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# HOME SHARE TARANAKI

## A SCOPING REPORT

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# HomeShare Taranaki – Scoping Report

## Brief

The Ministry of Social Development tasked The Bishop’s Action Foundation, Catalyst Housing and Guild Research Ltd to undertake a swift scoping exercise.

*The essence of the scoping is to explore the following for Taranaki based on research of similar initiatives elsewhere and some engagement with local stakeholders and a bit of validation with local community:*

*Understand how to have underutilised bedrooms in private homes become part of a solution to affordable long-term sustainable accommodation in Taranaki. If this is viable identify a high-level plan and likely costs to achieve it.*

## Background

The notion of private dwellings offering accommodation to a person external to that household by way of a private arrangement is not new. ‘Boarding’ has long been part of a housing solution, with boarders being taken in to support a person to meet their household living costs and to support the person seeking accommodation to have a stable dwelling, often as part of their employment or education needs. Boarding has allowed people to rent a room within a house and in many instances receive additional services which could include washing, cleaning and the provision of meals. Similarly ‘flatting’, the sharing of accommodation by two or more independent people, in a dwelling owned by one of the people or an external landlord remains a common way to share an accommodation. In more recent times the concept of a home share has shifted from a boarding or flatting type of arrangement to a more modern take on this solution, where the sharing of a home is facilitated and persons are purposefully matched.

New Zealand, along with most developed countries is experiencing crisis and challenges with its housing. This is not a new phenomenon but has become exacerbated in recent times by the availability and cost of land accompanied by the rising costs to build a home, availability of homes that are affordable and in locations needed and wanted by people, the increasing numbers of people who require social housing and support with their accommodation costs, and interest rates and general living costs and affordability which is limiting people’s housing choices. Additionally, population increases and more people living in smaller household’s further places demands on housing. It is also reasonable to assert that some groups of people are more challenged with meeting their housing needs than other groups – because of a range of factors and circumstances. These groups include key workers, students, people living with mental health conditions, the elderly, disabled, those on low incomes, Māori and migrants. Affordable home ownership and affordable sustainable rentals are very hard to attain for some people within these demographic groups.

Governments, Councils and Crown Agencies continue to explore a range of solutions to ‘solve’ New Zealand’s housing problems. There is a plethora of research establishing both housing need and possible solutions, but in summary these include:

- Removing regulatory barriers and constraints to encourage more and faster housing development.

- Intensification of development to allow for more dwellings over a smaller footprint.
- Innovative building construction – ‘kit set’ homes, tiny homes and new materials and technology
- Increase in social housing availability
- Financial accommodation support and accessible mortgage and buy options (i.e. rent to buy, kiwi saver funds)
- Increased affordable housing
- Co-housing communities
- Co-living models
- Long term lets and rent for life schemes

Whilst home shares and co-housing and co-living models are common across the world, it is only within recent years that these models have been fully explored as viable and alternative housing and living solutions for New Zealand.

## Definitions

### Shared Housing Types

In the context of this exercise, the following definitions are used to highlight the similarities and differences with home sharing and other shared housing types.

- Co-housing- An intentionally formed community, often built in a cluster of private homes within and around shared spaces such as a central green. Members of a cohousing community agree to certain shared responsibilities and commitments. Legally, cohousing communities are set up like a homeowner’s association or housing cooperative in which all homeowners participate. Sometimes, individual homes in a cohousing community may be leased to a non-homeowner tenant.
- Co-living. Similar to co-housing, co-living gathers individuals and/or families in residential environments that offer private sleeping quarters but shared bathrooms, kitchens, living rooms, and other common areas<sup>1</sup>.
- Landlord/tenant or sublease. A landlord/tenant relationship is a legally defined relationship in which two parties agree to a contract that allows the tenant to live in the leased space owned by the landlord. A sublease or sublet is a legal agreement in which a tenant assigns their lease to a third party.
- Airbnb. On Airbnb, “hosts” can rent out private and shared rooms, as well as entire homes. These rentals can range from short-term apartment rentals to monthly rooms for rent.
- Boarding House. Traditionally, boarding houses were private homes in which an onsite landlord/homeowner charged rent in exchange for “room and board”—a small bedroom and some (or all) meals. Residents share dining, kitchen and other public spaces. In NZ the legal definition of a boarding house covered by the Residential Tenancies Act is where there are 6 or more occupants.
- Flating. Shared housing, often by a group or person’s known to one another or similar in age and stage i.e. students, young professionals. The ‘flat’ is usually a tenant/landlord arrangement with an external property owner.
- Home Sharing. It’s shared housing in which a homeowner chooses to live together with at least one other non-related person in exchange for rent (and sometimes, in exchange for help around the house).

## Tenant, flatmate and boarder

- Tenant. Tenants rent a property from a landlord, and the landlord does not live on the same property, or they rent a room in a boarding house that is covered by the Residential Tenancies Act 1986 (RTA). Tenants should have a written tenancy agreement signed by both tenant and landlord.
- Flatmate. A person is not named on the tenancy agreement but share a house (that is not a boarding house) or apartment with others, and contribute to the rent, utilities and chores or pays rent to share a house or apartment with the landlord, or a member of the landlord's family. Flatmates do not have rights and obligations under the RTA, if they are not named on the tenancy.
- Private Boarder. A private boarder is where a room is rented in a boarding house that is not covered by the Residential Tenancies Act 1986 (RTA). Boarders not covered by the Act have no rights or obligations under the RTA. Often a landlord can customise Tenancy Service's flat/house sharing agreement template, to record what you have agreed to<sup>ii</sup>.

## Home Sharing

Home sharing is an alternative way for people to meet their housing needs that provides numerous benefits to homeowners and renters alike. In simple terms, home sharing is an arrangement by which two or more unrelated people, one being the owner of the property share a dwelling within which each retains a private space. A shared arrangement might involve a homeowner and renter, or two or more people renting a house or apartment together. Home sharers can arrange a regular agreement or exchange services for part or all of the rent. No two home sharing situations are alike; each is tailored to the needs and desires of the people involved<sup>iii</sup>.

Modern home sharing often involves mechanisms and systems that provides compatibility matching before the homeowner and potential renter ever connect. Both parties know their compatibility score with potential housemates—based on their own unique living preferences and priorities—so they can choose whether to connect and discuss next steps. In a landlord-tenant, co-living or boarding house situation, people don't have this opportunity to understand on a detailed level whether they are likely to live comfortably with each other (or not). Modern home sharing can also include complete identity verification as well as optional background screening for peace of mind<sup>iv</sup>.

People can share their homes for many different reasons.

### Home Sharing with Older Peers

Mrs Warrington is a 72 year old widow whose husband died two years ago. Her two sons are now grown and have families of their own. On her limited pension, she can no longer sustain the expense of running her household alone, and she's also increasingly lonely especially at night. Mrs Manley, a 68 year old widow living in an apartment house, is faced with a substantial rent increase. She can no longer afford her apartment, but she wants to remain in her neighbourhood. One solution is to move into Mrs Warrington's three bedroom house. There the two women can exchange favourite recipes, eat together, and share household tasks.

### Intergenerational Home Sharing (Student)

Mrs Peterson is 82 years old and has a heart condition. She is still very keen and vital, but her family and friends have been concerned about her health and believe she shouldn't live alone. Mrs Peterson didn't want to go to a nursing home and decided to share her home with a

graduate student named Steven. He needed a quiet place to study and an inexpensive place to live. Steven agreed to do housework and gardening for Mrs Peterson in exchange for free rent.

#### Intergenerational Home Sharing (Key Worker)

Mr Franklin, who is 56 years old, has lived alone for many years since his divorce and his children leaving home. He is fully employed but finds it challenging to maintain his home and pay his household costs on a single income. He likes the spaciousness of his home and enjoys living in his neighbourhood, he does not want to down-size his possessions but rather rent out the furnished lower level of his home. Mr Franklin's shares his home with Jacob a 33 year old Teacher who found a position in a local school and needed an affordable place to live while saving toward his plans to marry and set up his own home.

#### Intergenerational Home Sharing (Family)

Nita and her 9 daughter live together in their 3 bedroom home. Nita works part time and with the rising cost of living is finding the meeting of these costs more of a challenge. Nita moved to the town for her work and no longer has family close by. Nita relies on friends and after school care to help look after 9 year Sonja. Mrs Corbett is a sprightly 70 year old widow who still works part time. When her husband dies she sold her house to free up some money but can now no longer afford to buy a home in the area she wants. She also knows her savings will be gone renting for another 20 years. She knows Nita and her daughter because they come in to the doctor's surgery where Mrs Corbett works. After some time musing Nita said that Mrs Corbett should move in with them. They could keep each other company, both save some money and help each other out with childcare, gardening etc. Mrs Corbett has a small dog, who gets on very well with Ginger the cat.

Appendix A details a number of examples of home sharing and co-living arrangements from New Zealand and Internationally. Home sharing is a trusted and established model of housing in contemporary society. It was not however clear whether this is something that is wanted and supported by the Taranaki community. What is however known, and demonstrated in research not included in this document is a shortage of housing solutions and homes, to rent or buy in the area.

## Consultation

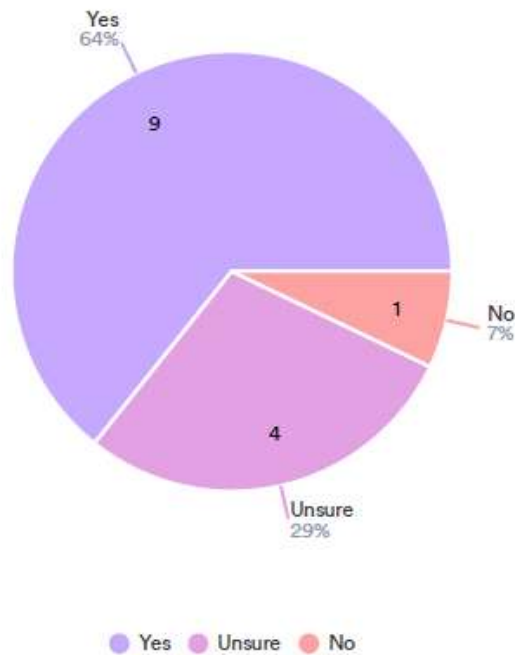
As part of the scoping exercise a quick targeted consultation was undertaken. A survey was developed using Jot Forms (the survey and invitation letter can be found in background documents). The survey was sent to 24 organisations within the Taranaki sector with an interest in housing and developing solutions to our housing challenges and a small number of housing providers. The organisations included Crown Agencies, large key worker employers, Iwi umbrella organisation, business networks, Territorial Local Authorities and community housing providers. Replies were received from 14 individual organisations.

#### Support for Home Share

Overall, there was response for the concept of a Home Share scheme in Taranaki.

## Do you think there is a place for Home Share in Taranaki?

14 Responses



The positive feedback included the following:

- Would help with connection and removal of loneliness.
- So many people are already co-habiting or couch surfing. People also like company not sitting in their lonely room in a boarding house.
- I could see this as an option worth investigating for elderly people who are on their own and cannot afford to rent a property by themselves. Also, our elder people can get lonely and isolated in the community or can through cost pressures end up back living with family and facing elder abuse.
- There appears to be a number of houses with the capacity to have people stay in a spare room. Some elderly in particular are lonely and this could help meet a number of challenges from housing to loneliness. There are also families with children who have spare space available and see it as another source of income.
- It would be a great added resource to our already existing database of home providers for our international (and sometimes domestic) students. A room in a private home can give them privacy and security and a quiet place to study.
- Assuming that there have been appropriate background checks completed and the right support services are available if and when something went wrong, Home Share could work in our community. There would need to be a number of checks and balances to ensure a successful experience for the home owner and the border.
- From my experience as an Accommodation and Pastoral Support Officer I have noticed that a lot of people (retired, single, widowed, etc.) living by themselves enjoy having another person living in the house with them which to a greater or lesser degree has the possibility to enrich their lives culturally and/or socially.

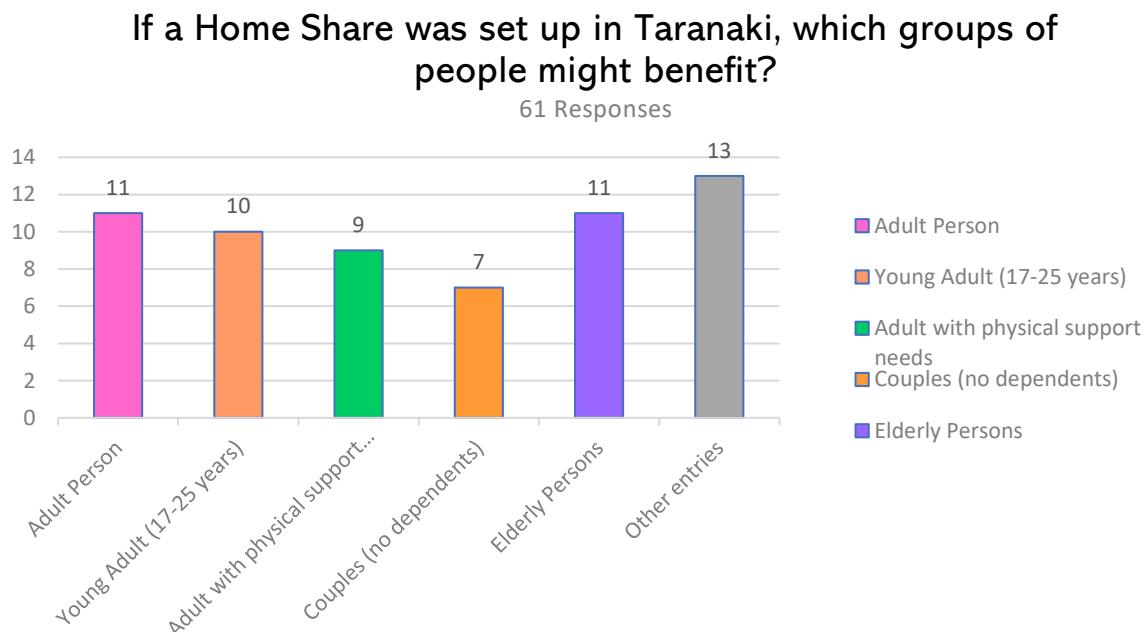
- This is an opportunity to unlock housing on a larger scale. This is the type of model that PIHMS used to use in the Bell Block community with their overseas hospitality students for a number of years.
- A good way to relieve shortage of accommodation and a way to increase income for those who are retired. Great out-of-the-box thinking.
- It could work, I do know a couple of mature people that do have a spare room. It could be an opportunity for pensioners to get an extra income, and increase connections, yes definitely worth a try. In the bigger cities, it is normal practice to board out a room but here it would be something new.

Concerns and reservations were also expressed.

- I have reservations about the potential adoption in real-world scenarios, but I'm eager to be proven mistaken!
- I am unsure about this.
- It's just a band aid and not addressing the major issue which is not enough affordable housing options.
- Absolutely not.
- I think that it would be important to have on-going oversight of both the 'renter' and the 'landlord' in order that all parties are kept safe. I am unsure if the funding would be available to offer this oversight.

### Population Groups

There was a broad level of support that Home Share could work across different population groups.



When thinking about the population groups that may be suitable for Home Share respondent feedback including a number of important and useful considerations.

- Ensuring there is a written agreement so there is a process for both parties to follow if things go wrong. Clarity about what is included and what is not included.
- Having an emergency support line available for advice
- Accessibility and property close to services, no stairs, warm and dry.

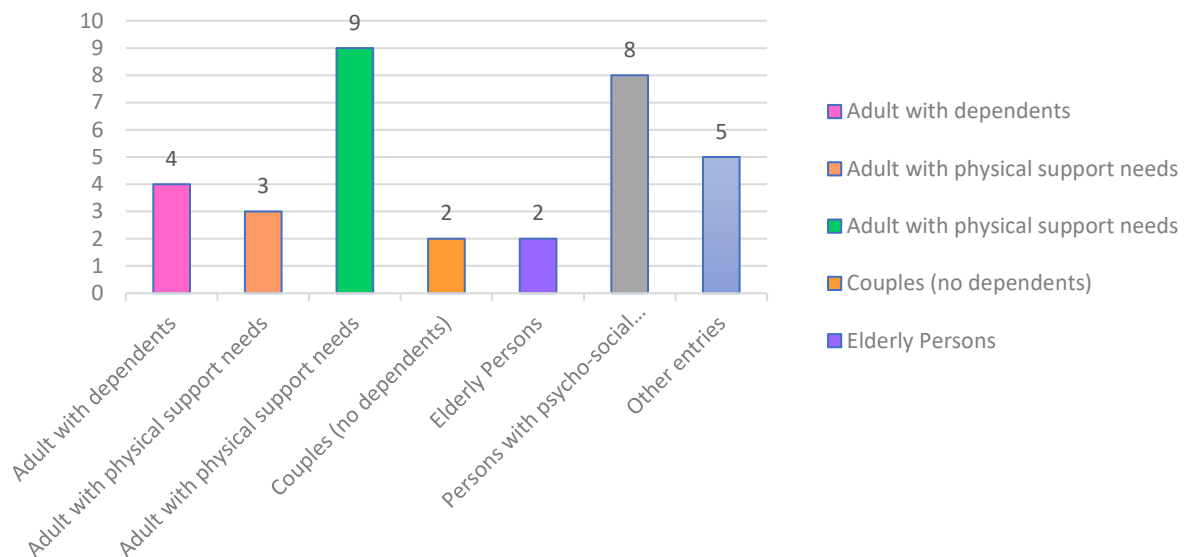


- Working couples are finding it hard to save a deposit for a home as cost of living to rent a property is very high.
- Could work as an interim solution for parents and dependents as they search for long term accommodation once again accessibility and close to services.
- Adult person who maybe working in aera on a fixed term contract or new to town worker could benefit rather than living in expensive motel.
- Young adults could benefit from having good role models around to help them set goals and achieve them. Families, sole parents could benefit from a live in 'grandparent'.
- Community and kinship would be good living alone can be hard and they are often isolated as so can be living in overcrowded conditions.
- Participant compatibility, safety, rules, and cultural understanding. Handle legal, financial, and promotional aspects, gather feedback, and encourage community building among participants.
- If Home Share was set up correctly it has the potential to serve any cohorts. It would need to be well supported with the ability for either party to reach out to a service provider if things went wrong.

Home Share was deemed less suitable for some groups of people. The feedback identified that persons with physical and/or psycho-social support needs and persons required substantive social support services (by virtue of being in a Home Share arrangement) would be less suitable for Home Share.

### If a Home Share was set up in Taranaki, which groups of people might this not be suitable for?

33 Responses



- Not enough support services available particularly in Youth and Mental Health – so not suitable for vulnerable persons. Risk assessment/compatibility is very difficult also in those areas.
- Higher associated risks would require increased vetting process and support.
- More mental health support is needed and different, more appropriate, and secure types of accommodation offered. There is some available (Salvation Army and/or other) but they (homeless people) don't necessarily return to it or don't take their prescribed medication which lands them back on the street.

- For the purpose of housing homeless people a different housing model would be needed; something where they can be supported with medical support and training sessions/workshops to get them back on their feet whilst rebuilding self-esteem. If they feel supported in a positive way they may be more inclined to help themselves improve their lives.
- Those with complex needs might be harder to place or require more in home support or frequent contact to ensure all arrangements continued to work as intended.
- When children are involved there is a safety issue that comes to mind and I would not support such a model based on the safety issue and of the complete unknowns.
- I would not support those with mental health co-sharing either unless it was in supported living arrangements that have live in carer, anything outside of this I would not support.
- In terms of the elderly a professional needs assessment to ensure their safety and this might require modifications to the property (access/handrails/medication etc). There is also potentially medication needs and how that will be managed.
- Persons with psycho support needs would similarly require needs assessment and a good understanding medication needs and effects. Training in First aid and de-escalation also.
- Families with multiple members and maybe multiple issues may not be the best fit for home share.
- With regard to marginalised and vulnerable communities as well as cost savings in the provision of personal, physical, and mental health services, I would be much more careful and reserved.
- Home providers would have to be well equipped on all levels (physical, emotional, mental, spiritual) to be able to handle any of these situations.
- Chances are home sharing could aggravate mental health symptoms, cause dangerous situations in the home or for the home provider, or just cause tension in what would have otherwise been a peaceful (family) home.
- There is a risk that some people could take advantage and in turn vulnerable people could be put at further risk of being taken advantage of which in turn could lead to more mental health issues, and more financial distress and in turn become more marginalised.
- From experience operating the housing the biggest issue for homeless people is boredom, personal safety and environment (cold). Marginalized people need, and in most cases crave, company and social interaction (like at the men's shelter). Given a supportive, stable and encouraging living environment there is a very much increased opportunity for them to move on with their lives.
- People that might be candidates for Home Share more than likely have already experienced trauma in their lives therefore this needs to be recognized by those taking them in. Home Sharers would need to demonstrate a true level of conviction towards supporting these people. Appropriate training would also be required as we are talking about a marginalized group of people who have found themselves in a situation of needing such help and support.

### Enablers

A number of features were identified as being important to the success of a Home Share scheme.

How important are the following features to a successful Home Share service?				
	Very Important	Somewhat Important	Not Important	No answer
Tenancy advice and setting agreements	12	1	0	1
Matching homeowner to tenant	12	1	0	1
Tenancy management services (inspection type services)	6	5	1	1
Social supports and connections to other services	7	6	0	1
Financial support and guidance (i.e. housing supplements)	7	6	0	1
Advice on setting rents and charges	6	7	0	1
Dispute resolution	9	4	0	1
Tips for successful homeshare	10	1	2	1
Police / safety checks	11	2	0	1
Reference checks	10	2	1	1
Support for physical adaptations (i.e. ramps, rails)	6	5	1	1
Administrative support to run Home Share	9	3	2	1
Relationship Manager	11	1	1	1

Respondents were asked to identify the considerations that would support the establishment of a Home Share scheme.

- Communication and consolation with interested organizations and individuals.
- Support service sufficiently funded to provide support when things go wrong.
- A legal agreement to ensure the rights of each party are protected.
- The home owner understanding their legal obligations.
- Having clear boundaries of the house rules, ensuring rent is set up/redirected and that there is a clear understanding of how utilities, food and cleaning would be divided".
- An organization to run it.
- Collaboration with other providers who provide housing who maybe full and would reach out to home share clients that can help support people in our community.
- Buy in from enough participants to get some 'runs on the board'.
- A staff to provide the checks, framework and back up.
- An attractive name.
- Appropriate marketing.
- Let's start with a couple of less complicated groups to set it up. We can then look at expanding the scheme.
- A home providers network that is easily accessible online and available at public libraries as a resource for people searching for accommodation.
- We would need to identify the scale of the need. No-one puts their name down for emergency housing with MSD because the waiting list is so long that there is no point, so we would need to understand the numbers, the categories of those requiring assistance (as broken down above would be a good start), geographic locations, durations etc.
- Homes and people willing to give it a go.
- Get the community on board with the idea.
- Accommodation checklists.
- A good website with all of the resources and information needed. Include an FAQ.
- Finding the right "hosts" is absolutely crucial. These should be people who are not looking at this as simply obtaining an income from housing these group.
- Oversight and support would also be crucial to mitigate and alleviate issues before they become critical. Also outcomes should be measured and demonstrated both as justification and also as encouragement.
- A funded position to oversee matches. Ensure legal oversight with leases etc. Undergo vetting of both parties. A central coordination role to oversee the relationships fairly long-term. Some groups may not need much oversight others might require more.
- A steering group.

Respondent comments included additional considerations.

- Safety for all parties. Clear boundaries for the arrangement
- Provision of house and contents insurance. Good attitude (positive). Communication skills. Cultural tolerance. Role modelling. Culture/attitude towards alcohol/vaping etc. House rules. Location
- Privacy. Presentation of home- cleanliness/functionality/broken things. Other household members who will live in the home. Type of accommodation. Furnishings and fixtures. Compliance with building code. Insulated, smoke alarms, security system, first aid provisions. Access to shared spaces (kitchen, dining area, outdoors). Heating, Wi-Fi. Pets, Car parking, bike storage. Location. Costs and charges.
- There needs to be appropriate assessment of both parties, support and follow-up to allow good matches to take place.
- Suitability of the home.
- Good matching of personalities for compatibility.
- They have support and someone to reach out to if problems arise.
- Both the 'renter' and the 'landlord' would need to be vetted to ensure the safety of both parties. Either party could be vulnerable to being taken advantage of- either financially, physically etc.
- It will take time to build trust with homeowners, positive stories of mutual benefit, and assist with
- Careful pairing.- this can be as complicated as you want it to be, I sometimes think we need to leave the responsibility up to the people involved but there have to be expectations and consequences if you muck it up. e.g.: A reference from the last lodgings you were in and without it you are going to struggle to get further lodgings. Police vetting.
- Complaint procedures/ considerations/ rules and values of both parties.
- I do think that it could run self sustainably eliminating the need for extra admin once there were simple procedures/rules put in place. It could run organically. Otherwise, someone is going to be bogged down overthinking the mutually beneficial matches (cool job actually), generally, people are adults and can vet their own list of applicants.
- Could it run as a noticeboard at the supermarkets? A lot of elderly won't go online (their children will) but will read something or be prompted to check out a noticeboard in town. It could be a feature in our weekly paper and far better than all the real estate houses listed.
- Consistent meetings between organizations and people, for support.
- Community Organisation with wrap around support services is needed.
- Staff that have the ability to negotiate and deescalate when something goes wrong.
- A clear boarding agreement that is understood and signed by both parties".
- Possible collaborative partners depending on the people needing accommodation: Salvation Army, MSD, Pathways, Link, Rodrigues Trust, ABC Mental health, Probation, Taranaki Safer Families Trust, Idea Services, NPDC, Police, Benardos, IHC, Senior Citizens Advice Bureau ".
- Positive community promotion.
- Potential home providers need to be shown a clear plan/model in word and image; something they can relate to.
- Support and resource links: e.g. Tenancy Services, CAB, MSD, NZ Privacy Act 2020.
- A good website where home providers can list their available accommodation with photographs and info (similar to an independent real estate website e.g. realestate.co.nz) and where people searching can create a profile with their requirements (e.g. student needing room, weekly fee, location etc.) so that matching becomes easier.
- Online presence via social media platforms e.g. Facebook and Instagram.
- The best process would be through "referral" from trusted agencies.

- The Shelter Trust for example screens and supports homeless men and women with the expectation that given time they will normalize their lives to the point of being able to "move on" into more permanent accommodation and at the same time regain confidence and self-awareness. Using organizations like the Trust as a referrer (along with others like Women's Centre, Salvos, PARS etc) would provide a CV for behaviour and suitability to be matched with a Home Share host. At present this is restricted to helping our guests to get on accommodation waiting lists and providing character references.

### Challenges and Barriers

Respondents provided feedback about some of the challenges that could occur with setting up and operating a Home Share scheme.

- Bureaucracy.
- Finding the right organization to run it and finding suitable properties.
- Not collaborating with other services and providers as they are taking a stranger into their home which could be a risk if the persons requiring accommodation are referred through a system provider at least there will be some background on the person and support services in place if that is what is required.
- Many participants may need encouragement and assurance that this can be beneficial.
- Funding to provide the right level of support.
- Potential and inexperienced home providers may fear the unknown. Expectations and obligations need be clear.
- Absence of the right frameworks and support, including checking in and monitoring the programme
- Absent families of elder persons objecting to use of family home by non-family.
- Concern about getting unsuitable people in the home and not being able to get them out.
- Relationship break downs
- The risks of making the vulnerable more vulnerable when matches go wrong and one person starts taking advantage of the other which could be as little as a breakdown of cleaning duties or taking advantage financially, to mental abuse or some form of sexual abuse. The biggest thing here for me is one person taking advantage of the other and the risks that come with this.
- Gathering enough candidates and enough hosts. Having enough "good " stories from successful placements to encourage new hosts to join.
- Need to get the right groups with knowledge behind the concept.

### Risks of Home Share

In addition to the above stated challenges and considerations, a number of risks have also been identified.

- If an elderly person was in receipt of the living alone rate of NZ Superannuation or Veteran's Pension and someone over the age of 18 came to live with them for longer than 13 weeks I believe, then they would lose your living alone payment. If an elderly person was receiving help with their housework because of a disability, they may also lose that help if they have a someone come and live with them who is able-bodied.
- Attracting the wrong people for that homeowner's environment
- A lack of early uptake could end up with a stagnant initiative.

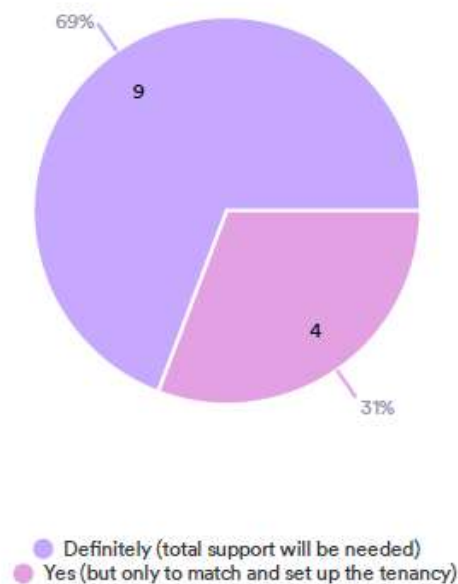
- If someone gets hurt or ripped off the whole programme and support entity would get tarnished. Reputational damage.
- Weekly payments not made/damage done to property.
- Some of our home providers state their preferences i.e. male/female when making their accommodation available, or other conditions such as 'no eating in the bedroom', 'no parties'.
- The risks are obvious, so the critical part is having a process for vetting both parties to make sure they are entering any arrangements like this in good faith.
- Well thought out guidelines & parameters plus structured support would then help make the arrangements function.
- This won't be for everyone, and we would need to be alert for anyone looking to enter one to exploit the opportunity (could be either party).
- Some thought also needs to go into the length of tenancies for this arrangement, as both parties need to understand what they are getting themselves in for up front.
- Any "bad news" that gets into social media from failures or incidents
- Either party taking advantage of the other.
- If it was my aged father, I would be concerned about someone taking advantage of him therefore I would like to be included in the process of finding a suitable tenant it would ease my mind.

### Agency Support

Survey respondents thought that an external agency should provide support for the provision of the service, with most respondents suggesting a community based organisation being best placed for this. (Note: respondents had the option to select more than one agency)

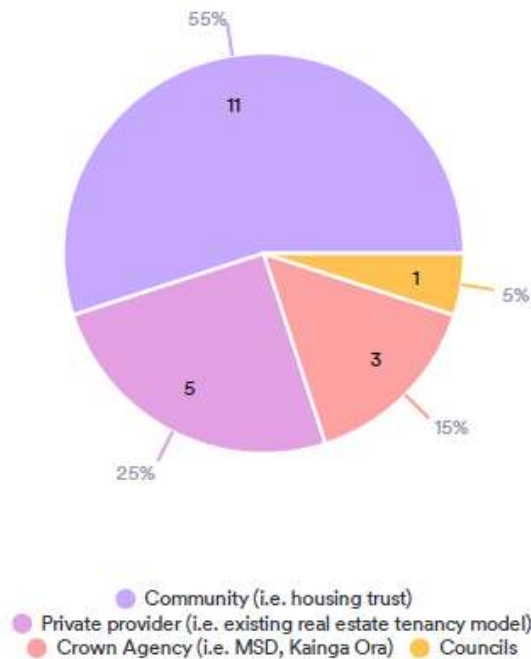
#### Should a Home Share service be managed by an external organisation?

13 Responses- 1 Empty



If there is a role for external bodies, which organisations are best placed for this role?

20 Responses-1 Empty



When asked what roles individual agencies could play these very broad and varied.

- Consultation and support both initially and ongoing.
- We at Age Concern would love to help
- Roderique Hope Trust would be prepared to continue the discussion about how we might be able to support in this area.
- Referring suitable clients that are in our care and providing support through possible Board membership (co-opt suitable organisations onto Trust Board).
- Being able to give our people options. quite often our accommodation is full so some transitional spaces would be beneficial also we have people who want long term places to live. and the right home share for them could be long term and enjoyable for both parties.
- NPDC have a new Strategic Housing Lead coming on board who would be useful in this space.
- Promotion of the programme.
- WITT Te Pūkenga could include the chosen housing model under 'Useful links' on their witt.ac.nz. There could be a link specifically for students on the organisation's website so that they are linked with home providers who opt to use the tag word 'student'. Maybe WITT Te Pūkenga can partner up with BAF/Catalyst Housing for the purpose of accommodation. "
- More of an awareness of what is happening as we aren't involved in this kaupapa at our level.
- Referring people to the service. Promoting it. Including in Social service hui. Matching those needing housing with a person wanting to take someone in. Rent and bond in advance payments.
- Our Trust could become a source of reliable referrals. We would have considerable background on potential candidates (behaviour, ambitions, skills, progress report, risks) to help assess matching a candidate with a host.
- It could be an interesting/challenging/rewarding role for the right person. We deliver a transitional housing contract with four houses. We support the families to find and explore sustainable housing options. The majority of these families unfortunately do not have a good tenancy history. This is not our core work but we have developed a solid reputation in this work.

- As a business association coordinator, I am happy to share information via social media if established I would support from behind the scenes.
- In my role as a community connector (Community Board representative) it is valuable having these conversations advocating where possible. I am not sure how I can help but would be keen to be kept in the loop.

## Benefits of Shared Housing

There are many documented benefits of Home Share.

- Home-share accommodation provides an opportunity for people to supplement their income by renting out their homes or spare rooms that might otherwise be empty. This can potentially make home ownership more affordable for people whose ability to cover a mortgage on their own might otherwise be marginal<sup>v</sup>.
- Shared living space and shared economic security are the two biggest reasons that most people are interested in cooperative housing. Living with shared common space, whether in large single-family homes or larger cohousing communities, provides a sense of connection that many people are seeking in their lives. The extent to which people operate cooperatively within the household / shared space or individually is negotiated on a case-by-case basis<sup>vi</sup>.
- Shared housing extends the energy and materials use through more intensive use of buildings. arrangements such as car-sharing and food gardening are more feasible<sup>vii</sup>.
- Home sharing connects compatible people who might not otherwise meet, making life more interesting and opening up new avenues for conversation and community through shared housing. Hosted home-share accommodation can promote cultural exchanges
- Home sharing can help alleviate social isolation and loneliness, thereby improving both physical and mental health<sup>viii</sup>. One study states that living alone after 50 is the equivalent to smoking 15 cigarettes a day in terms of impact on your health<sup>ix</sup>.
- On a broader level, home sharing can help keep older adults in their homes and preserve their ties to local businesses, friends, religious groups, volunteering and other touchpoints that knit communities together. Because home sharing involves existing homes, it's a more sustainable option than new housing—increasing density by making better use of unused space, with little to no neighbourhood disruption.
- Home Sharing can include agreements for people to support each other beyond financial transaction i.e. assistance with household tasks, dog walking, transportation, gardening, repairs and maintenance.
- Home sharing involves a legal agreement (as with all other models).
- Homeowners to earn income from their unused space.
- Demonstrated economic and social benefits for elderly people include alleviating loneliness, encouraging older people to engage or reengage with their local community, reduced dependence on government funded aged care, disability, and health services, promoting healthy attitudes to ageing and disability; and avoiding entry into residential care. Home sharing can empower people to age in place more successfully.

## Challenges of Shared Housing

Unlike co-housing which is founded on strong democratic principles of shared decision making and inclusion, there is less democracy with shared housing in that the owner of the property will have established requirements for any person they are sharing a home with. The obligations relating to the



property will remain with the owner, notwithstanding the agreements and shared understanding that has been put in place<sup>x</sup>. Challenges can exist.

- Building a new relationship and a relationship in your space / someone else's space takes time.
- De-cluttering of the home may be required.
- Being on the periphery or another person's private life can be difficult, overwhelming, not welcomed. Respect privacy.
- Balancing shared time together versus individual privacy.
- If an agreement does not exist (as is not required for a sole boarder or flatmate) there could be challenges when one part wants to end the arrangement.
- Lesser legal protection could make dispute resolution and changes more difficult for the homeowner.

## Considerations for Prospective Homeowners and HomeShare.

The wealth of information available about Home Share schemes highlights the need to have robust systems and processes in place to facilitate the arrangements, and the need for thorough and useful information to educate people and guide them about what Home Share is and is not.

Some important consideration identified from the information reviewed are set out below.

- Identify who the Home Share may be for, and who is not suitable.
- Establish the role of the Coordination organisation, including the scope and reach of its role.
- Extent of the application, vetting and matching process.
- Agreement guidance and templates
- Extent of the relationship management and involvement in dispute resolution.
- Costs and charges.
- For person's considering Home Share,
  - Consider if Home Sharing is right.
  - Define the advantages and disadvantages of Home Sharing.
  - Consider what makes the neighbourhood / house convenient, attractive, special.
  - Consider the areas you need to or want to live in (work, education).
  - Consider individual needs from a HomeShare. Know where you are flexible and not flexible.
  - Consider the demographic of the person you wish to share a home with.
  - Length of the arrangement, type of tenancy<sup>xi</sup>, costs and inclusions/exclusions.
  - Expectations and responsibilities from the HomeShare..
  - Cost obligations if person is absent from the home for a period (i.e. on holiday).
  - Establish processes for conflict resolution, rent reviews, rental terms.

Some additional background information can be found at the end of the report.

## Conclusion

Home Share is a solution that is worthy of additional investigation in Taranaki. The evidence of other schemes shows that it can work. HomeShare is a viable, affordable and sustainable housing solution that makes use of available underused properties and provides a means to connect (compatible)

people to live together for utility and companionship. Home Share brings people together in shared households through carefully negotiated living arrangements.

HomeShare is traditionally based on the belief that the companionship of a shared living arrangements to combat social isolation and enhance the wellbeing of all in the household. The traditional Home Share model often involves an older person or someone who requires practical assistance to help them remain living in their own home. An emerging Home Share concept (overseas) involves householders offering a shared arrangement to more vulnerable community members such as those at risk of homelessness, refugees or asylum seekers.

Based on the early feedback received about a Home Share model for Taranaki caution is urged in terms of identifying who Home Share can best serve. Whilst there is a clear and demonstrable need for housing solutions for people who require social supports, it is important for any future Taranaki model to identify the extent of support it can and will provide, noting the capacity and workforce constraints that currently exist in the health and social services sector. Based on these consideration, it is proposed that a Taranaki Home Share would be suitable for able elderly persons, adults without psycho-social needs or complex physical needs, young adults (in study or employment) transitioning to independent living, students, key workers and perhaps sole parents. Home Share Taranaki should not, at this stage include any person that is likely to require support services or assistance because they are in a Home Share arrangement.

Home Share Taranaki, whilst needing to be coordinated, supported and facilitated should largely allow for independent, self-managed living, with a very light touch relationship management process. A Home Share service will require coordination and oversight by a provider organisation. Coordination and administration will be necessary for applications, vetting, matching, support in establishing agreements, obligations and responsibilities, advice, dispute resolution and high level relationship management. Additionally an umbrella organisation would lead communications, promotions and IT and information management solutions necessary to operate a successful model.

## Recommendations

1. MSD, Councils and Philanthropic Funders actively recognise a Home Share Taranaki service as part of its suite of housing solutions and work in partnership to establish and deliver this.
2. Advocate for the provision of seed funding to support a provider organisation to establish a Home Share Taranaki service.
3. Fund an organisation to fully develop a Home Share Taranaki service, including the establishments of the legal / organisational and governance structures, funding and financing. scope and limitations of service, processes for application, matching and on-going management, policy and procedure, communications and marketing and performance and accountability framework.
  - a. HomeShare organisation engage an interim Project Manager / Service Development Manager (18 months initial term)
  - b. Undertake additional focussed consultation with proposed targets groups and agencies.
  - c. HomeShare Organisation establish an implementation team to support the establishment of systems, review of documents and support for overall implementation.
  - d. HomeShare systems to include:
    - a. Scope of service and support
    - b. IT systems and tools
    - c. HomeShare Systems

- i. Eligibility and criteria
  - ii. Application systems
  - iii. Matching processes
  - iv. Background / reference checks
  - v. Communications
- d. Fees and charges
- e. Risks and Liabilities
- f. Legal agreements
- g. Good practice guides

## Appendix A. Examples of Shared Housing

A cursory review of the internet was undertaken to identify publicly available information about HomeShare type schemes. The review of sources was not exhaustive due to constraints of time and resources available.

### HomeShare Schemes

#### USA – Starcity and Nesterly

Starcity, located in San Francisco, is an owner, operator, advocate, and builder of co-living communities with a mission to make great cities accessible to everyone. They accomplish this by creating comfortable community homes that inspire people to live what they feel is a more intentional life.

In Boston, Nesterly has developed an innovation that tackles two big housing affordability challenges with one solution, connecting senior households and students. Students are looking for affordable places to live while they are going to school in the Boston area and senior households have homes and space but need additional income to live and pay their expenses. Nesterly provides an electronic platform that matches the students with the senior citizens, and the added benefits are often companionship for the seniors and friendly support for the students<sup>xii</sup>.

#### USA – PadSplit

property owners take existing housing and renovate them to be shared living spaces for multiple residents, thereby making them accessible to more people and more affordable for owners. (Also, turning existing space into housing for six to eight occupants is a lot faster than constructing new units). Houses have a shared common area for dining, a kitchen and, in most cases, shared bathrooms, with a limit of two people per room. And occupants have access to an Airbnb-style rating system, allowing them to evaluate their accommodations<sup>xiii</sup>.

As for utility bills, they're included in one monthly payment. Property owners also get incentives to pay for energy efficiency improvements, "because those expenses affect their bottom line in a way they don't in a traditional tenant model," says LeBlanc.

Owners take care of the building renovations and pay PadSplit a fee that comes out of resident's payments. But through a resident management platform, PadSplit facilitates everything from lead generation to payment processing, resident ratings and energy and water consumption monitoring.

### Japan

Japan, where limited space and a large population have long-driven innovative housing solutions, has some conspicuous examples of purpose-built shared accommodation. A standout project that will presumably inspire many-imitators is a three-level, 12 bedroom, shared occupancy home in Nagoya, -designed by Naruse-Inokuma-Architects. It combines individual bedrooms with shared kitchens, living spaces and bathrooms. The firm aimed to make it easy "for complete strangers to naturally-continue to share spaces with one another". The living spaces, for-instance, are designed to work equally for large groups or just for one or two people. If this home is the gold standard, around the world there are less sophisticated examples of shared housing, including traditional-student flat arrangements where the students are middle-aged-professional and business people<sup>xiv</sup>.

#### NZ- Granny Flatting

If regulations were eased to make the building of a "granny flat" on that section a straightforward process, Mum and/or Dad could move in there and the next generation family could live and grow in the main house. The laws about what is or isn't a granny flat and what can or can't be done with it have-traditionally been confusing so may need to be rationalised. It's not a permanent long-term

solution- it really only works for one generation- but it would easily and cheaply double the number of homes without taking up any more land than that currently-being used to accommodate a clothes line, a barbie and a trailer<sup>xv</sup>.

### NZ – Flat Candy

Flat Candy is an online service, based in Wellington (but operating in seven NZ regions) that matches rooms to potential flat mates. Tenants create simple profiles with their availability, budget and timeframes, linking out to their Facebook page for a final stalk before you get in touch<sup>xvi</sup>.

### NZ – Age Concern

"The heart of HomeShare is very simple, connecting older people with a spare room with people who need accommodation and are happy to lend them a hand," says CEO Kevin Lamb. "Through HomeShare, homeowners can find people to share their home with. In most cases, this will be an older person living in their own home with a spare room. They are matched with another person who will provide them with social connection and support in exchange for good quality, affordable accommodation." While relatively new to New Zealand, Kevin says HomeShare arrangements have had a great deal of international success over the last 25 years. "The overseas experience shows that getting the right match between homeowner and HomeShare can be life-changing," Kevin says. "The key is for arrangements to be overseen and managed by a dedicated agency. Our role will be to manage the recruitment of homeowner and HomeShare candidates to help create matches".

HomeShare is not a commercial rental arrangement. Age Concern Auckland will help with the development of a written lodging agreement detailing the shared arrangements i.e. the spaces to be shared and the assistance the HomeShare will provide. There will also be an agreed contribution to be paid by the HomeShare for lodging and utilities etc.

Age Concern Auckland will recruit homeowners and home sharers. They will assess applicants for suitability, then facilitating matches between participants. The approach is based on overseas models, particularly on best practice and insights from Australian models supported by HomeShare Australia and New Zealand Alliance (HANZA). This process will include face to face interviews, matching candidates based on their needs and values, home safety inspections, reference checks and police checks. We will work with both parties to develop an agreement that ensures the expectations of both parties are clear. All matches will go through a trial period, and if they are successful the match will continue.

The aim is for Age Concern Auckland to establish between 40 and 50 HomeShare arrangements in the Auckland region over 18 months. Age Concern do not charge for their services. The service is funded via the Better Later Life He Oranga Kaumātua Action Plan.

The term of the HomeShare arrangements will vary and it is ultimately agreed between the householder and home sharer on a case-by-case basis. Our aim is that arrangements are set up for at least 6 to 12 months. Age Concern Auckland will facilitate renewal process and/or further HomeShare arrangements if needed<sup>xvii</sup>.

### UK- Grown Up Flatting

Single mum Sonja de Rooij, 41, an account manager, lives with her children Milla, five, and Jake, three – and single mum Armandine Gaulin, 34, and her daughter Mia, five, in a house in Brighton. The arrangement arose from both women separating from their partners and agreeing to share a future home. They operate as two families but share and cooperate on a range of household functions – shared cooking, childminding support. Obstacles and challenges need to be overcome to understand each families wants, needs and dislikes in terms of household living.

Charlotte Dormon, 39, a natural health and wellbeing PR and coach, lives with best friend Alexandra Prince, 38, in a flat in Southeast London. Respect of space was identified as a key consideration as it is taking time to be honest about the type of living partner you are, i.e. go to bed late, don't like mowing the lawns etc.

Donna Blakeway, 56, a medical secretary, lives by herself with her two dogs. She has a flat in a complex in West London aimed at renters looking for a sense of community. It's a new way of renting: you have your own flat but the company encourages interaction with the others living here. There are communal spaces, and a space for social gatherings. There's an app for residents, too, where we can post anything from items we'd like to sell, to invitations for dog-walking meetups. Living costs are cheaper because of the smaller private spaces, shared flats and availability of communal spaces<sup>xviii</sup>.

## Co-housing

### NZ – Co-Housing

The Urban Habitat Collective, which got under way four years ago, aimed to build a sustainably designed, seven-floor, 22 unit apartment block for a co-housing community. Co-housing is a semi-communal concept where private homes, or units, are built around shared spaces, such as common kitchen and dining areas, laundries, workshops, and gardens. The problem is that co-housing is a not-for-profit enterprise, and there is no legislative model for it, which means lenders, councils and developers are wary of it. But the outlook does not look bright currently, as this year two other co-housing developments, the Cambridge Cohousing Society in the Waikato and the Ahi Wai Eco Neighbourhood in Whangarei, have also been forced to call it a day. Earlier collaborative efforts, such as Collette's Corner in Lyttelton and the Madras St project in Christchurch, collapsed in 2021 and 2020 respectively. Ahi Wai founding member Shaun Davison says myriad things shifted against them and put an end to the 17-home project they had been working on since 2015. In recent years, Closer Developments' attempts to get, first, a co-operative 21 smaller home project in KatiKati and then, a co-operative apartment project in Mount Maunganui off the ground have not succeeded. Some local cohousing developments do exist. The Peterborough Pocket Neighbourhood in Christchurch was rebuilt after the earthquakes but is now 37 years old, and Earthsong in West Auckland dates back to the mid-1990s. More recently, Cohaus in Auckland's Grey Lynn, and the Toi Ora High Street development in Dunedin were successfully completed, and now have residents living in them. And the Tākaka Cohousing Neighbourhood in Golden Bay has managed to beat the odds, and is on track with its three neighbourhood development, although it is progressing in stages<sup>xix</sup>.

The Earthsong eco-neighbourhood's vision is "to establish a cohousing neighbourhood based on the principles of permaculture, that will serve as a model of a socially and environmentally sustainable community" (About (earthsong.org.nz)). With the concept starting in the 1990s, it eventually became a reality with completion in 2008 and is now a flagship project of sustainable settlement. Located in West Auckland (Ranui) there are currently 32 homes of varying sizes (1-4 bedroom) and homes are owned as Unit Titles (the same way that apartments work) and in contrast to Licence to Occupy (as in retirement villages). Each unit has a 1/32 share of the entire site and associated resources. The eco-neighbourhood is made up of a range of residents, from single professionals, through to families, and older retired residents. Currently the neighbourhood has 18 children.

Peterborough Co-op is 14 townhouses built around a huge central courtyard, with a neighbourhood house, located in inner-city Ōtautahi (Christchurch). The townhouses vary from 1 to 4 bedrooms. It started in 1982 but the 2011 earthquake terminally damaged all the houses, which were subsequently rebuilt as a purpose designed pocket neighbourhood. Ōtākaro Land Trust is the legal entity of Peterborough Housing Cooperative. Currently the Trust owns 11 of the 14 townhouses, with 3

privately owned, which will revert back to the Trust when the owners wish to sell. All residents, owners and renters, become Trustees of the Trust. Ōtākaro Land Trust is a charitable trust that supports community development through encouraging co-operative housing. Housing designed for people, that is socially, economically and environmentally sustainable.

The first community was established in the 1950s by founder Richard Car-Gomm in response to his observation through volunteering that older people often experienced loneliness in their later years. Since then Abbeyfield<sup>1</sup> has become an international network. As explained on the Abbeyfield New Zealand website: “Abbeyfield is a voluntary effort by people of goodwill to assist older people to achieve a fulfilling way of life. We believe: ☐ that many older people suffer from loneliness and insecurity, finding it difficult to maintain a large house, and failing to cook themselves nutritious meals that older people have an important role to play in the lives of their families, friends and communities. Within each community, individuals can work together to help older people have a secure, comfortable life with the companionship of a small household.” Abbeyfield New Zealand is a registered charity (CC23346), is a registered Community Housing Provider (CHP) with the Community Housing Regulatory Authority, and a member of Community Housing Aotearoa. Abbeyfield New Zealand currently has 14 houses distributed around the motu, providing a home to 161 people. Locations include Whangarei, Auckland, Hamilton, Masterton, Palmerston North, Takaka, Motueka, Nelson (Stoke and Tahunanui), Christchurch (Hornby and Wigram), Leeston, Queenstown and Dunedin<sup>xx</sup>.

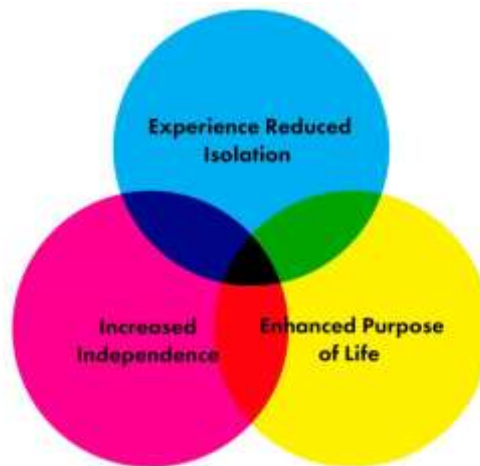
## NZ – Communal Housing for Seniors

Cohousing is for everyone that wants to feel as if they are part of a community – communities like those that used to exist in our neighbourhoods. People still want their own space and appreciate their privacy, but like the idea that other people are looking out for them and one another. It’s important to be able to share meals together, work in the garden together or go for walks together. Having someone to take you to the airport or helping out with each other’s (grand)children is, for many, a real blessing in life. One of the biggest reasons for senior citizens to embrace cohousing is that it’s a great way to avoid going to a conventional senior housing facility, like a nursing home. And of course, avoiding isolation and thus loneliness is a very important factor. Families, for example, look for more support when it comes to raising their children, as nowadays, both parents usually have full time jobs. Single people, even though they often enjoy their independence, look for communal living to have a sense of support and/or community that they wouldn’t have when living alone.

Benefits of co-housing for seniors include:

- Based on a clear intention to live as an active participant in a group of people of a similar age, who are ‘signed up to be neighbourly’
- An investment by older people themselves in social capital and mutual support
- A way of compensating for the anonymity of modern neighbourhoods, at a time when single households are on the rise and many older people live alone
- Offers an additional option for the informal care and housing needs of people approaching old age
- Offers opportunities for learning and skill-exchange as well as scope for shared activities and companionship
- Keeps older people active, healthy and engaged and reduces demand for health and social care services
- Offers the possibility to downsize from family-sized housing to an attractive, age-proofed environment
- Offers a blend of privacy and communality

- Encourages people to think ahead in their approach to ageing and make positive moves to prepare for it, from around the age of fifty
- Depends on maintaining a reasonably wide age span for its success and vigour<sup>xxi</sup>.



### UK – Co-housing for Women

The Older Women’s Co-Housing project in north London – have been set up specifically as an alternative to living alone. Maria Brenton, a longstanding spokesperson for the London project, and advocate for senior co-housing, has carried out extensive research into the well-being aspects of community living and suggests that co-housing has the potential to “keep older people active, healthy and engaged, and reduces demand for health and social care services”<sup>xxii</sup>.

### UK – Student Housing Cooperatives

Considered cash cows for many private landlords, students have been expected to put up with poor quality housing at high prices for years. Student housing co-ops have been created in university towns and cities across the UK, following a similar trend in the USA. There is a wealth of information about these schemes and whilst it is a co-housing model, the principles of HomeShare apply because the asset is owned by the university<sup>xxiii</sup>.

### Tasmania

The Cohousing Co-operative is part of Tasmania's affordable housing. We share the costs and work of operating the housing and this means our rent is relatively low. Members pay no more than 30% of their income in rent, up to a ceiling that is at least 20% below market rate. Housing co-operatives allow members to manage their own housing. Founded in 1991, the Co-operative chose a Danish housing model, Cohousing, as its preferred housing model. Most cohousing developments are not co-operatives. The site comprises of 12 individual private units with the common house (dining room, kitchen, lounge area, common laundry, guest flat and office). Essential to the model is the blend of smaller private residential spaces with opportunities for shared and/or cooperative living without the legal structure of a housing cooperative<sup>xxiv</sup>.

### Boarding Houses

Boarding houses are covered by a patchwork of laws- the Health Act, the Building Act, the Residential Tenancies Act, the Local Government Act and the Fire Service Act- causing a “fragmented monitoring and legislative environment”. Since 2021, boarding houses have had to meet healthy homes standards around heating, insulation, ventilation, moisture, drainage and draught-stopping. Tenants are now covered by the tenancy rights in the Residential Tenancies Act (RTA). Buildings have to pass building warrants of fitness. Those building warrants aren’t based on best-practice standards now, but on the



code at the time the building was constructed (or changed use). And while tenants now have some rights under the RTA, boarding house owners can still evict them with 28 days' notice for no reason, and with 48 hours' notice for breaching 'house rules'. Tenants in transitional and emergency housing are specifically excluded from the RTA.. And those RTA rights are a complaints-based system, and boarding house tenants, points out Tamihere, are often those with the least grasp of their rights, often suspicious of the state, and fully aware they are "one step out of homelessness ... they don't want to rock the boat". There still remains no national register of boarding houses. In 2012, the cost of such a register was estimated by MBIE to be about \$305,000. And because there's no legal requirement to register, local councils don't bother maintaining comprehensive local lists, again illustrating the tension between national and local government. A register would be a first step towards some sort of licencing scheme, as Labour first proposed eight years ago<sup>xxv</sup>.

### Dunedin's Dilapidated Boarding House

The safety of boarding houses — and their homeless occupants — was brought to public attention this year when the Wellington boarding house *Loafers Lodge* caught fire, killing five people. The boarding houses visited by the ODT in Dunedin ranged from a former grand hotel housing more than 20 tenants to houses with rooms for six tenants. Some houses comprised several buildings on the same plot. We found some that were shockingly squalid, due to a destructive cocktail of tenant behaviours and failures by landlords to maintain the buildings. In some boarding houses, significant fire hazards included plug-in heaters in bedrooms occupied by hoarders, surrounded by flammable rubbish. Some buildings had rotting, broken or missing external cladding and window frames. Inside, we found some ceilings and walls sagging with black mould and holes, with evidence of leaking roofs. Doors were frequently stained with thick dirt or damaged. Floor coverings in communal areas included ancient carpets and lino ingrained with filth. Security was a common complaint. Tenants talked about external doors that were left open or unlockable, and lost keys. People came in and out at will. In some boarding houses, for some tenants — including elderly tenants in their 70s — there was no access to indoor bathroom facilities from their rooms. One boarding house provided an outside toilet in a shed. In the worst boarding houses, showers often appeared dry and unused — an ominous sign of poor self-care by sick tenants, whose rooms frequently showed evidence of unsanitary conditions — such as stained mattresses and strong smells. Communal kitchens in the worst boarding houses generally included an ancient cooker and a sink and looked like they were not in use.

At two boarding houses, the ODT observed significantly higher building and living standards, achieved through investment and better management, despite tenants with life challenges. One building was a shining example of good practice — a small house with a sparkling kitchen, lockable food cupboards, new windows and TVs in all rooms. The tenants include people with vulnerabilities. At the other higher-standard boarding house we visited, there were smart solutions to deal with predictable anti-social behaviour. Lightbulbs had been replaced with LED lighting, preventing bulbs being stolen for conversion to pipes for smoking drugs, such as methamphetamine. Carpets were being replaced with tiles, so sections could be removed when soiled. There were security cameras — and significant expenditure on cleaning. There was a large, clean, kitchen — well stocked with utensils — and a living room with a clean sofa and TV<sup>xxvi</sup>.

### Australia – Melbourne Grammar School (Boarding for International Students)

Boarding and homestay are two different types of accommodation options for international students coming to Australia for secondary studies. Boarding houses offer a unique sense of community and a strong family atmosphere. At MGGS, our boarders are made up of students from various year levels and cultural backgrounds, creating a diverse and inclusive environment. About 25% to 30% of our boarders come from overseas and the balance are Australian regional students. Living in a boarding

house gives students the opportunity to develop their independence and life skills, with the support of friendly residential staff and older students who are always willing to help new boarders settle in<sup>xxvii</sup>.

## Appendix B.- Background Documents



Housing Initiative  
Invitation Letter.pdf



Home Share  
Taranaki Survey Form

## Appendix C. Useful Documents



A-Consumers-Guide-to-Homesharing.pdf



Flat-house-sharing-agreement.pdf



MET Housemate  
Guide 1-2022.pdf

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