Community Care Program, and from 2006-2008 the program was funded by a private donor through Social Ventures Australia.

- **Victoria.** Wesley Mission have run a Homeshare program since 1999, which targets the Southern Melbourne region. The program is still in existence and at the time of writing this paper has just under the organisation’s target of 30 Homeshare households participating.

- **Western Australia.** Perth Home Care Services have operated a Homeshare program since 2009 and submitted a submission to the Productivity Commission Inquiry into Caring for Older Australians recommending Homeshare.

- **South Australia.** Uniting Communities run a Homeshare program that, at the time of writing this paper, had 1 household participating and 18 potential homeowners and 18 potential homesharers waiting to be matched.

- **Tasmania.** Community Based Support South (CBSS) have been running a Home Share TAS program since 2009. They have 4 households participating and are currently only funded to provide a coordinator 2 days per week. CBSS do not have the funding to actively promote their service but rather advertise specifically for a homesharer as needed by individual older homeowners.

The management of Homeshare programs generally involve interviewing potential participants (homeowners and homesharers), assessing the needs of both parties, arranging inspections of the property, conducting criminal record checks and reference checks, assisting with the setting up of initial meetings between participants and sometimes mediating those meetings, creating agreements which take into account the agreed tasks and living costs, arranging trial periods and providing ongoing support and supervision for the participants.
Affordable housing as an issue

Young people are remaining living at home for longer which adds financial and other pressures to parents and families

Young people are remaining living at home in larger numbers than ever before and, in turn, parents are having to support their adult children for longer and young people are putting off the independence that comes with moving out of the family home. “Young people are now more likely to be living with their parents than they used to be. In 2006, almost one in four (23%) people aged 20–34 years were living at home with their parents, compared with 19% in 1986.” ² As well as young people remaining at home for longer, “it is now quite common for young people to move out of home, then return later for a time, perhaps due to a change in circumstances or to save to buy their own home. In 2006–07, 31% of people aged 20–34 years had left their parents’ home and returned at some point to again live with their parents”.³ Limited research has been done into the flow on effects that this has on the financial implications to parents and families.⁴ However, studies have found that parents report increased satisfaction in their own relationships when their adult children move out.⁵ Homeshare provides an opportunity to addresses this issue by offering a means by which young people can move out of their family home. While providing the opportunity for young people, Homeshare is mutually beneficial for two other groups - parents and families who are currently supporting adult children and, simultaneously, older people and people with disabilities as they receive the support they require to remain living at home.

**Young people often chose to stay at home because they cannot afford market value rent in areas that are near their places of study or work**

In a survey prepared by Youth Action NSW and sent out to young people, 65% of young people living at home said they could not afford to move out of their family home even if they wanted to. In the same survey, 52% of participants said they would consider living in a Homeshare arrangement with someone over the age of 65 and 72% said they would consider living in a Homeshare arrangement with a person with a disability. 46% said they would be more likely to take part in a Homeshare arrangement if the property was close to their place of work or study.

In the Home & Away Report (2009) produced by the ABS, it was identified that “almost half (45%) of people aged 20–24 years who had never left home said that the main reason was financial”. As an example, at the time of writing this paper, the cost of a room in various student accommodations managed by The University of Sydney ranged from $195/week to $660/week, with only one cooperative arrangement in which students could pay $73/week. Numerous links have been drawn between the increase in young people remaining at home and the increase of young people completing tertiary education. Young people strengthening the labour market is inarguably a positive outcome for Australia, however, remaining at home longer in order to do so is often at the financial expense of parents and families.

For young people from rural areas who move into large cities to study or work, they do not have the option to stay living at home. These young people would need to balance study with a significant number of work hours to earn enough to pay at least $195 per week for student accommodation. Affordable private

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rental options are also limited in areas close to universities and popular work hubs, with shortages of affordable private rental housing being particularly acute for low-income households with children, group households and young people. Another option available for young people who cannot work the number of hours required to pay their rent in either a university accommodation or a private rental would be to receive Youth Allowance (maximum rate of $414.40 per fortnight) and rent assistance (maximum rate of $126.40 per fortnight). If they were to receive the maximum youth allowance payment and rent assistance (total of $540.80 per fortnight) and secured one of the university properties at the cheaper end of the spectrum, $195 for example, they would be left with $75.40 for all remaining expenses each week, including food and travel. This is not affordable or manageable.

Homeshare would provide an opportunity for young people from both rural and urban areas to potentially live closer to their places of work and/or study for cheaper or no rent, in exchange for a maximum of 10 hours of their time. This would reduce the stress on the young person and allow them to manage the work/study balance more efficiently or work and save money that they would not otherwise be able to save.

**Young people have no ability to save for a house deposit or other projects whilst paying market value rent in the current rental market**

With the increase in house and rent prices, those young people who can afford or do have opportunity to move out and live independently have little chance of saving for a house deposit or other projects. In a study conducted by Universities Australia (2013)\(^\text{10}\), which analysed student finances, the researchers compared the results of surveys which had occurred every six years from 1974-2012 and found that from 2000 until their survey in 2012, the

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percentage of their earnings that students were paying for food, rent and household expenses had risen from 31% to 49%. The study found that from 2006-2012 “an increase in the proportion of students indicting that they regularly go without food or other necessities because they cannot afford them: from 14.7 per cent of full-time domestic undergraduates in 2006 to 18.2 per cent in 2012.”\(^\text{11}\) With the increase in the percentage of income being spent on day-to-day living expenses, young people have limited funds remaining to save for a house deposit or other projects.

The same study suggests that examination of their findings on the percentages of students experiencing a surplus or deficit demonstrates the extent of financial distress that students are under. Those results indicated, “that around half of all undergraduates – including Indigenous and international students – have a personal budget deficit. Indeed, there was no group of students where more than one third were experiencing a personal surplus.”\(^\text{12}\) With such a high percentage of students experiencing a deficit, the opportunity for students to accumulate savings is minimal.

‘Having the ability to save’ was a common theme throughout the positive feedback from the participants of both domestic and international Homeshare programs.\(^\text{13}\) Many participated in the program with the specific goal of saving and some participated for the period of time that it took them to save towards a house deposit.

**Young people have expressed a desire to learn more practical ‘life skills’ before living on their own**

In a recent youth conference, ‘Shift This 2014’, organised and run by Youth Action NSW, young people who attended the conference identified that they did not feel adequately equipped with the life skills they would need to move out of home. Young people identified a need for opportunities to learn


valuable life skills. Homeshare provides that opportunity, as the homesharers would be required to provide assistance in areas, such domestic and shopping assistance and minor household maintenance, which would equip them with the skills they will need to maintain their own residences into the future. Many of the previous participants in Homeshare programs within Australia and internationally identified one of the key areas of benefit that they gained from their involvement in the program was the transferal of knowledge that they gained from the home owners.14 Whilst assisting homeowners with some areas of practical daily living, the young Homesharers can also benefit from the intergenerational sharing of knowledge and the skill building that comes with that. Similarly, many of the homeowners reported that they too learnt valuable skills from their Homesharers such as computer and technology skills.

**Once older Australians and Australians with disabilities require support to remain living at home independently, they have limited options**

In the Productivity Commission’s 2011 inquiry ‘Caring for older Australians’, the issue of options available for Australia’s ageing population was explored. Findings from the inquiry highlighted the benefits both to the individual and the broader community of the older person ageing in place – remaining living at home as they age – and, as a result of this shift, a predicted reduction in the alignment of ‘intensity of care and type of accommodation’.15 The current model of care for older Australians often results in older people having to move into residential care when their care needs increase, rather than the supports that they require to remain living at home and ageing in place. As a result, “In 2009-10, Australian, state and territory government expenditure on aged care was around $11 billion, with two-thirds of that expenditure directed to residential aged care”.16 The same lack of continuity in care occurs within

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The community setting with older people often being required to change care packages, as their care needs change, which can result in waiting times between packages being assigned which can cause significant distress to the older person and their support network.

The Productivity Commissions report stated “…the willingness of family members, especially children, to provide informal care appears to be declining. Some analysts of social trends point to a society that is becoming more fragmented with a diminishing sense of obligation and responsibility to family — suggesting that the availability of informal carers may decline in coming years (for example, Ganong and Coleman 1999).”

The report also found that “… baby boomers are expressing a greater reluctance to be cared for by their children than the current and previous generations of older Australians. Research by the Australian Housing and Urban Research Institute (AHURI) found: ‘the question of agreeing to mutual living arrangements with the children, be it in the form of co-habitation or the “granny flat” option, was met with quite animated articulations of disdain and dismissal’. The study did find that the idea of living with adult children and their families was more likely to be acceptable for people from migrant backgrounds.”

With that in mind, “in 2012, around 1.4 million older people needed assistance with at least one activity because of disability or age (42%). Assistance was most commonly needed for health care tasks (25%) and property maintenance (23%).” (See graph below)

20 ABS – Older People – Assistance
Findings from the 2009 census were that the three main areas that people with disabilities required assistance in were property maintenance (30%), health care (27%) and household chores (25%). (See graph below). These areas could all be assisted with by a young person homesharing with a person with disabilities. Although direct health care cannot be provided by a homesharer, assistance to attend appointments could be on the list of negotiated tasks the homesharer assist with.

With an increase in the ageing population and their needs for assistance, a decrease in the number of adult children willing to care for their ageing parents and a decrease in older Australians willing to accept care from those adult
children who would be wiling to provide it, the responsibility to care for older Australians falls on privately funded and government funded care providers. With many older Australians unable to afford to pay for privately funded care, Homeshare provides a solution by introducing a lodger who can supplement the care required by assisting with some of the key activities of assistance that fall at the low-level of support end of the spectrum of care - such as meal preparation, property maintenance, housework, transport and reading or writing tasks.

A Homeshare program, run by Wesley Mission, has been running in Victoria since 2000. An evaluation of Wesley Mission by Social Ventures Australia attributed the following outcomes to their Wesley homeshare program:

- Savings in rent for homesharers
- Improved happiness and quality of life for participants and families
- Benefits outweigh cost of the program by approximately $120K p.a.
- Improved quality of life for householders
- Savings to respite care
- Homesharers (from overseas) can feel part of a family in Australia
- Peace of mind for the families of householders unable to provide the level of care necessary

The high costs of live-in and residential care for older people and people with disabilities

With two-thirds of the state and territory government’s $11 Billion expenditure on aged care being spent on residential care and significant costs to individuals and families who pay privately for aged care and residential care facilities, allowing people to remain at home and introducing community care and Homesharers is a cost saver.

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A cost-benefit analysis was conducted in 2003 of the Homeshare Victoria program. At the time the program had 39 participants. The analysis found significant benefits to the individuals involved, in the form of the value of care and support and cost savings to care, as well as social benefits, in the form of savings to the health and aged care system and pressures decreased for family members and informal carers of the homeowners. The report found that the homesharers presence during the night and sometimes during the day, combined with qualified community care maintains the householder in the community.

The analysis was also able to trace direct cost savings for hospitals, as homeowners were able to be discharged sooner due to the presence and supervision provided by the homesharer. The final sum that the analysis produced was an expected net benefit to society of $822,169 per annum from 39 participants, or $21,081 per participant.\(^{22}\) The analysis also concluded that without programs such as this one, older people will have few alternatives and may end up in residential care facilities which cost significantly more to health and aged care system than the cost of this program subsided with community care units.

**The cost of supplying the carers allowance and the costs to the carers**

Many Australians receive a carers allowance for providing additional daily care and attention for someone with a disability or medical condition, or who is frail aged.

“The Commonwealth provides income support to carers in the form of Carer Payment and Carer Allowance. An annual Carer Supplement is also available to recipients of these payments. There are also special one-off payments for carers of children with a disability. These payments are large (nearly $7 billion in 2013-14) and beyond the

forward estimates are projected to grow at a rate of around 7 per cent per year out to 2023-24 in real terms.” 23

An income supplement – the Carer Allowance – is paid to someone who provides daily care and attention to someone in their own home. Someone who receives Carer Payment for looking after a child automatically qualifies for Carer Allowance. There are 563,000 recipients of the Carer Allowance, with an average age of 54. There is no income or assets test for Carer Allowance. It is paid at a flat rate of $118.20 per fortnight (around $3,000 per year). 24 The carers allowance for someone caring for an adult accounts for 21% of the 7 billion dollars spent annually on carer’s payments – almost 1.5 billion dollars. (See pie chart below) 25

(Source: Department of Finance, 2013)

A UK study entitled ‘the long-term care revolution’ found that “…the 2 million [carers] providing over 20 hours of care per week also risk impoverishment in midlife, finding they cannot juggle paid employment with caring and must reduce working hours or (for one in five carers) give up their job. As women are increasingly engaged in the formal labour market in midlife, many face

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24 Australian Government - National Commission of Audit
25 Australian Government – National Commission of Audit
substantial loss of earnings and future pensions when they take on informal caring. The ABS has also acknowledged that whilst caring for someone can be rewarding, as Australia’s population ages, encouraging labour force participation is becoming increasingly important if Australia is to maintain its standard of living.

Informal carers provide an amazing service to their family members and the broader community and deserve to be paid accordingly and supported in their roles. However, the cost of carers to the community, to the government and to individuals in both financial, labour loss and emotional toll is immense. Homeshare offers an opportunity for informal carers, who are not providing constant care for someone, to relinquish some or all of the care hours they are providing which would allow them to return to the labour force and would also save the government money in carers allowance payments they would no longer need to pay.

**The Age Pension Vs. benefits of ageing in place**

The family home is not currently included in the asset test for the age pension in Australia. Therefore, an older Australian could be living in a property of significant financial value and housing opportunity and still be receiving a pension payment. As such, although they may be asset rich, an older person in this situation may not be able to afford the costs of privately paid care and long waiting times for care packages is an acknowledged weakness of the current aged care system. Homeowners in this situation cost the government in pension payments, however, with the support of a homesharer, the benefits of ageing in their own home would outweigh the cost in pension payments.

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**Existing housing stock is being under-utilised**

The focus of ageing in place is to improve the quality of life of older people by supporting them to live in their residence of choice, with the support they require, for as long as they desire. There has been an increased interest from government and policy makers to support this model for ageing. With this increased support, more and more older Australians are remaining living in their family homes long after their children have moved out. The result of this trend is large, suburban dwellings housing only one or two people - an increasing under-utilisation of existing housing stock. A report released in 2010 by the Australian Housing and Urban Research Institute (AHURI), entitled ‘*Dwelling, land and neighbourhood use by older home owners*’ summarised their findings in relation to older Australians and their dwellings and stated that:

“Based on ABS Census data, this project has shown that in a period of rapid ageing of the population, the majority of older Australians lived as couples (66%) or single persons (23%) in separate houses (82%) of three or more bedrooms (76%) which are owner-occupied (84%)”.

Results from their national survey also concluded that “A very high number (95%) of the older home owner survey respondents had one or more bedrooms not used for sleeping by permanent residents of the dwelling and 63% had two or more. However, in many cases these were used for other purposes such as a home office or study (34%), a guest bedroom (27%), hobbies (12%), storage (9%), ironing (4%) and reading (2%)”.

The homeshare model has emerged, in part, as a response to this under-utilisation as it provides a use for the spare rooms not currently being used by older Australians as bedrooms whilst simultaneously offering an alternative to family or service provided care. Although, from the AHURI survey, it appears that many older Australians do utilise some of their extra rooms for other

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purposes, 63% had two or more rooms not being used for sleeping, resulting in them potentially having at least one bedroom that could be used for a homeshare lodger. The conclusion of the AHURI report was that “…the focus of policies for the future housing of the ageing homeowner population should be on appropriate housing in the community rather than increasing the provision of segregated and specialised aged-specific housing developments, including retirement villages.”

Homeshare offers one solution to ‘appropriate housing in the community’ as it supports older Australians to age in place and limits the likelihood that they will need to move into age-specific housing, thus improving the quality of life of older Australians and resulting in significant savings for the government of money that would otherwise be spent on aged-specific housing options.

Description of a Homeshare model

One example of a Homeshare model that is currently in existence and has already been mentioned in this paper is the Wesley Mission Homeshare Victoria program. Their model is typical of most Homeshare models. Wesley Mission is funded to promote the program, facilitate interviews with potential participants, and determine what each participant wants out of the program and then match homeowners with homesharers. Once matched, the service arranges and facilitates a meeting between the potential matches and assists the discussion of each participant’s expectations, responsibilities and any financial contributions. The Wesley Mission model, like most Homeshare models, involved the homeowner indicating what activities they would require assistance with and the division of time they would need for each assistance with each activity – a total of ten hours. Another responsibility of the homesharer, which is also a common element of Homeshare, is to be at home each night at an agreed time – usually this would be flexible, with later

curfews being arranged for weekends. The most common reason older homeowners gave for wanting a homesharer was to have someone home each night to provide them a feeling of security and safety. Once both participants agree to proceed, the service is responsible for providing paperwork, including agreements that both parties sign. The ongoing management involves negotiating or mediating any issues that may arise and organising regular supervision to ensure the match is going smoothly. When a match comes to an end, for whatever reason, it is also the services responsibility to negotiate and manage the transition of the homesharer moving out – including giving appropriate notice and finding a new match for the homeowner or vice versa.

**Concerns young people have with Homeshare**

As previously mentioned, Youth Action conducted a survey and also spoke to young people to gauge their thoughts on the idea of Homeshare. Some of the issues or concerns that were raised included:

- That they would not feel the independence they would be seeking from moving out of the family home, as they would feel responsibility for the homeowner.
- Concerns that they may feel judged for their life choices, by a person or people from an older generation.
- Concerns around comfort and safety if they moved into a house on their own with a stranger.
- Not being able to have a partner or friends over.
- That an older homeowner or homeowner with a disability might require extra support and they would need to provide a caring role and assist with personal care or mobility.

**Concerns older people have with homeshare**

Whilst conducting research for this paper, the common concerns that older people had with the Homeshare model are:
• Whether a young person would have the maturity required to complete the tasks they agreed to.
• Concerns that the lifestyle they have become accustomed to might be adversely affected by having a homesharer.
• Concerns with being ‘stuck’ with a homesharer if the match is not appropriate or what they want.

Recommended improvements to the Homeshare model

Services to manage programs is essential

The NSW pilot program, which was run by the Benevolent Society, set-up a ‘do-it-yourself’ model in which individuals and families were given the information and tools to arrange a private homeshare themselves. Reviews of previous and existing programs show that in order for Homeshare arrangements to be successful, there needs to be an external body overseeing the interviewing, pairing and ongoing support of the participants. “Successful programs depend upon a rigorous screening process, written home-share agreements, a trial period preceding each match, and ongoing monitoring by the outside matching agency.”

As Pam Weber (2010) explained in her submission to the Caring for Older Australians Productivity Inquiry:

“it would be beneficial for wider implementation to have not for profit organisations who can recruit both potential homesharers and householders and provide the support to match people and to step in and help provide an independent arbiter if the relationship strikes a ‘rough patch’.”

Homeshare is about facilitating an intergenerational relationship; the process of matching compatible participants is crucial to the success of a household. Homeshare arrangements are lasting and successful when both participants

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feel valued and wish to support each other. In order for future Homeshare programs to be prosperous, it is vital that the facilitating agency or service provider has the skills and knowledge to ensure all expectations and responsibilities are discussed prior to transitioning a homesharer into the house.

**More diversity amongst Homeshare Service Providers**

Previous Homeshare programs have predominantly been run through charities and religious based organisations. Organisational culture and attitudes may have excluded or deterred certain sub-groups of homesharers AND homeowners. As mentioned in the previous section ‘Concerns Young People have with Homeshare’, young people reported to Youth Action that they would be concerned that the older homeowner may disagree with their life choices as a result of having different values. Engaging with diverse groups; such as the LGBTI and CALD communities would expand programs out more broadly and would result in a broader range of participants and, potentially, more opportunities for matches between people with similar interests and values.

**Strategic Promotion**

Previous Homeshare programs have not resulted in significant numbers and this may be a result of not marketing the program well enough. With regards to the Wesley Mission Homeshare Victoria program, the cost-benefit analysis found that “in 29 months the program has averaged 1.34 matches made per month with an average of .72 matches ending each month. The matches in place have grown at an average rate of .62 per month.”

Marketing through universities, TAFEs, community services, centrelink and other places that have regular contact with young people seeking housing, may result in more interest in the program. Particularly with places of study, such as universities

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and TAFEs, the young people coming to a Homeshare program through those institutions are most likely to be committed to a study program for a minimum of one year and would be more likely to be able to commit to a one year Homeshare arrangement with potential to extend it.

**Solutions**

*Creating and piloting a new homeshare Model*

Young Action recommends piloting a new and improved Homeshare model – which takes into account the improvements, mentioned above, and redesigns certain elements of Homeshare as a model, in order to address some of the concerns of young people and homeowners, including the following:

- More effective marketing strategies including a diversity of potential participants that are targeted.
- Introduce flexibility for the option of homesharers having agreed nights away from the household, for example every fortnightly Saturday night.
- Using a trial period of three months, to allow either party a probationary period and the opportunity to cease the match, if it was not working.
- Incorporate, in the initial interviews, discussion questions with the potential participants and potentially education sessions around lifestyle and what to expect when living in an intergenerational household.
- Open Homeshare up to couple homesharers, as it is currently available for couple homeowners. This may encourage young people who are in relationships to consider the model.
- Create a sliding scale of hours-payment, whereby some homeowners may only require 5 hours of assistance per week and would benefit from a small contribution such as $50 per week.

*Incentivising Homeshare*

Young people are amongst those most directly affected by the increasing costs of housing. Create incentives so that young people are the prospective homesharers. Some suggestions of incentives are:
• Payment/assistance with a bill payment to homeowner for taking a young person.

• An ATO interpretive decision, similar to the decision made regarding Homestay (ID 2001/381), in which people receiving payments for housing students, arranged through the Department of Education, are not taxed on those payments. In the instances when the homesharer is providing less than 10 hours per week and a financial contribution, the homeowners should not be taxed on that amount.

• ‘Lodging payments’ for young people and homeowners, in place of Rent Assistance, to assist with payments involved in their lodging such as contribution to bills and food.

• Increases in funding for Homeshare services or operators who successfully match young people.

**Legislative Framework for Homeshare**

As mentioned in the section ‘Concerns older people have with Homeshare’, many older people were worried that they would not be able to cease a match with a homesharer if the relationship or household broke down. Current models of Homeshare do not have a legislative framework to draw from to protect the participants and, as such, contractual lodger agreements are the only means by which parameters can be placed around the design of the homeshare arrangement. Youth Action recommends that legislation specific to lodger’s agreements be developed; combining elements from the residency tenancy act and the boarding houses act in order to protect the homeowners and the homesharers from unfair treatment, however, allowing the flexibility that this type of arrangement requires so that a match can be ceased reasonably quickly, if one or both parties are unsatisfied and negotiations have failed. Both parties also have to be protected so that the homesharer is not left homeless or the homeowner left without support. The legislation should also include clear guidelines outlining the rights of both the homesharer and homeowner with regards to access to space and privacy.
A new promotional strategy for Homeshare

As mentioned in ‘Recommended improvements to the Homeshare model’, previous attempts at Homeshare have resulted in a very small number of matches and the model has remained a fairly niche housing option. In order for Homeshare to expand beyond its current niche status, promotion of the program needs to be strategic and through places that potential participants – both homeowners and homesharers – have regular contact with and trust as reliable sources for housing and support – including universities, TAFEs, high schools (targeting year 12 students), NGOs (such as Twenty10, MYAN etc.), Centrelink and Aged Care Assessment Team (ACAT) teams. Promotion and marketing should also address the concerns from both sides mentioned above such as freedom, safety, and effects on lifestyle, maintaining relationships and what their responsibilities would be.

Room for further research

In the previous section ‘Young people are remaining living at home for longer’, it was identified that young people are remaining living at home in ever increasing numbers. Some research has been conducted into the economics of remaining living at home but little research has been done into the long-term effects this has on the family unit. Further research is required into the effects on parents and families of having their adult children living with them for longer.

Homeshare as a Service

Another issue that has contributed to Homeshare’s small numbers is the lack of funding that service providers receive to promote and run homeshare programs. As mentioned in the introduction, many service providers are not adequately funded to have full time coordinators managing their Homeshare programs or promote the programs in order to increase numbers. Youth Action recommends increased funding be provided for Not for Profit service providers to encourage them to provide Homeshare as a service which will help service providers to provide diverse, flexible, efficient and responsive
services that facilitate independence and choice for older homeowners and homeowners with disabilities as well as young people.\textsuperscript{35}

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