

How to welcome a lodger into your home



Written by Peter Bates, peter.bates96@gmail.com

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Introduction

A survey found that 95% of landlords had a positive experience with taking in a lodger and almost half of those who did not said they'd try it again¹. However, it is a good idea to make a plan before inviting someone to lodge in your home and check that everyone who would be affected by this is in support of it, including children who occasionally stay overnight in your home and their parents. Foster carers must get permission before admitting lodgers to their home². This guide captures all the advice I can find on this topic³. Since most of the advice leaflets come from support agencies that arrange opportunities for hosts and guests, this guide may be rather biased towards these formal arrangements, but the intention is to harness their learning to assist people who adopt informal arrangements too.

¹ SpareRoom.co.uk (one UK's house sharing portals) surveyed hundreds of landlords. Cited at [Should I take in a lodger? The Lodger Guide for Landlords](#)

² See [Becoming a sponsor: Homes for Ukraine - GOV.UK \(www.gov.uk\)](#)

³ Read this next – [The Lodger Guide for Landlords in England & Wales](#). Also [Taking in a Lodger | Free Guide - Rocket Lawyer UK](#). Also [Becoming a sponsor: Homes for Ukraine - GOV.UK \(www.gov.uk\)](#)

Register with a support agency

Several schemes recruit hosts and match them with people needing somewhere to lodge. Each will have its own rules. The advantages of going via one of these routes include:

- The agency or those who refer to it will find suitable people who need somewhere to lodge.
- As there is often a choice of hosts and potential lodgers, the matching process can be better.
- Host HK manages the initial contact between the host and the guest. This meeting is online. It is easier for prospective lodgers and hosts to reject the proposed arrangement. Refugees at Home take up references for the host before making a placement.
- Some agencies set the duration of the stay⁴, provide for short breaks, find alternative accommodation if the arrangement has to end suddenly, and help to find a new place for the guest once your hosting period is complete. They may or may not encourage friendships to continue after the hosting relationship is over.
- The agency may have a staff member who can provide mediation or hold uncomfortable conversations on behalf of the host or the lodger. Host HK make this a 3-way meeting between the host, guest and worker which takes place every two weeks of the placement.
- The agency can provide standard declarations of rights and formal responsibilities. This may include statements about helping people in particular circumstances⁵.
- The agency may work with the guest to register with a GP, find a dentist, sign up for welfare benefit payments and so on. The agency may help the person make a move-on plan which ensures that their exit is clear before they become a lodger.
- The agency may have access to expert knowledge and advice, both about challenges to the role of host/lodger but also support for welfare issues for the lodger. They may well know how to get help in a hurry from emergency and out of hours services. For example, Host HK offer help from a worker to improve citizenship status and the lodger can stay with a host for a maximum of two months.
- Host HK offer out of hours support.

Formal rights and responsibilities

There is no legal definition of a lodger in the law covering England, and lodgers are technically considered to be licensees. A lodger generally rents a room in the same accommodation as their landlord and shares some living space, such as kitchen or bathroom⁶. A lodger cannot decide who enters the property and the landlord has right of access to the lodger's room, although privacy should be respected. A lodger who does not share any living space with the landlord is referred to as

⁴ The government's Homes for Ukraine scheme has set the duration of the stay to 6 months.

⁵ It is an offence to knowingly harbour someone who is on the run having committed a crime or who has escaped from a Detention Centre. It is an offence to deliberately withhold information from an official of the state if this is requested from you. The law is unclear on whether it is an offence to help someone who has been refused asylum, and Birch is not aware of any prosecutions that have been brought for this.

⁶ Stairs, hallways, landings and storage space don't count as shared living space.

a 'basic protection occupier' and must be given a formal Notice to Quit with at least four weeks' notice, and a Court Order will be needed if they refuse to leave.

The Protection from Eviction Act 1977 gives tenants in England security of tenure and Sections 3 and 3A define the circumstances under which people are excluded from this protection. Lodgers are people who live in the same property, have their own room⁷ and share the kitchen, bathroom or other living space with the owner. They may pay rent or stay rent free with friends and are known as 'excluded occupiers'. They can be asked to leave without a notice period. Rules are different in the other countries of the UK.

Refugee children have the same right to schooling as any other child: it's a legal requirement for them to be in education until they are 18.

At Birch, placement is a private arrangement between the host and guest and the agency does not accept any liability.

Permission to host

Right to Rent. The law requires landlords (including those who take in lodgers) to check that the prospective guest has the right to be in the country before they take in a lodger, with financial penalties for failing to comply⁸. A driving license or UK passport will be sufficient for British citizens and an online system for checking 'right to rent' status is available⁹. Landlords should retain a copy in their own records as evidence that they have checked.

HMO license. A landlord who is intending to let rooms to several people who do not form a single family should check with their local council's Housing or Environmental Health Department to enquire about House in Multiple Occupation licensing.

Leaseholder. Leaseholders should check the terms of the lease to ensure that they can let part of the property and, if necessary, get the freeholder's agreement first.

Mortgage borrower. Mortgage lenders will need to be able to gain vacant possession of any property where the mortgagee has defaulted on payments, so will be concerned about occupants with tenancy rights. The status of a lodger as an 'excluded occupier' (see the section above on Formal Rights and responsibilities) should satisfy mortgage lenders. If the mortgage lender considers that the guest is a tenant rather than a lodger, they may insist that the loan is switched from a residential mortgage to a Buy To Let policy with more expensive repayment terms.

Tenant Landlord. If the host is living in rented accommodation, they should check with their landlord that it is OK to host.

Council tenant. Secure council tenants have the right to take in a lodger.

Insurance. Hosts should check details of their existing household insurance policies to confirm that they did not declare in their initial proposal details ('Statement of Facts') that they would have no paying or other long-term guests. They should make it clear if payments are being made, and if not,

⁷ A tenant has exclusive use of at least one room which the landlord may not enter without permission. The room would be designated and the landlord would not be able to move the tenant to another room.

⁸ The Right to Rent provision is found in the Immigration Act 2014. Penalties are applied to the landlord and can rise to £10,000 per lodger. See [2024.01.22+FINAL+-+Right+To+Rent+Code+of+Practice+.pdf \(publishing.service.gov.uk\)](#). The Immigration Act 2016 introduced a criminal offence of knowingly letting to someone disqualified from renting a property.

⁹ See [Checking your tenant's right to rent: Who you have to check - GOV.UK \(www.gov.uk\)](#)

this means that they are not engaging in any form of business at the property. Insurance premiums for both buildings and contents may increase due to factors such as accidental damage. One agency comments that most policies allow for up to six paying guests without any additional premium. Normally insurers will exclude theft unless by forcible entry to the main property. Some hosts have found that the insurance company will increase its charges if the guest is a stranger.

Host HK provides Public Liability insurance cover to its hosts, addressing personal injury and damage to other people's property. Students with Nottingham Host Families are covered by insurance for the duration of their trip, so hosts can claim if their guest breaks something in the home.

Car insurance may be affected if the guest is a passenger in the insured vehicle.

Gas safety. An annual gas safety inspection must be carried out by a Gas Safe registered engineer/plumber who holds a Gas Safe Identity card. Remedial work must be carried out in appropriate time by a registered engineer/plumber. A copy of the Gas Safety Certificate should be given to the lodger.

Smoke & Carbon Monoxide alarm. Since 1 October 2015, all rental properties in England require a smoke alarm on each floor. If the property has a solid fuel appliance, such as an Aga cooker or open fire, the same legislation also requires a carbon monoxide alarm for each room that has such an appliance.

Fire safety. All furniture provided to your lodger must comply with the Furniture and Furnishings (Fire) (Safety) Regulations 1987 which applies to chairs, sofas, bed mattresses, pillows etc. Items must carry a fire safety label.

Safeguarding issues

Host HK has a designated worker who addresses safeguarding concerns and ensures that their hosts are DBS checked prior to being allocated a guest. Host HK insist that guests should never be asked to look after the host's children. Some cultures allow parents to smack their children but it is illegal in the UK. Host HK insist all medication should be locked away, perhaps because some guests have been traumatised and this may be a risk for self-harm.

More broadly, agencies discourage people from taking on too many roles with their guest, such as social worker, immigration lawyer, jobcentre, counsellor and friend. There are several benefits in avoiding a drift into these additional roles, including:

- Concentrating on being a good host is sufficient responsibility.
- The guest will need to navigate all this for themselves when they leave your home, so doing it all for them deskills them and slows their learning about how to get help, make friends and so on.
- Building these connections outside your home will enable the guest to feel a stronger sense of belonging to the community and understanding of how it works. The guest may be delighted to make friends with the host's friends and join in with social activities, but the goal is for them to engage in their own right, rather than through the host.
- Hosts are sometimes not very well informed about specialist topics and can inadvertently give poor advice or make things worse.

- Holding too many roles in relation to a person provides an opportunity for an unhealthy power relationship to form in which the host enjoys having the guest dependent on them or adopts a controlling stance.

Do lodgers pay their host?

People who have no recourse to public funds cannot pay.

If your lodger has fallen into two months of arrears, most lodger agreements have a clause which states that the agreement ends. Lodgers should be given a notice period to vacate, and this is usually considered to be the length of the payment period. So if the lodger pays weekly, then one week's notice is sufficient.

Can hosts get paid for hosting?

No public funds are available to refused asylum seeker who would become destitute without the voluntary provision made by hosts.

if the host is claiming any state benefit payments, including Housing Benefit, taking in a lodger is likely to affect their entitlement.

Refugees at Home provides a weekly bursary of £30 per guest per week, to help with food costs and your guest's other expenses, until universal credit or job income kicks in. Hosts with Nottingham Host Families are paid £138-£368 per trip¹⁰, depending on circumstances.

The [Rent a Room Scheme](#) lets you earn up to a threshold of £7,500 per year¹¹ tax-free from letting out furnished accommodation in your home. Whilst it is called a Scheme, hosts do not need to register, so it is really a provision within the tax system. Landlords using this provision must furnish the room they provide to their lodger.

Welcome and a Welcome Pack

A warm welcome is a good way to start, and that is easier if the time is arranged beforehand. Hosts may need to put a translation app on their phone, check it supports the right language and learn how to use it.

Refugees at Home¹² suggest that hosts provide a Welcome Pack containing information about the local neighbourhood, including doctors, dentists and advice agencies, buses and how to buy a

¹⁰ Young people stay in small groups of 2-4 per household for 3-4 nights, mainly in the spring or summer term. It is not clear from the website if they are a non-profit, a commercial business or a franchise.

¹¹ Over a 52-week let, that is just over £144 per week or £625 per month. The £7,500 applies even if you let for part of the year, and it includes charges for meals etc. In other words, a host charging £2,500 per week for just three weeks would not need to report this income to the tax office as long as they did not repeat this in the same tax year. See [Rent a room in your home: The Rent a Room Scheme - GOV.UK \(www.gov.uk\)](#)

¹² [RAH-A5-Brochure-Final-Digital-Spreads.pdf \(refugeesathome.org\)](#)

ticket¹³ and other essential information which the guest can browse at their leisure. This may include which public library contains books in different languages, cheap gym access and the location of the nearest park.

Include instructions for using equipment in your home, such as the shower, cooker, TV, burglar alarm and wifi. Also include house rules, as suggested below.

House rules

When the host and the lodger are from different cultures, the following issues can be especially salient. Even if there are no major cultural differences it can help to clarify the following issues. Hosts have a standard form for recording House Rules and another which forms the Hosting Agreement Form. Explain if you want to be told if the guest is staying out all night. Issuing too many rules too soon will communicate a culture of regulation rather than welcome.

Alcohol. Sensitivity may be required with some guests regarding use and storage of alcohol.

Bathroom Fit a lock to toilet and bathroom doors.

Bedroom. Agencies that match hosts and guests insist that the guest has their own bedroom with a door that they can close, rather than sleeping in the lounge. NSPCC advise that “While it’s not illegal for them to share, it’s recommended that children over the age of 10 should have their own bedrooms – even if they’re siblings or step-siblings”¹⁴. The law in England asserts that lodgers aren’t allowed to put a lock on their door, but if they do, the landlord is entitled to a copy of the key and may enter without restrictions¹⁵.

Bedtimes when you and your household (especially young children) go to bed /get up – and between which you do not wish to be disturbed.

Burglar Alarm. If guests are likely to be in the home alone, it is advisable to make sure that they are familiar with setting and cancelling the alarm.

Cleaning of guest’s room – and your access to it. Guests must keep their bedroom and bathroom clean to the standard set by the host, so arrangements need to be made for checking this from time to time. Conversations about untidiness, cleanliness and body odour are awkward but sometimes essential.

Computer. It is wise to set clear boundaries here and, if in any doubt at all, to prohibit use. See below for WiFi. Where and how can the guest charge their phone or laptop?

Cooking. If the guest is shopping and cooking, they will need storage space in the fridge, freezer and cupboard for ingredients. Do they know how to use your kitchen equipment in the way you like? If they are preparing food for you to eat, how do they manage food hygiene. If you are vegetarian, would you be happy to host someone who is not? Will the guest cook for you, for themselves or stay out of the kitchen?

Damage. Under the Lodger’s Agreement, guests must keep the room they occupy in good condition.

Furnishings. The nature of the legal agreement is not affected by whether the room is furnished or not. There is no legal requirements to provide furniture for the lodger, but an obligation to do so is

¹³ A number of local authorities offer free public transport for refugees.

¹⁴ Quoted in [Hosting-families-and-young-people.pdf \(refugeesathome.org\)](#)

¹⁵ If the licence declares that the landlord may not enter the lodger’s room without permission, then the agreement would be considered in English law as a tenancy with a whole range of legal rights.

built into the tax rules, so failing to do so will reduce the earnings deemed to be tax-free. The following furnishings are expected: bed, mattress, room heater or radiator, desk or table, bedside table, curtains, storage (shelves, wardrobe or drawers), power outlet and light.

Heaters. Safety issues need to be explained with portable heaters, such as not placing anything on top of them. Guests may have come from a hot country or have got used to NASS accommodation where heating is left on all the time, as all utilities are paid for by the Home Office. Set a time limit for use of a portable heater to manage your consumption of electricity.

Helping around the house. If the guest is not paying, an opportunity to help can equalise the relationship.

House key/s and access to house. If guests are not to be issued with their own keys (and clearly this will make it very difficult for the guest) then times need to be agreed when the guest should leave in the morning / return home. Is it OK for the guest to stay in your home while you are out at work or away on holiday? If the landlord spends a considerable amount of time away from the property it could change the guest's status from lodger to tenant, since they would no longer be sharing the accommodation. In contrast, tenants have exclusive rights over the property they rent and can change the locks and deny access to anyone, including the landlord.

Laundry. Can the guest use the washing machine and do they need instructions about use? However, part of the legal definition of lodger rather than tenant rests on the landlord providing services such as meals, clean bedsheets and a regular cleaning service and removal of rubbish; and regularly entering the lodger's bedroom in the course of that¹⁶.

Light at night. It is worth checking whether guests would prefer a light left on outside their room at night. Some guests may have more cause than most to be afraid of the dark or simply need light to **guide** them to the toilet in the night.

Meals. Will the guest eat with you? What are their dietary needs for cultural, medical or personal reasons? Students with Nottingham Host Families must not eat food in their rooms.

Medication. The Network recommends that hosts store very securely their own and other household members' prescribed medication and stocks of painkillers.

Money. The Hosting Network recommends that hosts do not lend or give guests money. It may be very difficult for guests to repay, and wrong expectations may be established. If you are willing to do so, it may be more practical to provide, for example, a weekly bus pass, or top up their mobile phone. If you would like to give your guest money we recommend that you talk to the Network about it, as it's usually best to keep these arrangements in the open.

Pets can be unsettled if guests are around during the day and guests can give the pet access to parts of the house they are normally excluded from. Under a standard Lodger's Agreement¹⁷, the guest is not permitted to keep a pet at the property.

Post. Guests may choose to use another address for all correspondence. It is very important that guests have a reliable address for the Home Office, solicitors and others who may need to contact them urgently regarding their case.

¹⁶ The legal term for the type of agreement where the landlord is entering the person's room to provide service is a 'licence to occupy' rather than a tenancy. If the occupier has to share their room with someone they did not choose, the letting would be a licence. It is only if the landlord genuinely needs to come and go without restriction and cannot be limited to agreed times of the day in order to provide the services, that the occupier will be regarded as not having exclusive use of the accommodation.

¹⁷ A Lodger Agreement grants a licence instead of an assured shorthold tenancy or occupation contract and it excludes protection from eviction for the lodger under the Protection for Eviction Act 1977.

Private time and space for the host to relax or eat with friends. It will usually be helpful to discuss at an early stage your need for this. Students with Nottingham Host Families are not allowed out at night alone. Guests who have lived through traumatic circumstances may be reluctant to leave the house or spend time alone.

Repairs. You may not wish the guest to effect their own repairs (in particular electrical repairs). A lodger has no legal right to insist that the landlord maintains the property, but a tenant may seek compensation through the courts if their landlord fails to make certain repairs.

Sexual relationships between the host and guest are not acceptable to agencies placing people and staff should be informed if boundaries have been crossed.

Smoking. Younger students with Nottingham Host Families are not permitted to smoke, while older students must not smoke in the house.

Storage space for guests' personal belongings.

Telephone. Most guests will have their own mobile, but use of a landline may also be negotiated.

Valuables. Whilst other hosting projects report that they have never yet had reported any incidences of theft, it is considerate given the guest's situation not to put temptation in their way by leaving lying around money, credit cards (or receipts) or items of great value, such as jewellery. It is also advisable not to keep car keys on view until you have full confidence in your guest.

Visitors. It is important to be clear if and when visitors to your guest may be welcome, and your need for any advance notice. This will be easier if your home has more than one room where visitors can sit. Guests may assume that they can invite friends or family members to visit their bedroom or stay overnight in it, but this should only happen if the host has given permission.

WiFi access can be a vital and free link to the guest's home and family.

Health

Guests under the care of Nottingham Host Families will always be taken out on the coach trips, even if they are unwell and so will not be left in the house. If this is not possible, the teacher who is looking after the group must care for the student, so they do not remain in the host's home during the day.

Reporting to a Police Station or Home Office Reporting Centre

People who have been refused asylum are required to report to the Home Office at regular intervals, often weekly. For many there is a high risk of detention and removal each time they report, and therefore some choose not to expose themselves to this risk by reporting. However, if they do not report there may be no means by which they can be informed of any changes or developments in their case, and it will in all likelihood have a negative effect on the future of their asylum case.

Asylum applicants who live more than three miles away from a reporting centre are entitled to claim travel expenses. Those reporting are advised to inform someone that they are going and to give that person a deadline for a return call to confirm that they have not been detained (ideally a friend would accompany them). This person should have all their details and, if they do not hear, they should contact the Reporting Centre to find out if the person has been detained. If someone is detained either at a Reporting Centre or police station, it is unlikely that you will be able to speak to them. However those detained are usually transferred to Detention Centres before removal and can

be contacted there. Addresses for Immigration Removal Centres can be found at:

<http://www.ncadc.org.uk/resources/addresses.html>

Organisations that support lodging

[Birch](#) supports hosts for asylum seekers who have no recourse to public funds.

Host HK is a scheme run by [Upbeat Communities](#) in Derby for people from Hong Kong who do not have BNO status and they stay with hosts throughout the UK.

[Nottingham Host Families](#) provides accommodation for young people on school trips to Nottingham. Hosts generally offer accommodation, food and transport to the meeting point for daily outings arranged by the agency.

Host Nottingham merged with the Arimathea Trust.

[Refugees at Home](#) is a UK charity started in 2015 that has helped 2600 people with 'leave to remain' in the UK. It provides an average of 100 nights in someone's spare room for no rent with no security of tenure. Most guests need a committed, salaried support worker to sponsor their application and commit to work on their other stuff.

