



US series *Happy Days*. Lodger-as-criminal is a common trope as depicted in movies such as *Single White Female* and *Man in the Attic*.

Ask anyone who has ever shared a house with a stranger, and they'll tell you of overbearing landlords and nightmare tenants. One friend recounted the story of a landlord who insisted on having access to his online diary so he could keep tabs on his tenant. Another told the story of a forbidden room in the house he shared that the landlord said was filled with Fabergé eggs. A landlord friend told of one prospective tenant who insisted he take a psychometric test to ensure compatibility.

According to *cohabitas.com*, a room-sharing website for the over-40s, the reasons for the rise in rent-a-rooms in the UK among baby boomers are more to do with the rising cost of living than soaring interest rates. Older homeowners are likely to have low or no mortgages, explains co-founder Nick Henley. "Landlords renting rooms in their own properties are typically over 50, with no mortgage," he says. "But they can't afford their bills and they don't want to sell their house. They want to stay in the house they love and the community they live in, and a lodger is one way to do this."

Other homeowners who may be planning to move want to wait until house prices improve, and a lodger buys them the time, he says. "Eighty per cent are women, and they want someone in the home they can trust."

Living arrangements have changed drastically. According to 2021 census data, compared with 20 years ago there are now 2.2 million more households in the UK where the resident is aged 40-64 and has never married, or is divorced or widowed, a rise of over 50 per cent. For the 4.8 million people in the UK living without a partner, room-renting makes financial sense at the moment, particularly with double-digit rent increases of up to 21 per cent in London in the past year and average national room rents at £683 a month.

'Over the summer we expect homeowners will be looking to take in lodgers in their droves'

And for the elderly, benefits can be added to the financial gains. Lodgers signing up to *Cohabitas* can offer services such as gardening, shopping or dog walking in exchange for a reduction in rent.

Anyone considering boosting household income by taking in a lodger should obviously meet prospective space-sharers first and ask them questions about lifestyle and expectations to make sure they are compatible with their own living arrangements. References should also be requested.

"Becoming a resident landlord comes with legal obligations to ensure the lodger's safety and wellbeing," explains Mario Carrozzo of *Carlson Property*.

Furnishings must comply with fire regulations, gas appliances must be checked every year by a Gas Safe registered engineer, and the electrical system and any electrical appliances supplied must be safe. It is also incumbent on the landlord to carry out right-to-rent checks to verify the immigration status of the lodger.

Landlords should also be aware of any permissions that they may need to obtain before taking in a lodger, including reviewing mortgage conditions and insurance policies.

Lodgers themselves have few legal rights, but experts still recommend that landlords have contracts with lodgers. Sophie Campbell-Adams of *Britton & Time Solicitors* says: "A lodger is classed as an 'excluded occupier'. They are not afforded the same protections as tenants under tenancy agreements; however, under some circumstances, it is possible for a lodger to refuse to move out of their place of residence."

"When this happens, the landlord may have to apply for a court order, where they would have to prove the breach of their agreement to the court. However, this is usually not required, as the locks can be changed if the agreement has been terminated correctly." It is worth bearing in mind that it is not possible to evict a lodger with immediate effect just because you don't get on.

Setting the right rent requires research, and Tim Walford-Fitzgerald from accountancy firm *IFW Fisher* suggests that any prospective landlord makes sure they understand their own local market.

"Bills-inclusive packages that include utilities make administration easier," he says, "but the landlord can be exposed to large increases, either through lodgers taking advantage of unlimited usage or from rises in the price of power."

For many landlords who have taken the plunge and shared their home with a paying stranger, the experience has been positive.

As Nick Henley concludes: "For the majority of landlords it starts as a financially-driven decision, but they realise there is a very good social element too. When you have a good lodger, you don't get lonely."

Why live-in lodgers are making a comeback

If you're struggling with bills and have a spare room, you could join the thousands who are renting to strangers. Nick Harding reports

The cost of living crisis has changed all of our habits, from where we shop to how often we go out. And now those of us with a spare room who previously have hunkered at the idea of living with a stranger might well be considering our options.

The Government's rent-a-room scheme means that £7,000 of money earned from a lodger is tax-free. That equates to £925 a month.

With interest rates projected to hit 6.25 per cent and an estimated 14 million fixed-rate mortgages set to end this year - not to mention stubbornly high inflation and eye-watering food and energy costs - banks and building societies are predicting a surge of homeowners renting out spare rooms to lodgers.

Indeed, according to data from home-sharing website *spareroom.co.uk*, adverts for lodgers have been steadily rising, with 9,534 placed in May alone. A recent survey from the Mortgage Lender also revealed that 7 per cent of respondents had taken in a lodger, while 16 per cent were considering it.

"The number of people taking in lodgers fell off a cliff during the pandemic, but is rising now," says Matt Hutchinson from *Spare Room*. "Over the summer we expect homeowners will be looking to take in lodgers in their droves."

Lodgers hold a unique place in British culture. The main reference point for some is the 1970s sitcom *Rising Damp*, in which self-serving slum landlord Rigby, played by Leonard Rossiter, harassed and pestered the lodgers in his squalid house. For others, the archetypal lodger is Henry Winkler's the Fonz from the



Leonard Rossiter (centre) played miserly landlord Rigby in *Rising Damp*; the Fonz (Henry Winkler, below right) lived with the Cunninghams in *Happy Days*



I quickly learnt that you need to have very defined boundaries

Sarah Jane Checkland lives in Kew and rented a room to lodgers in her former property in north London for more than 30 years

I became a landlady in the 1980s, when mortgage rates were pretty crippling. I was 26 and bought three storeys of a substantial house in Highbury. I rented out the top floor, which had its own galley kitchen and en-suite bathroom, while I lived on the lower floors. We shared access and the stairwell, but the lodgers had their own

space to live and cook in, so we didn't live in each other's pockets. I could hear them coming in and if I didn't want to talk, I could shut off to my own area. A former boarding-school girl, I wasn't too concerned about sharing living space but did have my own privacy.

As I was a single mum with a daughter, I preferred to have female lodgers. For many years I advertised on message boards in Sotheby's and Christie's and had very nice, well-behaved girls as lodgers, who stayed

with me while they were doing courses at the auction houses.

Generally it was fine, but there was one girl who used to prepare dried eggs for breakfast, which filled the house with a terrible sulphur smell. She became the tenant from hell and seemed to regard me as her servant. She asked for a duvet, which I supplied, and then came back the next day complaining that it was too hot. Her mother came to stay for three weeks at Christmas and strung the

whole top floor with washed underwear, which she draped over radiators and lamps. When she finally moved out she left the place in a filthy mess and several shades darker through dirt.

One girl stayed with me for 10 years and I saved her life when she took an overdose after splitting from her partner. I called the ambulance and she was rushed to hospital, where she had her stomach pumped.

Partners could sometimes pose problems. One lodger,

for example, moved her Australian model boyfriend in without so much as a by-your-leave. She would head out to do her course and leave him home playing loud music.

I quickly learnt that you need to have very defined boundaries. There's no point in setting out to be the lodger's best friend and then hitting difficulties further down the line.

That said, I've made some wonderful, enriching friendships with lodgers from all around the world

over the years. These include a Lebanese former lodger who came back to visit recently, a German one who is about to wed and a Mormon girl in Louisiana who refers to me as her "English mom".

The money tided me over when my husband left me in the mid-1990s, when otherwise the bills would have been beyond my means. As a result, when I came to move to Kew eight months ago, I could afford an entire house, which feels like paradise.



▲ Louisa Talbot rents a room in her house in Northamptonshire Monday to Friday to Andy Draper when he is in the area for work. 'The arrangement allows me to live in an idyllic place', she says

A lodger breaks the back of the cost of residing in the house on my own

Louisa Talbot lets out a room in her rented three-bedroom house in rural Northamptonshire on weekdays, through MondaytoFriday.com, to Andy Draper, who lives in Nottingham and works in the area

Louisa says: I moved in here with my ex-husband. He left in 2007, and I started taking Monday-to-Friday lodgers in 2008 because I wanted to stay living in a place that is idyllic - and the only way to do that was to have a lodger. They break the back of the costs of living in the house on my own. I don't ask for exorbitant rates: the first lodger negotiated his own rate at £36 a day and apart from one, who I just did not get on with, I've been very successful. That one moved on quite quickly.

Most of my lodgers work as contractors for local employers. They have a single bedroom, there is Wi-Fi and no rules as such. The Monday-to-Friday boundary is perfect. It is

not their home, it is mine. They come to this area to work and some of them are out from 6am to 6pm, depending on the season. They have a home and somewhere they would rather be. We talk if I happen to be in the kitchen when they come through and they want a chat, and we become friends, but I have no desire to look after them.

Andy came two years ago, and the arrangement works perfectly. Andy says: I've been lodging in different places for the past eight years. My job means I move around the country. I find it's better value and more convenient than Airbnb and hotels or guest houses. Sometimes I'll just use them until I get my bearings and then find a better base and that's what renting a room gives me. It's a base, not a home - my home is in Nottingham.

I work and sometimes I finish late. After that, I'll go to the gym. My employer has a restaurant, so I generally eat there and then just go back to my room, have a shower, chill out, go to bed and then I'm out early in the morning again.

The commute otherwise would be up to a couple of hours, and when you consider the fuel savings, it works out cheaper to rent a room.

It's important to be somewhere you feel comfortable and get on with the homeowner. I get on well with Louisa and we'll have a chat if our paths cross, but sometimes I won't see her for a week.