



HANZA Inc Submission to the

Inquiry into the Supply of Homes in Regional Victoria

Submission to the Legislative Assembly Environment and Planning Committee

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Executive Summary

Homeshare Australia and New Zealand Alliance (HANZA Inc) welcomes the opportunity to contribute to the Victorian Government's Inquiry into the Supply of Homes in Regional Victoria. As the peak body for Homeshare across Australia and New Zealand, HANZA advocates for professionally facilitated, mutually beneficial homesharing arrangements that address housing shortages, support ageing in place, and strengthen community connections.

Regional Victoria faces significant and complex housing challenges, including a lack of affordable rental housing, pressures from population growth, and difficulties in attracting and retaining key workers. Traditional supply solutions alone are insufficient. Homeshare offers a proven, low-cost, and high-impact solution that makes use of existing, underutilised housing stock — notably the estimated 975,000 spare bedrooms in regional Victoria — to increase housing availability without the need for new construction.

International examples (1Toit2Ages in Belgium and HomeShare Vermont in the USA) and Australian programs (Wesley Homeshare in Melbourne and Mount Alexander Homeshare in regional Victoria) demonstrate that homesharing can deliver measurable outcomes: affordable accommodation, reduced isolation, support for older people to remain safely in their homes, and strengthened community resilience. These programs succeed when supported by professional coordination, stable funding, strong community partnerships, and sustained public awareness efforts.

Research from Dr. Daniel Fuhrhop in Germany further highlights the transformative potential of activating “invisible living space” through homeshare models, offering cost-effective, sustainable solutions to housing shortages while addressing environmental concerns and social isolation.

Key recommendations from HANZA Inc include:

- Government endorsement of homeshare as part of Victoria’s housing and ageing-in-place strategy.
- Multi-year funding to support regional pilots and long-term program sustainability.
- The co-design of a statewide homeshare framework to ensure safe, consistent, and scalable models.
- Investment in public awareness campaigns and workforce development to normalise and professionalise homesharing.
- Regulatory reform and national-state collaboration to enable homeshare arrangements without legal ambiguity.

With nearly one million spare bedrooms in regional Victoria, unlocking even a fraction of this invisible housing capacity could help relieve housing stress for key workers, students, older people, and those at risk of homelessness. HANZA urges the Victorian Government to invest in scaling homeshare as a tested, community-led solution — building stronger, more inclusive regional communities through smart use of existing resources.

1. Introduction

HANZA is the peak body for Homeshare across Australia and New Zealand. We advocate for, and support Homeshare as a professionally facilitated, mutually beneficial living arrangement that provides companionship, support, and affordable accommodation.

Homeshare is an arrangement where two or more people share a living space. Typically, a householder offers accommodation at a low cost in exchange for companionship and support. This support may include assistance with chores, social interaction, or simply providing presence and company.

The purpose of our submission is to highlight the potential of Homeshare as a housing solution using existing housing stock in regional Victoria.

2. The Housing Challenge in Regional Victoria

We understand the housing challenge in regional Victoria is complex and multifaceted including:

- Limited availability of affordable rental housing.
- High demand due to population growth and migration from metropolitan areas.
- The impact of housing shortages on key workers, older people, and vulnerable populations.
- Challenges in expanding traditional housing supply (e.g., cost of new builds, planning delays).

3. The Potential of Homeshare as a Housing Solution

Based on the 2021 Census data, Regional Victoria has approximately 1,157,000 dwellings. Given that 73.3% of Victorian households have at least one spare bedroom, we can estimate that around 848,000 dwellings in Regional Victoria have spare bedrooms.

If each of these dwellings has an average of 1.15 spare bedrooms, this suggests there are approximately 975,000 spare bedrooms in Regional Victoria. Utilising even a small percentage of these through Homeshare could significantly alleviate housing shortages in the region.

3.1 What is Homeshare?

Homeshare is an innovative model that matches people who have a home but need support (householders) with people who need affordable accommodation (homesharers). It typically involves older people, people with disabilities, or others with spare rooms providing housing in exchange for companionship, support, or a small financial contribution.

3.2 Benefits of Homeshare for Regional Victoria

Contributes to housing efficiency and environmental sustainability Reduces need for new builds, making it a cost-effective, environmentally friendly and immediate solution.

Supports ageing in place: Allows older residents to stay in their homes longer, reducing demand for aged care services.

Provides affordable housing for key workers, students and women at risk of homelessness: Can help attract and retain workers in regional communities.

Strengthens social connections and reduces isolation: Enhances community resilience.

4. International and Australian Case Studies: Homesharing as a Proven Housing Solution

4.1 Toit2Ages (Belgium)

Founded in 2009, 1Toit2Ages (1Roof2Ages) matches older householders with students seeking affordable accommodation. Initially operating in Brussels they now work across Belgian cities with universities. The program has made 5000 matches since 2009 including 604 made in 2023. They have achieved steady growth with 80–90 active matches per full-time coordinator and report a satisfaction rate of 95%

Students either provide up to 5 hours of weekly support for lower rent or pay closer to market rent in exchange for companionship. Both parties pay annual fees to the organisation, contributing to 60% of its self-generated funding.

Key Success Factors:

- Clear financial model demonstrating sustainability and viability without reliance on full government funding.
- Strong media presence, patience, and gradual, careful expansion.
- Emphasis on building trust with government partners and high standards in coordinator selection.
- Ongoing participant engagement through social events.

Relevance to Victoria's Regional Housing Context:

- Demonstrates how homesharing can activate underutilised housing stock in small and medium-sized communities.
- Highlights the importance of building trusted brands and partnerships with local and national government bodies.

4.2 HomeShare Vermont – USA

Established in 1979, HomeShare Vermont operates statewide, serving a State population of 647,000. The program matches householders, primarily older adults, with homesharers who pay rent and/or provide up to 10–12 hours of weekly household support. The organisation has evolved from a volunteer-led initiative to a professionally run service with 7 staff, including 4 case managers, and a board of 15 active members.

In 2024, HomeShare Vermont reported:

- **274 people matched,**
- **169 homes made available,**
- **30,400 hours of assistance exchanged,**
- **Average match length of 21 months,**
- **100% participant satisfaction and recommendation rates.**

Funding comes from State and Federal sources (via a Medicaid waiver), representing around 55% of the budget, supplemented by program fees, fundraising, and donations.

Key Success Factors:

- Deep community connections and ongoing outreach with local stakeholders.
- Flexible financial model (homesharer rent ranges up to \$650/month, adjusted by service hours).
- Clear, persuasive messaging highlighting value and social impact.
- Stable funding partnerships with government.

Insights for Victoria's Regional Housing Strategy:

- Demonstrates how long-term programs thrive with professional staffing, community engagement, and sustainable funding models.
- Shows that in small states or regions, homesharing can scale by focusing on major centres and then expanding outwards.
- Emphasises the role of consistent storytelling and relationship-building with government agencies and the public.

4. 3. Wesley Homeshare — Melbourne (1999–2016)

Wesley Homeshare was one of Australia's most prominent and professionally run homeshare programs, operating successfully in Melbourne for well over a decade. The program matched older people and people with disabilities with younger homesharers who provided companionship and household help in exchange for affordable housing.

The program maintained 40–50 active matches at a time, supported by professional case managers who ensured rigorous selection, matching, and ongoing support. Independent evaluations confirmed the benefits for older householders (increased security, reduced isolation, confidence to remain living at home) and for homesharers (affordable accommodation and positive intergenerational experience).

Key Success Factors:

- Professional oversight and clear contractual arrangements.
- Emphasis on safety, compatibility, and satisfaction for both parties.
- Strong storytelling and media engagement to promote the program.

Lessons for Victoria:

- Wesley Homeshare's closure due to funding limitations highlights the need for stable, long-term government funding and policy integration.
- Provides clear evidence that homesharing is highly viable and beneficial in Australian metropolitan settings and could be adapted for regional areas.
- Shows that careful program design and professional management are essential to long-term success.

4.4. Mount Alexander Homeshare — Castlemaine, Victoria

Location & Context:

Mount Alexander Homeshare operates in the Mount Alexander Shire, located in regional Victoria, with Castlemaine as its largest town. Like many regional areas, the Shire faces challenges with affordable and appropriate housing, particularly for older people, women over 55, and others vulnerable to housing insecurity.

Origins:

Mount Alexander Homeshare emerged from the work of My Home Network (MHN), a coalition formed in 2019 to address housing insecurity in the Shire. MHN developed a 10-year social and affordable housing strategy to guide community-led responses. The Homeshare program was identified as one of the solutions in this strategy.

The program was made possible with the support of an initial philanthropic grant, allowing it to establish itself and begin operations. The presence of strong community leadership and strategic planning was central to this development.

Program Model:

Mount Alexander Homeshare follows the typical homeshare model where householders (generally older people or those with larger homes) are matched with homesharers (often younger people, students, or workers needing affordable accommodation) in exchange for a payment by the homesharer for shared utilities and agreed practical support around the home.

Community Focus:

The program is strongly place-based, embedded in the local community and supported by local organisations, including Dhelkaya Health (formerly Castlemaine District Community Health), which auspices the MHN and Mount Alexander Homeshare. Outreach, community engagement, and trust-building have been critical to its growth.

Insights for Victoria and Regional Housing Policy:

Locally-led, place-based models: The success of Mount Alexander Homeshare shows that community-initiated responses can be effective in regional areas where housing challenges are often nuanced and require trust-based solutions.

Strategic planning and philanthropy: The project demonstrates how a clear housing strategy combined with philanthropic seed funding can drive action and innovation.

Low-cost, high-impact solution: Homeshare contributes to housing affordability, social connection, and safe aging in place without requiring major government infrastructure investment.

Applicability across regional communities: With appropriate support and resources, homeshare models can be replicated in other regional Victorian communities, addressing both housing availability and social isolation.

Conclusion:

These case studies from Belgium, the USA, and Australia (both metropolitan and regional) show that homesharing is a sustainable, community-based solution that unlocks existing housing capacity, reduces isolation, and provides affordable accommodation. In regional Victoria, homesharing could:

- Activate underutilised homes,
- Help older people age safely in place,
- Provide affordable accommodation for key workers, students, and low-income individuals, and
- Strengthen community connections in rural and regional areas.

Strategic investment in homesharing models — with professional support, stable funding, and regional partnerships — could make a meaningful contribution to addressing regional housing challenges in Victoria.

5. Key International Learning: Success and Failure Factors in German Homeshare Program (Fuhrhop)

Dr. Daniel Fuhrhop, a former architectural publisher, conducted a comprehensive analysis of 35 German homeshare programs in his 2023 dissertation, “Der unsichtbare Wohnraum” (“The Invisible Living Space”). His research focuses on the concept of “invisible living space,” referring to underutilized rooms in homes, such as those left vacant after children move out. He posits that leveraging this space through homeshare initiatives can address housing shortages, environmental concerns, and social isolation.

Key Findings:

1. Potential of Invisible Living Space:

Fuhrhop estimates that activating invisible living spaces could create up to 100,000 additional housing units in Germany, offering a sustainable alternative to new construction.

2. Success Factors for Homeshare Programs:

Successful programs often feature:

- **Professional Coordination:** Effective matching and ongoing support between hosts and guests.
- **Community Engagement:** Strong local networks and partnerships to build trust and awareness.
- **Flexible Funding:** Diverse financial sources, including public funding, private investment, and participant contributions.

3. Challenges Identified:

- **Cultural Resistance:** Some homeowners are hesitant to share their space due to privacy concerns or unfamiliarity with homesharing benefits.
- **Regulatory Barriers:** Zoning laws and housing regulations can impede the implementation of homeshare programs.
- **Awareness and Acceptance:** Limited public knowledge about homesharing necessitates targeted awareness campaigns.

Policy Recommendations:

- **Incentivise Homesharing:** Provide tax benefits or subsidies to homeowners who participate in homeshare programs.
- **Regulatory Reforms:** Adjust housing policies to accommodate and encourage homesharing arrangements.
- **Public Awareness Campaigns:** Educate the public on the advantages of homesharing to foster acceptance and participation.

Fuhrhop's research underscores the significant potential of utilising existing housing resources through homesharing to address multiple societal challenges, including housing shortages, environmental sustainability, and social isolation.

6. Evidence and Data on Homeshare Program Benefits

Homeshare programs internationally and in Australia have demonstrated clear social, economic, and community benefits, particularly in supporting affordable housing, enabling older people to age safely at home, and reducing isolation.

6.1 Cost Savings and Housing Outcomes

Wesley Homeshare (Melbourne, Australia) — Demonstrated reduced reliance on aged care services and savings in health and community support budgets by enabling older householders to remain in their homes longer (Wesley Mission Homeshare Evaluation Report, 2012).

HomeShare Vermont (USA) — Estimates placement costs at US\$1,500–\$3,000 per match, significantly lower than supported accommodation or residential care costs. Matches provided over 30,400 hours of assistance in 2024 (HomeShare Vermont FY24 Outcomes Report).

1Toit2Ages (Belgium) — Self-funding model where householders and homesharers each contribute annual fees (€350–€550/month rent for homesharers), reducing reliance on government funding and ensuring program sustainability.

6.2 Social Benefits

- **HomeShare Vermont** reported that:
 - 86% of householders felt safer,
 - 82% felt happier,
 - 80% enjoyed their home more,
 - 76% felt less lonely (HomeShare Vermont FY24 Outcomes Report).
- **Wesley Homeshare** highlighted reduced isolation and increased wellbeing for both older householders and younger homesharers.
- **1Toit2Ages** regularly hosts events for participants to build community connections and provides ongoing monitoring.

6.3 Regional Relevance and Scalability

- **Mount Alexander Homeshare (Victoria)** — A locally led, philanthropically seeded program embedded in a regional community, showing that homeshare can address housing affordability, social isolation, and service

access challenges without large infrastructure investments (My Home Network Strategic Plan, 2021; program updates via Dhelkaya Health).

- **HomeShare Vermont** — Started with volunteer coordination and expanded statewide with targeted local outreach and case management, demonstrating scalability and adaptability in small communities.
- **1Toit2Ages** — Scaled from Brussels to other cities and towns in Belgium by leveraging government relationships and maintaining strong local presence.

7. Key Challenges and Recommendations

Key Challenges

7.1 Funding Insecurity and Short-Term Contracts

Homeshare programs often rely on short-term or philanthropic funding. Programs like Wesley Homeshare in Melbourne and Mount Alexander Homeshare highlight the challenge of relying on annual or short-term funding, which undermines long-term planning and program stability. Programs like 1Toit2Ages and Vermont Homeshare demonstrate long term sustainability through a mix of government or philanthropic funding as well as donations and fees.

7.2 Scaling Beyond Pilot Phases and in Regional Areas

Several programs succeed in early pilot stages but struggle to scale, often because of funding, staffing capacity, or insufficient government buy-in.

Homeshare programs work best when deeply embedded in their local communities (as seen in Vermont and 1Toit2Ages). Scaling these programs beyond major centres into regional areas requires strong local partnerships, community buy-in, and sustained outreach.

7.3 Program Awareness and Cultural Acceptance

Public understanding of homeshare remains limited, with some cultural reluctance to sharing living spaces. Fuhrhop's research highlights cultural reluctance to share housing and the persistent preference for under-utilised private space. Vermont's focus on storytelling and 1Toit2Ages' consistent media presence demonstrate the importance of sustained public education.

7.4 Workforce Sustainability

Homeshare Coordinators are key to program success. Recruitment and retention of skilled, community-connected case managers or program coordinators (as noted in Vermont and Belgium) are critical and require adequate investment.

7.5 Complexity of Matching and Monitoring

Matching processes require careful facilitation and ongoing monitoring. Programs that lack adequate staffing or clear matching protocols are less successful (Fuhrhops). The process is time-intensive and cannot be scaled up without risking quality (noted by both Vermont and 1Toit2Ages).

7.6 Government Fragmentation, Regulatory and Legal Complexity

Homeshare implementation is impacted by national, state and local governments' legislation, policy, and regulation making homeshare arrangements complex, with unclear responsibility and overlapping legal statuses.

Policy Recommendations

1. Government Endorsement and Multi-Year Funding

Commit to homeshare as part of Victoria's affordable housing and ageing-in-place strategies, with sustained 3–5 year funding cycles to ensure stability, workforce retention, and program growth.

2. Support Regional Pilots and Local Partnerships

Provide seed funding and capacity-building grants for regional homeshare pilots, requiring partnerships with local councils, health services, and community organisations to ensure place-based success.

3. Develop National and State-Level Policy and Regulatory Clarity

Initiate collaborative work with National and state agencies to clarify policy and regulations that enable safe and secure homeshare arrangements without unintended legal or financial consequences.

4. Co-Design a Statewide Homeshare Framework

Support HANZA to lead the co-design of a statewide good-practice framework with key stakeholders, enabling consistent delivery models adaptable for local contexts.

5. Embed Homeshare in Housing, Ageing, and Disability Strategies

Incorporate homeshare into state and regional housing, aged care, and disability inclusion policies, with measurable targets for delivery in regional areas.

6. Invest in Public Awareness and Storytelling

Fund state-wide education and awareness campaigns — drawing on international best practice and Fuhrhop's research — to promote cultural acceptance of homesharing.

7. Invest in Workforce Development

Provide funding for the training and development of professional Homeshare coordinators who are critical to program success, ensuring quality matching, monitoring, and participant support.

8. Develop Pathways for Scaling

Invest in technical assistance, evaluation support, and structured replication models to help successful pilot programs scale into regional and state-wide solutions.

7. Conclusion

This submission has demonstrated that Homeshare is a practical, low-cost, and high-impact solution to regional Victoria's housing challenges. By activating existing, underutilised housing stock, Homeshare offers a way to address housing shortages — providing immediate relief for key workers, students, older people, and others experiencing housing stress.

The international and Australian case studies presented — including successful programs in Belgium, the United States, and Victoria — show that well-designed, professionally supported homesharing arrangements deliver measurable benefits: affordable accommodation, ageing in place, reduced social isolation, and stronger community connections. Dr. Fuhrhop's research further reinforces the significant potential of 'invisible living spaces' to contribute meaningfully to housing supply and community wellbeing.

The potential impact on regional housing supply is considerable. With nearly one million spare bedrooms in regional Victoria, even utilising a small proportion through homeshare could create thousands of affordable housing options. This would help address key workforce shortages, support the ageing population to remain in their homes, and strengthen the resilience and social fabric of regional communities.

HANZA Inc. urges the Victorian Government to:

- Recognise Homeshare as part of the solution to the regional housing supply crisis;
- Invest in regional pilots and long-term program funding;
- Embed Homeshare in housing, ageing, and disability strategies;
- Fund public awareness campaigns and workforce development to normalise and professionalise homesharing.

Now is the time for government leadership and collaboration with community, philanthropy, and peak bodies to scale homeshare as a tested, community-led solution. With strategic investment, Homeshare can become an integral part of Victoria's response to housing challenges — unlocking homes, building connections, and creating a stronger, more inclusive regional Victoria.

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