

PROPERTY SUPPLEMENT OF THE YEAR

HELLO



Travel
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Meet my 84-year-old
housemate

Could pairing priced-out renters

GENERATION GAIN

A scheme that matches renters with elderly homeowners could tackle the housing crisis and loneliness epidemic in one, says *Audrey Ward*



Alan knew that at some point the generational chasm between him and his new housemate would manifest itself, but he didn't imagine it would appear so soon. It was Marcus's luggage that did it.

"I must say, when he arrived at 4pm on a Sunday, I didn't know what to expect, but he came with bags," Alan says. "I'm from the generation where you arrive with suitcases. To come with kit bags and sling bags and holdalls and that sort of thing – I thought, 'Well, where are the solid things?'" He attempts to explain: "I think Marcus has moved about a lot over the years and doesn't actually collect heavy goods, so to speak."

Alan is 84 and Marcus is 34, and their attitude towards baggage and furniture is just one of the elements that sets them apart. Marcus is part of generation rent, locked out of home ownership by high prices and deposits. He has moved 15 times in the past 15 years. When Alan was Marcus's age, he was a homeowner, as were most of his peers.

At first glance, the pair appear to be the oddest of housemates. Alan, whose partner of 50 years died six years ago, is a grey-haired retired librarian and the owner of a comfortable bungalow in Summertown, a fashionable part of Oxford. He enjoys bridge evenings and often makes do with a ready meal for dinner. Marcus is a ruddy-cheeked medical scientist who gets up at 5am to go rowing, is dating Emma and knows his way around a kitchen. Marcus is paperless, whereas Alan says he has paper everywhere. "I'm constantly writing notes to self, and clearly that's not necessary for him – it's all in the machines," he says, referring to Marcus's computer and mobile phone. Yet despite their differences – and the half-century age gap – they bonded exceptionally well.

The pair were matched through Homeshare Oxford, a pilot scheme set up by the Homeshare Partnership Programme, which was launched in 2015 to address the lack of affordable housing

for young people, students and key public service workers while providing company for older people living alone. It was inspired by similar initiatives in Australia and France. There are now 24 Homeshare programmes around the UK.

Despite a relatively low number of sign-ups – in the past year, 357 Homeshare matches have been made – they've jumped by 42% since 2017. Householders are typically aged over 75, while sharers are usually between 25 and 44. Both categories are predominantly female (69% and 81% respectively).

The sharer commits to 10 hours of companionship and help around the house every week. For Marcus, who lived happily with Alan for six months last year, but recently moved out due to a change in personal circumstances, this might have seen him cook a Sunday roast, renegotiate Alan's internet contract or fix the voicemail on the landline.

In return, the sharer gets cheap accommodation. Marcus paid just £320 a month, £120 of which went to Homeshare Oxford; the median cost of renting a room in Oxford is £571 a month, according to the Valuation Office Agency. (Since Marcus and Alan began sharing, the system has changed, with the sharer paying £200 a month to Homeshare, plus an agreed contribution to household costs, and the householder paying fees of £100 a month.)

The sharer also avoids the perils of the conventional flatshare, which might include dodgy landlords and tiresome flatmates: Alan is unlikely to

return from a night out clubbing and raid his housemate's posh cheese and artisan bread. Nor is he the kind of landlord who'll leave a washing machine broken for weeks on end.

Homeshare Oxford carried out reference checks on Marcus and Alan, and they were matched on the basis that they had plenty of common ground. Both are from Devon and were interested to learn about each other's childhoods and family backgrounds.

"I think we were wary, to begin with, about whether we were going to be intruding on each other's space or privacy," Alan admits. "A bungalow is not like a two-storey house, where you can just go upstairs. In that first week, we were... I wouldn't say circling, but just getting to know each other."

There was only one house rule. Alan stipulated that if Marcus planned to have overnight visitors, he wanted an introduction first – so, soon after Marcus started dating Emma, he introduced her to Alan. Did Marcus tap up his housemate for any relationship advice? "There's a phrase my friend uses," he says with a cheeky grin. "At the start of a relationship, it is all orgasms and champagne."

Although Marcus has moved on, Alan was so taken with the Homeshare experience that a month ago he welcomed a second sharer, Ezra, who is from Ethiopia. "He is a sensitive, caring young man and we have a strong two-way connection," Alan says.

It's obvious why this kind of initiative is needed. Only 5% of housing equity is owned by the under-35s, whereas the over-65s hold 43%, according to Savills estate agency. And a study by PWC predicts that by 2025, almost 60% of 20- to 39-year-olds in England will be renting their homes.

At the other end of the generational spectrum, underoccupancy is common, as older homeowners don't necessarily want to move somewhere smaller. Only 7% of all property sales each year are made by downsizers. With more than 2m people in England over the age of 75 living alone, and more than 1m older people saying they



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Two's company
Despite a 50-year age gap, Alan and Marcus, left, happily houseshared for six months. Olivia, 26, lived with Patience, 91, at her Oxford home for a year

go for more than a month without speaking to a friend, neighbour or family member, the social benefits of Homeshare are obvious.

Not far from Alan's bungalow in Summertown, Wendy, 90, and her housemate, Eleanor, 25, live in a four-storey house with a large driveway. Eleanor moved in two years ago after they were introduced through Homeshare.

Wendy was motivated to join the scheme after hearing about it from friends. "I thought it was such a clever idea because, first of all, it is nice to have a little bit of company. Second, there were some things I couldn't do in the house, things that were getting difficult, and the third thing was giving someone a lower price in rent."

For Eleanor, she was done with student living. "I did my degree in Oxford and I had a year out when I wasn't very well. When I came back to university, I had two terms left and I wanted to find somewhere that felt more like a home. From a practical point of view, I felt this could be affordable while I'm studying and trying to establish myself as an artist."

Eleanor has a bedroom and a spare room, which is kitted out with kitchen appliances. Her 10-hour commitment involves housework, watching *Downton Abbey* box sets with Wendy and making cups of tea. She cleans the kitchen once a week, vacuums, washes Wendy's clothes and bedding, and does any other odd jobs.

Eleanor recognises that the setup isn't for everyone. "My twentysomething friends are living with their boyfriends or their friends, having parties, going out, drinking wine, but they know this is so me. I'm in bed by 10.30pm. But I feel I can be more independent, a bit more in control of my living situation. There is a more permanent feel to it, and because it is someone's home, there's just more of a respect for the space." She describes her connection with Wendy as a genuine friendship.

Yet their 24 months together haven't always been easy. Last January, Wendy fell and cracked her hip. "It was challenging," Eleanor recalls.

"Obviously, it was worrying and it was sad to see her become so fragile so quickly."

When Wendy was due to return home from hospital, and carers were lined up to visit daily and prepare lunch, Eleanor spoke to Wendy's daughter. "I said, 'Do you still think it is suitable for me to be here? Is it the right kind of support?' It was really heartening, because she said, 'You are crucial in this, you're one of the only people she'll see at the moment.'"

Health and age-related frailties are obviously a concern when it comes to homesharing. Could an older person end up relying on unpaid and untrained young people when really they need proper carers, a service that can be difficult to access?

"This isn't about formal social care," says Duncan Shrubsole, of the Lloyds Bank Foundation, which helped to develop Homeshare along with the Big Lottery Fund. "Yes, there are even some homeowners with low-level dementia who are supported by Homeshare, yet this scheme isn't going to be right for someone who needs regular carers visiting three times a day. It's not trying to be a cheap version of that."

Happily, Patience, a former physiotherapist, doesn't look as if she'll need help any time soon. The sprightly 91-year-old opened her home in Headington, Oxford, to public-sector worker Olivia, 26, between October 2017 and September 2018, when Olivia left to take up a job in London.

For Patience, who has just welcomed her third consecutive sharer, one of the most appealing aspects is the idea that a flatmate might be willing to drive her about. Luckily, Olivia had a car. "That was a great boon, as I had to stop driving just before I was 90 and I miss it so much."

The twosome would often catch up on each other's news in the evenings, Patience says. "When you're on your own, not working any more, and your family isn't around, it's lovely to come in and for somebody to say, 'How was your day?'"

homeshareuk.org



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