

Homesharing

About this factsheet and who it is for

Homesharing can be a cost effective way of finding accommodation and receiving care. This factsheet discusses what homesharing is, what the pros and cons are, and how much it can cost.



The artwork on the front of this factsheet was done by an older artist for EAC's over 60s Art Awards.



What is Homesharing?

Homeshare is a simple way of helping people to help each other. A Homeshare involves two people with different sets of needs, both of whom also have something to offer. Firstly, people who have a home that they are willing to share but are at a stage in their life where they need some help and support. These people are known as **Householders**. Secondly, people who need accommodation and who are willing to give some help in exchange for somewhere to stay. These people are known as **homesharers**.

What are the benefits?

By putting these two people together Homeshare manages to find the **Householder** the help, support and security they need. At the same time Homeshare finds the **homesharer** a place to call home, possibly rent free and maybe in an area or property that would have been financially out of their reach. Both people, their families and communities benefit from the arrangement and the costs are low.

Having a homesharer can produce savings and efficiencies:

- reduced risks of falls; better health and well-being for older people;
- reduced pressure on housing provision;
- increased affordability of accommodation for those in higher education;

Homeshare is typically welcomed by families who may not live near their elderly relatives. The homesharer provides support and companionship on a regular and daily basis, something the relatives may not be able to do.

Who runs Homeshare?

The Homeshare programme is used in many different countries and at a global level is co-ordinated by **HomeShare International**.

Homeshare UK co-ordinates the various schemes in England, Wales, Scotland and Northern Ireland and they are administered by **SharedLives Plus**, a UK network for family-based and small-scale ways of supporting adults.

What are both parties required to do?

Householders provide free accommodation to their homesharer in exchange for ten hours of help each week, though both parties pay a small fee to their Homeshare agency for ongoing support costs.

The help offered to the householder is tailored to his or her needs.

Typically the homesharer pursues his or her day-time occupation but has to sleep at home six nights in seven, with one weekend off a month. They also commit themselves to staying for at least six months. Many Homeshare matches last considerably longer than the minimum however.

Typical reasons a householder may want a homesharer

- Domestic help
- Technical support with computers
- Companionship
- Security

Are homesharers expected to provide personal care as well?

No, homesharers are not able to provide personal care. Should you need the services of a carer we would suggest contacting the social services department of your local authority to request an assessment of your needs. You might also wish to search our services directory to find home care agencies in your area.

How much does it cost?

Generally the rent and support is provided free of charge, however both the householder and homesharer pay a monthly fee to their Homeshare scheme provider.

The fees can vary but are usually between £100 - £300 per month in total, with the householder and homesharer both paying a proportion of this amount.

Whilst the fees can seem high, it is worth considering how much rent would otherwise be for the homesharer; and how much the support at home might be for the householder.

Are homesharers vetted?

Co-ordinators have the task of finding and vetting Householders and Homesharers and introducing them to each other.

The *good practice guidance* published by the UK Homeshare Association state that processes and systems which have been shown to be useful include:

- *Two written references taken for both parties, followed up verbally;*
- *DBS checks (formerly CRB checks)*
- *Interview and detailed assessment of both parties;*
- *A written agreement between both parties which is not a contract;*
- *Clear information for Homesharers on the Householder's needs;*
- *Clear procedures for responding to any complaints or concerns.*

Important things to consider

Council Tax

If you are living by yourself currently then you will be eligible for a single person's discount of 25% off of your Council Tax bill. If you were to have a homesharer live with you, then it is possible that you will lose this discount.

However, some homesharers that are students, trainees or youth apprentices will be disregarded for Council Tax purposes and therefore will not affect your discount.

Benefits

If you are a householder that receives means-tested benefits, such as Pension Credit or Housing Benefit, then your entitlement may be reduced or removed entirely due to a homesharer living in your home.

There are many factors that may affect this, such as whether rent is being charged and what benefits you are in receipt of.

You can discuss how your benefits may be affected with a FirstStop Advisor on 0800 377 7070, Monday – Friday, 9am – 5pm.

Specialist housing for older people

If you live in retirement or sheltered accommodation for people over a certain age (usually 55 or 60) then you may be breaching your tenancy or leasehold agreement by having a younger homesharer living with you.

It is therefore very important that you check the terms and conditions of your agreements before proceeding with a Homeshare scheme; your scheme manager may be able to assist with this.

Equity release

Whilst having a homesharer would not prevent the householder from releasing equity in their property, it is likely that the equity release provider will request that the homesharer sign a *waiver of interest*.

The age of the homesharer

Many students apply to become homesharers and for that reason the UK Homeshare Association has set the minimum age for homesharers at 18. There is no maximum age.

How do I find contact details for my Homeshare provider?

Homeshare schemes are still relatively new with areas of London and the South of England receiving better coverage than Wales, Northern England and Scotland.

The Lloyds Foundation and Big Lottery Fund (BLF) have recently invested in eight charity-run or not-for-profit projects across the country, they are:

Novus Homeshare (London)

0330 088 2225

www.novus-homeshare.org.uk

Age UK Oxfordshire

01865 410 670

www.ageuk.org.uk/oxfordshire/

Age UK Isle of Wight

01983 525 282

www.ageuk.org.uk/isleofwight/

Click Nottingham

0115 978 7846

www.clicknottingham.org.uk

Leeds City Council

0113 37 85410

<http://www.leeds.gov.uk>

PossAbilities (Rochdale)

01706 626747

www.possabilities.org.uk

Knowsley Housing Trust

0151 290 7129

www.k-h-t.org/find-a-home/home-share/

Edinburgh Development Group

0131 476 0522

www.edghomeshare.co.uk

Other Homeshare providers

You can search for all other Homeshare schemes, including those that are run nationally, on the following page of the **HomeShare UK website**:

<https://homeshareuk.org/> or you can call them on **0151 227 3499**.

About FirstStop Advice

FirstStop is a free information and advice service designed to help older people decide how best to meet their needs for support, care and suitable housing. It is provided jointly by a growing number of national and local organisations and it is led by the charity, Elderly Accommodation Counsel (EAC).

About FirstStop Financial Advice

Working together, EAC and its partners in FirstStop Advice provide comprehensive information and guidance to help you afford the care, accommodation or services you need.

FirstStop's national Advisors are trained to advise on:

- What you may be entitled to in state benefits and financial help from your local authority;
- Whether you may be entitled to help with your care costs;
- Ways of making your income and capital go further;
- Services that are provided free by local and national voluntary organisations;
- Homesharing, co-housing and other mutual support networks.

A key FirstStop partner organisation is the *Society of Later Life Advisers (SOLLA)*.

SOLLA's members are regulated Financial

Advisers who specialise in providing financial advice to older people, they also adhere to the Society's Code of Best Practice.

If you decide, after speaking to us, that you would like advice from a SOLLA member, we can provide local details to you.

(Neither EAC or FirstStop has any financial interest in SOLLA or its member IFAs)

Contact us

- Visit us online:
www.firststopadvice.org.uk
- Call our Advice Line: 0800 377 7070
- From mobiles or from overseas call: +44 20 3519 6002
- Email: info@firststopadvice.org.uk
- Open: Monday – Friday, 9am – 5pm

The information contained in this factsheet is intended to be, and should be regarded as, a brief summary and is based on our understanding of present legislation, regulations and guidance. No responsibility can be accepted for action based on this information.

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