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Bridging Health, Housing, and Generations: What the United States Might Learn from Germany's Intentional Multigenerational Housing Demonstrations

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Executive Summary

Population aging and housing affordability challenges are driving an interest in alternative housing options in countries around the world. Older adults' desires to age as independently as possible in their choice of housing and community, widespread affordability challenges, and concern about social isolation and loneliness have led to an interest in shared, multigenerational housing settings. One variation of these are intentional multigenerational communities, in which a range of households—including families with children as well as single people and couples of all ages—live in their own units within a shared property with the intent of sharing in community life and offering each other mutual support. Policymakers, including those in many European countries, are seeking ways to support these communities. This report sets out findings from a study of Wohnen für (Mehr)Generationen, a pilot program in Germany that helped support 30 innovative housing projects across the country.

In 2009 the German Federal Ministry of Family, Seniors, Women, and Youth (BMFSFJ) launched Wohnen für (Mehr)Generationen – Gemeinschaft stärken, Quartier beleben (Housing for Multiple Generations – Strengthen Community, Invigorate Neighborhoods) to encourage new and alternative forms of shared and/or multigenerational housing. The objective of the demonstration program was to provide a platform to advance innovative approaches for shared and/or multigenerational living though housing developments and to disseminate these new forms of housing to a wider audience.

The program provided grants to 30 projects between 2009 and 2015. The funding, which supported design and development work, was relatively modest in comparison to overall project costs. Projects were selected through a national competition, with selection criteria focused on how well the proposed community supported the self-determination and independence of residents, including enabling aging residents to maintain their lifestyles even when extended care was needed. Other criteria included: the extent of self-organization, community spirit, and mutual support between generations; a contribution to neighborhood revitalization; and the engagement of citizens and civil society. Projects also had to incorporate universal design principles and demonstrate active involvement with the municipalities in the design and development of the projects.

The Wohnen für (Mehr)Generationen pilot has not been formally evaluated. In 2019, the Office of Policy Development and Research of the US Department of Housing and Urban Development (HUD) awarded a Research Partnership grant to the German Marshall Fund, with the Harvard Joint Center for Housing Studies as a subgrantee, to examine the program and draw lessons for the United States. The German Marshall Fund also supported the project with funds that matched the HUD grant award. This report presents findings from case studies of five of the Wohnen für (Mehr)Generationen-funded communities as well as interviews conducted in the United States with housing professionals, advocates, and others engaged in the development and operation of multigenerational communities.

Introduction

In the United States and Germany, both countries with aging populations,[1] policymakers are exploring multigenerational housing settings that support older adults seeking to remain in their communities as they age. Emerging findings suggest that older individuals living in the community rather than in a nursing home can improve their health status while also reducing costs associated with potentially unnecessary or premature hospital and nursing home care,[2] provided they receive appropriate supportive services in the home.[3] In addition, surveys conducted by AARP show that most older adults prefer to live in their current communities and homes as they age.[4]

Yet there are significant challenges to aging in place. In the United States, most housing lacks basic accessibility features, though the likelihood of mobility challenges and functional limitations increases with age.[5] Services and supports to assist people with self-care and household tasks can be financially out of reach to low- and middle-income older adults—particularly those whose budgets are already strained by housing costs.[6] Isolation is a concern, particularly for the growing number of older adults living alone, and both isolation and loneliness are risk factors for morbidity and mortality.[7] A sense of purpose and opportunities to be "generative"—to make a difference—have also been

1   See Hayutin, A. M., Dietz, M., and Mitchell, L. (2010). New Realities of an Older America: Challenges, Changes, and Questions. Stanford, CA: Stanford Center on Longevity. Pötzsch, O. and Rössger, F. (2015). Bevölkerung Deutschlands bis 2060. 13. koordinierte Bevölkerungsvorausberechnung. Wiesbaden: Statistisches Bundesamt; and Swiaczny, F. (2014). How Much Influence Can We Have on Demographic Trends? In: Journal of Social Democracy. International Quarterly Edition, 1/2014, 27-30.

2   See Guzman, S., Viveiros, J., and Salomon, E. (2017). Housing Policy Solutions to Support Aging with Options. 9. AARP Public Policy Institute; and Kandilov, A. et al (2017). Support and Services at Home (SASH) Evaluation: Evaluation of the First Four Years. Washington, DC: Office of the Assistant Secretary for Planning and Evaluation. Kandilov et al indicate that, responding to the evidence, policymakers have been working in the United States to find ways to align HUD-assisted housing with health and human services dollars to support aging in place.

3   Responding to the evidence, policymakers have been working in the United States to find ways to align HUD-assisted housing with health and human services funds to support aging in place. See Kandilov, A. et al (2017). Support and Services at Home (SASH) Evaluation.

    Supportive services are defined by the Administration for Community Living, US Department of Health and Human Services, as services that "provide assistance with everyday activities and help make it possible for many people with disabilities and older adults to live in their chosen housing environments and participate in their communities. Meals, transportation, personal care assistance, housekeeping, case management, wellness checks, tenancy support, and care coordination are some examples of services that help people thrive in their communities". Housing and Services Resource Center, Supportive Services that Make Community Living Possible, accessed February 22, 2023.

4   Binette, J. and Vasold, K. (2018). 2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus. Washington, DC: AARP Research. Harrell, R. et al (2014). What is livable? Community preferences of older adults. American Association of Retired Persons (AARP) Public Policy Institute.

5   Joint Center for Housing Studies. (2014). Housing America's Older Adults: Meeting the Needs of an Aging Population. Joint Center for Housing Studies of Harvard University.

6   See Joint Center for Housing Studies. (2019). Housing America's Older Adults 2019. Joint Center for Housing Studies of Harvard University; and Pearson et al. (2019). "The forgotten middle: Many middle-income seniors will have insufficient resources for housing and health care". Health Affairs: 10-1377.

7   See Cacioppo, J. and Cacioppo, S. (2014). Social Relationships and Health: The Toxic Effects of Perceived Social Isolation. Social and Personality Psychology Compass, 8(2), 58-72. Cacioppo, J. T. and Hawkley, L. C. (2009). "Perceived social isolation and cognition". Trends in cognitive sciences 13, no. 10: 447-454. and Hawkley, L. C. et al (2019). Are US Older Adults Getting Lonelier? Age, Period, and Cohort Differences. Psychology and Aging, 34(8), 1144.

shown to be important to health and life satisfaction, yet can be made more difficult by a host of factors including lack of opportunities for engagement, social isolation, financial dependence, and roles as primary caregivers.[8]

In both the United States and Germany, the lack of sufficient affordable housing for all ages, limited availability of accessible housing and supportive services needed by older adults and people with disabilities, lack of sufficient support for younger adults including parents of small children, and concern about isolation and loneliness are challenging communities to develop innovative solutions that accommodate and support populations across the life cycle in multigenerational residential settings. Most typically, multigenerational living takes the form of multiple generations of the same family living together in one household. Indeed, households consisting of multiple related generations have been on the rise in recent decades: in 2016, 20 percent of the US population lived in multigenerational households, up from 12 percent in 1980.[9] Yet increasingly, non-relatives of different generations are also sharing private homes to reduce housing costs and find companionship.[10]

The focus of this report is another, distinct type of multigenerational housing in which households (for example, families, single people, couples, or unrelated roommates) live in their own units within an intentionally created mixed-age community characterized by mutual support. Housing communities of this type include resident-organized cohousing, defined as "collaborative, resident-led, self-managed communities" with "both private homes and shared spaces" and "a commitment by its members to share resources and common activities".[11] It can also include buildings or sites developed and run by organizations, typically nonprofit, dedicated to specialized populations such as grandparents raising grandchildren, that also have an intent to create communities of mutual support across generations. We refer to both types of communities as "intentional multigenerational communities".[12]

8   Carlson, M.C., Seeman, T. and Fried, L.P. (2000). Importance of generativity for healthy aging in older women. Aging clinical and experimental research, 12, pp.132-140. Villar, F. (2012). Successful ageing and development: The contribution of generativity in older age. Ageing & Society, 32(7), pp. 1087-1105.

9   Cohn, D. and Pasell, J. (2018). A record 64 million Americans live in multigenerational households. Pew Research Center.

10 Clark, V. et al (2018). A fine balance: A review of shared housing among young adults. Social and Personality Psychology Compass 12(10), 34-46. Fioravante, J. (1993, December 12). Shared housing for the elderly is making gains. The New York Times, p. 5, sec. 10. Heath, S. et al. (2018). Shared Housing, Shared Lives Everyday Experiences Across the Lifecourse. New York: Routledge. Hemmens, G. C., Hoch, C. J., and Carp, J. (Eds.). (1996). Under one roof: Issues and innovations in shared housing. Albany: State University of New York Press. Long, J. (1994). Family home share. The Single Parent, 37(4), 31–33. McLeod, B. (1996, August 11). Seniors share housing to avoid nursing homes. Houston Chronicle, p. 4. Mykyta, L. and Macartney, S. (2011). The Effects of Recession on Household Composition: 'Doubling Up' and Economic Well-Being. US Census Bureau. Social, Economic and Household Statistics Division Working Paper, p. 4. Pritchard, D. C. (1983). "The art of matchmaking: A case study in shared housing". The Gerontologist 23, no. 2: 174-179. Quiason, M. (1987, September 23). Home sharing makes living easier all around. Christian Science Monitor, 89/209, pp. 15, 1C. Stock, R. W. (1997, December 18). Living independently, but not going it alone. The New York Times, pp. F1, F9.

11 Hudson, J. et al. (2021). "'A slow build-up of a history of kindness': exploring the potential of community-led housing in alleviating loneliness". Sustainability 13, no. 20: 11323. Warner, E., Sutton, E., and Andrews, F. (2020). "Cohousing as a model for social health: A scoping review". Cities & Health: 1-13.

12 The terms "multigenerational" and "intergenerational" are often used interchangeably, and we do so in this report. However, some do distinguish between these terms, using "multigenerational" to refer to the presence of multiple generations and "intergenerational" to more specifically describe places or events where there are meaningful *interactions* among people of different generations. Villar, F. (2007). "Intergenerational or Multigenerational? A Question of Nuance". Journal of Intergenerational Relationships, 5:1, 115-117.

While multigenerational and/or shared housing is not new, there is no dedicated federal program in the United States designed to create and support them.[13] Germany poses an interesting case study for the United States: it has a long history of shared and multigenerational housing, and the federal government has funded numerous demonstration projects in the last 20 years to support the intentional development of shared and/or multigenerational housing.

One such program is Wohnen für (Mehr)Generationen (Living for (More) Generations). This demonstration program, a joint initiative of the German government-owned development bank KfW and the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth (BMFSFJ), in cooperation with the FORUM Gemeinschaftliches Wohnen e.V, sought to provide a platform to advance innovative approaches for shared and/or multigenerational living through housing developments and to disseminate these new forms of housing to a wider audience.

Wohnen für (Mehr)Generationen provided grants to 30 projects between 2009 and 2015. The funding supported design and development and was relatively modest in comparison to overall project costs. Projects were selected through a national competition, with selection criteria focused on how well the proposed community supported self-determination and independence of residents, including enabling aging residents to maintain their lifestyles even when extended care was required. Other criteria included: the extent of self-organization, community spirit, and mutual support between generations; a contribution to neighborhood revitalization; and the engagement of citizens and civil society. Projects also had to incorporate universal design principles and demonstrate active involvement with the municipalities in the design and development of the projects. Resulting housing is designed to be in equal measure affordable, inclusive, communal, and "barrier-free", and to position housing as a platform for service provision for residents and the public alike.

The Wohnen für (Mehr)Generationen program has not been formally evaluated, yet as a federal effort to promote multigenerational communities addressing affordability, accessibility, and informal support among neighbors, it may hold important insights for the United States. In 2019 in the United States, the Office of Policy Development and Research of the US Department of Housing and Urban Development's (HUD) awarded a grant to the German Marshall Fund, with the Harvard Joint Center for Housing Studies as a subgrantee, to examine the program and draw lessons for the United States.[14] We conducted in-depth interviews with architects, local officials, resident leaders, and residents in five of the communities built under the program, discussing development, financing, design, community life, mutual support, and satisfaction. We also interviewed federal officials knowledgeable about the Wohnen für (Mehr) Generationen program and other relevant policies. After analyzing these findings, we conducted in-depth interviews with professionals involved in multigenerational cohousing and nonprofit-run housing in the United States, seeking to

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13   There have been some models that support intergenerational *households*, however. HUD briefly funded a program entitled Elder Cottage Housing Opportunity (ECHO), established in 1993, which placed modular accessory dwelling units for older adults on single-family properties. The program funded 80 units in five states. Older adults were found to benefit from proximity to family members who provided daily support, but zoning constraints, difficulty of moving the units, and other challenges resulted in the demonstration's discontinuation (See Koebel, C. T., Beamish, J., and Danielsen, K. A. (2003). Evaluation of the HUD Elder Cottage Housing Opportunity (ECHO) Program). In addition, the Living Equitably: Grandparents Aiding Children and Youth Act (LEGACY Act) of 2003 provided funding to construct, acquire, or rehabilitate housing for grandparents raising grandchildren within two demonstration projects, with funding provided by the Section 202 Capital Advance program (US Department of Housing and Urban Development, Multifamily Housing – Demo Program Elderly Intergenerational Families). The HUD Fiscal Year '21 and Fiscal Year '22 appropriations bills each included $10 million set-asides within Section 202 to increase the supply of units described under the LEGACY program (H. Rept. 117-99, 2022). Other programs provide support to caregivers that help care recipients remain in the community, such as the Comprehensive Assistance for Family Caregivers program of the US Department of Veterans Affairs.

14   Research was conducted under the HUD's research grant RP-18-DC-003 Multigenerational Housing: What can the US Learn from Germany's Shared, Multigenerational Housing Model Wohnen *für (Mehr)*Generationen?

gain insight into how the challenges and opportunities identified in the German model might translate to the United States. This report presents our findings.

Below, we first discuss findings from the literature on the motivation for, benefits of, and challenges surrounding the development of intentional multigenerational communities. We then provide an overview of our research methods and an overview of the Wohnen für (Mehr)Generationen demonstration program and the specific communities we studied. Finally, we discuss insights from Wohnen für (Mehr)Generationen and their application to the United States.

Existing Research on Intentional Multigenerational Communities

Intentional multigenerational communities have been the subject of research in the United States and internationally. We gathered insights into the benefits of intentional multigenerational communities for residents and neighborhoods, as well as the challenges associated with developing, financing, and sustaining communities, through searches of academic peer-reviewed literature as well as "gray literature", which includes papers, reports, and other matters not typically catalogued in academic databases. We also sought to understand the extent to which public programs have been used to support intentional, multigenerational communities.

Types of Intentional Multigenerational Communities

As noted in the box, this review focuses on intentional multigenerational communities, defined here as settings in which unrelated households of all ages live in their own homes within a shared property. Such communities may take different forms. The first we consider is cohousing, defined by Hudson et al. as "intentional, collaborative, resident-led, self-managed communities, having both private homes and shared spaces, with a commitment by its members to share resources and common activities.[15] Cohousing has expanded in the United States and Europe in the last few decades, perhaps most in Germany; the UK Cohousing Network calls Berlin a worldwide center of cohousing.[16]

Though communities organized by residents represent a popular and global model, intentional communities may also be organized and run by nonprofit or other organizations, where the emphasis is on community and intergenerational interaction but not necessarily self-governance. These include housing for older adults on college campuses, where older residents can find supportive services, accessible housing, and access to classes and intergenerational social opportunities; students living in senior housing complexes; and specialized housing run by nonprofit organizations or public housing authorities explicitly for grandfamilies or other special populations, such as families adopting from the foster care system and older adults who support them.17 Within this subset, we focus particularly on the last type, housing for specific multigenerational populations, because it typically aims to provide affordable housing for a large share or all of its population.

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15 Cohousing is related to other types of shared and community-led housing models (co-living, cooperatives, and community land trusts, for example). For deeper discussion of these terms and typologies, see Quinio, V. and Burgess, G. (2019). Is Co-Living a Housing Solution for Vulnerable Older People? Cambridge Centre for Housing and Planning Research: Cambridge, UK, p. 1 and Hudson et al. (2021). "'A slow build-up of a history of kindness".

16 UK Co-housing Network. (2021). Co-housing in the UK and Worldwide, accessed June 25, 2021.

17 Garland, E. (2018). Learning from Intergenerational Housing Projects in the USA. Winston Churchill Memorial Trust. Baldwin, C., Dendle, K. and McKinlay, A. (2019). Initiating Senior Co-Housing: People, Place, and Long-Term Security. Journal of Housing for the Elderly, 33(4), 358-381. A useful list of examples of multigenerational housing programs in the United States and Europe, prepared by Emma Garland, can be found in the Intergenerational Housing Blog at Examples of other United States and European Schemes (March 2018). See also Community Living Solutions (2020). The Rise of Intergenerational Senior Living. January 29, 2020.

Definition of Intentional Multigenerational Communities

In this report, intentional multigenerational communities are residential settings that are open to residents of all ages, including children and older people, and that have a deliberate focus on fostering intergenerational interaction and relationships. Intentional communities offer private housing to each household but within a shared space (building or property) with shared features like common rooms or gardens. We distinguish these from multigenerational households, which refers to people of different generations living together in the same private housing unit.*

The communities typically share overarching goals, often including a desire for residents to provide informal support to one another and to foster interactions and relationships among people of different ages. Often, communities are guided by a shared vision or ethos, and residents share in communal activities and in governance of the organization.

We use "intentional" to signify that residents choose to live as a community with some set of formalized expectations of sharing activities and providing informal support to one another.

Many communities like these are organized, built, managed, and governed by residents themselves; however, we also consider communities that are developed and run by other entities, typically nonprofit, but operating with goals for intergenerational interaction and neighborly support. These are more likely to support people with low incomes and to benefit from public support.

Exceptions to these definitions are noted in the report.

* It is of course possible for multigenerational households to live in their own unit within a multigenerational community.

Individual and Policy Rationales for Multigenerational Communities

As described below, individuals' motivations for living in intentional multigenerational communities include a desire to live in community with others to find companionship, mutual support, and often a shared vision and values, as well as affordability. Governments at all levels may support intentional multigenerational communities as a housing alternative that addresses multiple social concerns, including rising housing unaffordability and loneliness, and because it offers a way for some older adults to remain in the community when support needs rise. Local governments may have additional motivations in that intentional communities might provide stability in a changing neighborhood.

Affordability

Housing affordability is a concern across the age spectrum. In the United States in 2020, nearly a third of all households paid over 30 percent of their income for housing, with 14 percent paying more than half their income for shelter.[18] As Patel notes, the costs of housing and childcare are high, and social services are limited, causing many working parents to look to more supportive housing models.[19]

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18   Joint Center for Housing Studies. (2022). The State of the Nation's Housing 2022. Joint Center for Housing Studies of Harvard University.

19   Patel, M. (2018). "The Fundamentals of a Home and How We Can Design for Wellbeing", in Shafique, A., (ed.) Co-living and the Common Good, RSA: London, UK.

For older adults, housing costs also pose challenges. In 2021, an unprecedented 11 million households in the United States headed by someone age 65 or over were paying more than 30 percent of their income for housing.[20] Around half of these paid over 50 percent of their income for housing, rendering them severely housing-cost burdened. Older renters, owners carrying mortgages, and those with low incomes are more likely to face affordability challenges.[21]

Current housing assistance in the United States is insufficient to meet the needs of even the most vulnerable of these households. HUD's *Worst Case Housing Needs Report* indicates that in 2021 2.2 million very-low-income older adults were living with severe cost burdens, severe physical inadequacies in their homes, or both. Younger households experience significant housing needs as well, with 2.3 million families with children experiencing these conditions in 2019.[22] Those earning middle incomes are not immune to affordability challenges; indeed, cost burdens are creeping up the income scale for all US households, with more middle-income households experiencing high housing costs.[23]

As younger people form new households and as the baby boomer generation ages, demand for housing will continue to rise.[24] Given constraints on new supply to meet this demand, the number of cost-burdened households will likely grow as well. Among older adults, the number of households headed by someone 80 or over is expected to double in the next two decades, an age group more susceptible to cost burdens and in greater need of long-term care and supports—another significant expense.

The societal costs of unaffordability are high. Those who lack housing they can afford have less income to spend on food, out-of-pocket healthcare expenses, and retirement savings, among other needs that support well-being.[25] Research has shown that children who experience residential instability and frequent moves, and who live in overcrowded or low-quality housing, may have poorer academic outcomes than peers who do not experience these challenges.[26]

Models of intentional multigenerational communities that can support low-income or mixed-income populations can help to address affordability gaps. As we discuss later, communities may seek public subsidies to support affordability goals, and shared amenities and resources can also reduce costs.

Accessibility

The homes of older adults and younger people with disabilities often lack accessibility features, making navigation and use of space difficult or unsafe. The incidence of mobility challenges, hearing and vision difficulties, challenges with dressing and bathing, and difficulties doing errands and home-keeping increase with age.[27] These difficulties can mean that the fit between people's homes (particularly long-time residences) and their needs and capacities can deteriorate over time, without adaptation or modification.[28] As noted in Stineman et al., architectural features

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20   Unpublished analysis by the Joint Center for Housing Studies using the 2019 American Community Survey.

21   Joint Center for Housing Studies. (2019). Housing America's Older Adults 2019. Joint Center for Housing Studies of Harvard University

22   Office of Policy Development and Research (2021). Assessments of Shared Housing in the United States, Insights Into Housing and Community Development Policy. US Department of Housing and Urban Development.

23   Joint Center for Housing Studies. Housing America's Older Adults 2019.

24   Joint Center for Housing Studies. State of the Nation's Housing 2022.

25   Joint Center for Housing Studies. Housing America's Older Adults 2019.

26   Cunningham, M., Harwood, R., and Hall, S. (2010). Residential Instability and the McKinney-Vento Homeless Children and Education Program: What We Know, Plus Gaps in Research. Urban Institute (NJ1).

27   Joint Center for Housing Studies. Housing America's Older Adults 2014.

28   See Iwarsson, S. (2005). A Long-Term Perspective on Person–Environment Fit and ADL Dependence among Older Swedish Adults. The Gerontologist, 45(3), 327-336 and Scheckler, S., Molinsky, J., and Airgood-Obrycki, W. (2022). How Well Does the Housing Stock Meet Accessibility Needs? An Analysis of the 2019 American Housing Survey. Harvard Joint Center for Housing Studies.

in the home can act as "barriers or facilitators depending on individuals' health conditions".[29] In the United States, the Joint Center for Housing Studies estimates that only 3.5 percent of the US housing stock offers three basic features of accessibility: a no-step entry into the home, single-floor living, and extra-wide hallways and doorways that can accommodate a wheelchair—and this measure excludes other features necessary for full accessibility.[30] Using the same data (a 2011 American Housing Survey module on accessibility), Chan and Ellen estimated that a third of housing in the United States is "potentially modifiable" for someone with a mobility disability, but less than 4 percent of housing is livable for those with moderate mobility challenges and only 0.15 percent of housing is wheelchair accessible.[31]

Intentional communities employing universal design features can address the lack of accessibility many older adults face in longtime homes. Germany's Wohnen für (Mehr)Generationen, the subject of this report, required that awardees employ universal design in rehabilitation and new construction.

Social Connection

Social connection is an oft-cited motivation for living in intentional communities.[32] Older adults in particular might seek social interaction and companionship that can be more difficult to secure in traditional housing. Many older adults report being socially isolated or lonely, conditions that have been linked to serious health issues in older adults, including: a decline in capacity to perform activities of daily living (bathing, dressing, eating, toileting, walking, and getting in and out of bed or a chair), a reduction in mobility, and an increased risk of death.[33] Studies have also linked both social isolation and loneliness with declines in cognition.[34]

Measures of loneliness vary, and thus estimates of the shares of older adults experiencing loneliness do as well. Reviewing literature on rates of loneliness, Grenade and Boldy[35] estimated that severe loneliness occurs in less than 10 percent of the older population, but closer to a third or higher experience loneliness to some degree depending on the measure. However, rates have been shown to be higher among those of advanced age, those who are divorced or widowed, have small social networks, live alone, have poor self-reported health or loss of functional health (the ability to perform activities required to meet basic needs) or hearing or vision loss, experience language barriers, and have low incomes or live in low-income urban settings.[36]

In the United States, many older adults do live alone, particularly at older ages: 42 percent of households headed by someone age 65 or over were single persons in 2017, yet among those 80 and over, the share living alone was 57 percent. Projections prepared by the Joint Center for Housing Studies anticipate a doubling of the number of people

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29 Stineman, M. G. et al. (2011). Activity of Daily Living Staging, Chronic Health Conditions, and Perceived Lack of Home Accessibility Features for Elderly People Living in the Community. Journal of the American Geriatrics Society, 59(3), p. 455.

30 Joint Center for Housing Studies. (2016). Projections and Implications for Housing a Growing Population: Older Households 2015-2035. Joint Center for Housing Studies of Harvard University.

31 Chan, S. and Gould Ellen, I. (2017). "Housing for an aging population". Housing Policy Debate 27, no. 2: 167-192.

32 Hudson et al., (2021). "'A slow build-up of a history of kindness'".; Warner, Sutton, and Andrews, F. (2020). "Cohousing as a model for social health".

33 Ibid.

34 O'luanaigh, C. et al (2012). Loneliness and Cognition in Older People: The Dublin Healthy Ageing Study. Aging & mental health, 16(3), 347-352.

35 Grenade, L. and Boldy, D. (2008). Social Isolation and Loneliness among Older People: Issues and Future Challenges in Community and Residential Settings. Australian Health Review, 32(3), 468-478.

36 See Freedman, A. and Nicolle, J. (2020). Social Isolation and Loneliness; Grenade and Boldy, Social Isolation and Loneliness among Older People; and Hawkley et al, Are US Older Adults Getting Lonelier?

aged 80 and over living alone over the next two decades.[37] Studies by Gonyea et al. and Taylor et al. find that older, low-income residents of publicly assisted senior housing may be particularly at risk of loneliness given that they are likely to live alone, have health challenges, and have smaller social networks than other older adults.[38] An analysis of data on loneliness among those aged 50 and over in the United States and Germany suggests that older Americans are slightly more likely to report loneliness, though there are questions about comparability of the survey instruments used in both countries.[39]

Parents of young children also report loneliness, with research has linking to impacts on children's mental health.[40] Loneliness also worsened during the pandemic; a study conducted in October 2020 found that 36 percent of respondents reported serious loneliness frequently or most of the time in the previous month, with young adults, mothers of small children, and single adults particularly affected.[41]

For some people, desire for social engagement and feelings of belonging provide motivation for joining intentional communities. There is also a policy argument for facilitating multigenerational settings that reduce loneliness and isolation and their consequences. As we note below, intentional communities frequently rely on physical design, collaborative governance structures, and programming to develop and strengthen relationships among members.

Mutual Support

Another draw for individuals and policymakers alike is the mutual support that can be provided by neighbors within intentional multigenerational communities. For families with young children, this might mean help with childcare or support with the challenges of raising children.[42] For older adults, support might take the form of help with household tasks like shopping or transportation to medical appointments. Residents of all ages might give or receive assistance during periods of illness or recuperation after surgery. This type of neighborly support is generally informal and performed on an ad hoc basis rather than via a formal, long-term arrangement. Yet even so, such informal support still has the potential to help older adults remain in the community longer than they otherwise might.[43] This may be especially true for young parents and older adults without family or other support networks nearby.

This informal support is distinct from more regular, formal supportive services and care provided by people living outside the community (including adult children and paid caregivers), such as longer-term help with activities of daily living (like bathing, dressing, or eating). In the United States and Europe, preference has grown for delivering supports and services in the home, and many countries have enacted formal policies to provide care in community settings as an alternative to institutional care. Costs for this care, which can be high, are typically borne by the individual out-of-pocket or, if available, by health insurance programs. In the United States, Medicare (the federal health insur-

37 Joint Center for Housing Studies. Housing America's Older Adults 2019.

38 Gonyea, J. G. et al. (2018). Loneliness and depression among older adults in urban subsidized housing. Journal of Aging and Health, 30(3), 458-474. Taylor, H. O., Wang, Y., and Morrow-Howell, N. (2018). Loneliness in Senior Housing Communities. Journal of Gerontological Social Work, 61(6), 623-639.

39 Hawkley, L. C. et al. (2016). Loneliness in Older Adults in the USA and Germany: Measurement Invariance and Validation. NORC Working Paper Series WP-2015-004.

40 Nowland, R. et al (2021). Experiencing loneliness in parenthood: a scoping review. Perspectives in public health, 141(4), pp. 214-225.

41 Weissbourd, R. et al. (2021). Loneliness in America: How the Pandemic Has Deepened an Epidemic of Loneliness and What We Can Do About It. Making Caring Common project. Harvard Graduate School of Education.

42 Garland. Learning from Intergenerational Housing Projects in the USA.

43 Garland. Learning from Intergenerational Housing Projects in the USA.; Kehl, K. and Then, V. (2013). "Community and civil society returns of multi-generation cohousing in Germany". Journal of Civil Society 9, no. 1: 41-57.

ance program for older adults) does not cover household help or long-term care,[44] while those eligible for Medicaid (a joint program of the federal government and states for low-income people) may qualify for some home services depending on their state of residence, though these are typically provided through limited waivers. In Europe, state aid for long-term services and support varies; in Germany, long-term care insurance is a public benefit.[45] In the United States and Europe alike, shrinking pools of informal and formal caregivers pose additional challenges.[46]

The devastating experience of nursing homes during the pandemic may have intensified interest in aging in the community, provided there are appropriate supports for doing so.[47] While intentional multigenerational communities may be one avenue to increase older adults' access to informal and occasional assistance, individuals may still need more comprehensive services delivered by paid professionals or others outside the community.

Neighborhood Stabilization

A potential policy motivation for support of intentional communities is that they might serve to stabilize neighborhoods in transition, including through the redevelopment of unoccupied buildings or construction of new infill buildings. Depending on the location, communities may draw residents to a depopulating area; according to Garland, a multigenerational cohousing community in France drew enough young families to prevent the shuttering of the local school.[48] Many intentional communities offer the use of gathering spaces, gardens, and other amenities to those in the surrounding neighborhood, enhancing the neighborhood.[49] Garland describes German communities that provide meeting rooms, community gardens, and physiotherapy services open to the neighborhood, and one multigenerational community that is home to a home care business.[50] Meanwhile, the Alicante Intergenerational Housing Project in Spain offers a health-care center and day care on its site that is open to the community.[51]

Other Motivations

Intentional multigenerational communities may be motivated by other values and interests as well. Some communities focus on the environment, lowering carbon footprint through green design, smaller homes, and shared amenities. Other communities may focus on living in economically sustainable housing set apart from the speculative

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44 CMS.gov (n.d.). Home health services.

45 Long-term care insurance (Pflegeversicherung) was added to Germany's social security system in 1995 to ensure that everyone is prepared for the eventuality of needing long-term nursing care, whether due to accident, illness, or old age. Long-term care benefits are funded by mandatory contributions from all employees in Germany.

46 See Graham, J. (2022). "Pandemic-Fueled Shortages of Home Health Workers Strand Patients Without Necessary Care". Kaiser Health News. August 13, 20222; Weller, C. et al. (2020). Making Care Work Pay: How Paying at Least a Living Wage to Direct Care Workers Could Benefit Care Recipients, Workers, and Communities. LeadingAge; Spasova, S., Baeten, R., and Coste, S. (2018). Challenges in Long-Term Care in Europe: A Study of National Policies. European Commission; Stroobants, J.-P. et al. (2022). "Severe shortage of caregivers at heart of European healthcare crisis". Le Monde. July 28, 2022; Kehl, K. and Then, V. (2013). "Community and civil society returns of multi-generation cohousing in Germany".

47 Abelson, R. (2021). "Covid Forces Families to Rethink Nursing Home Care". New York Times, May 6, 2021.

48 Garland. Learning from Intergenerational Housing Projects in the USA.

49 Lubik, A. and Kosatsky, T. (2019). "Public Health Should Promote Co-Operative Housing and Cohousing". Canadian Journal of Public Health, 110(2), 121-126.

50   Garland Learning from Intergenerational Housing Projects in the USA.

51 Ibid.

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market.[52] Many share an interest in living closer to people of different generations, particularly as extended family may be spread farther apart in today's world.[53] Finally, older adults may seek ways to continue to contribute to their communities—to make a difference and "give back"—and find that purpose in their contributions to younger people in intentional communities.[54]

Reflecting many of the rationales discussed above, Ricarda Pätzold found four reasons why shared and/or multigenerational housing has increased in prominence in the last 20 years in Germany. First, finding an affordable apartment or home has become increasingly difficult. Second, individuals with more differentiated tastes are seeking or expecting to find housing that connects the home with work or types of housing that connect living with social and/or cultural features. Third, older residents are no longer accepting that as they age the logical next step is moving into a care or nursing home. Older residents are demanding other options, such as self-determined living. Finally, efforts to develop intentional communities, in the form of cooperatives and nonprofit associations, have forced greater attention at the local level to the challenges of affordability, cost of care, and demographic change.[55]

Key Features of Intentional Multigenerational Communities

Intentional multigenerational communities vary by size, housing type and physical layout, level of affordability, governance and ownership structure, funding, and community expectations. The literature has explored many of these topics and, to a limited extent, considered outcomes for those residing in these communities.

Development Processes, Ownership Models, and Affordability

As noted earlier, intentional multigenerational communities in this report include two broad categories. A first category includes cohousing and similar multigenerational or shared entities that are founded by future residents, and governed by them, though ownership models vary.[56] A second model includes communities developed and operated by a public or nonprofit organization; resident involvement is a key feature in these but they are typically managed by the nonprofit or other ownership entity and not run by the residents themselves.

Cohousing and Other Self-Build Models

In cohousing models and other "self-build"[57] or "deliberative development"[58] models, residents play a significant role in the development process, either leading it themselves or guided by a facilitator. In some cases, future residents initiate a project, while in other more top-down models, cities or developers take the first steps to initiate a process, though in some cases cities or developers take the first steps to initiate a process and attract future residents who

52 See Schifferes, J. and Shafique, A. (2018). Co-Living and Housing Equity, in Co-living and the common good, Shafique, A., ed. RSA: London, UK; and Thörn, H. et al. (2019). Constraints and Possibilities for Co-Housing to Address Contemporary Urban and Ecological Crises: A Conclusion, in Contemporary co-housing in Europe: Towards sustainable cities? 2019, Hagbert, P. et al. Eds., Routledge (pp. 202-213).

53 Garland. Learning from Intergenerational Housing Projects in the USA.

54 Ibid.

55 Pätzold, R. (2019): Gemeinschaftliche Wohnformen, in: bpb (Hrsg.): Gesucht! Gefunden? Alte und neue Wohnungsfragen. Bonn: APuZ-Edition, 173-185.

56 Labit, A. (2015). Self-Managed Co-Housing in the Context of an Ageing Population in Europe. Urban Research & Practice, 8(1), 32-45.

57 Scheller and Thörn, Governing 'Sustainable Urban Development' Through Self-Build Groups and Co-Housing.

58 Riedy, C. et al. (2019). "It's a Great Idea for Other People": Cohousing as a Housing Option for Older Australians. Urban Policy and Research, 37(2), 227-242.

then participate in the development process and in devising structures for managing and governing the community.[59] An architect or developer may also initiate a project, drawing in prospective residents in the design phase.[60]

These intentional communities require a great deal of organization in the early stages. Founding members must create a vision and identify the group's guiding values, secure funding and land (and perhaps an existing building), design and oversee construction or rehabilitation, and select a legal model for owning and operating the community.[61] Research has identified the planning process as an important opportunity for community building among future residents, which can contribute to a sense of belonging, safety, and support—though this process may add time, costs, and risks to the development process.[62] To help ensure smoother development and build capacity, many rely on support from facilitators such as trained architects, planners, or housing professionals; indeed, the role of an outside advisor and facilitator is seen as so important in that cities seeking to support the development of intentional communities may provide municipally employed architects or planners to work with nascent organizations, as in the Swedish city of Gothenburg, or require an external facilitator, as in Hamburg, Germany.[63] Organizations in Germany such as FORUM Gemeinschaftliches Wohnen and The Trias Foundation (see Appendix A) have been established with the explicit intent to provide guidance, advice, and support by building the capacity of residents in the design, development, and implementation of intentional multigenerational and similar housing developments.

In the United States, intentional "self-build" communities vary in their ownership structure. Cohousing communities frequently form as for-profit or nonprofit entities, such as limited liability corporations, homeowner or condominium associations, housing cooperatives, and 501(c)3 nonprofits.[64] Some communities organize as land trusts, which can help keep housing affordable for residents; in this model, the organization owns the land, while individual housing units may be purchased and resold with a limited return on the investment. ElderSpirit, a cohousing community for low- and moderate-income older adults in Abingdon, Virginia, (which is not multigenerational) is organized as a land trust. At Dancing Rabbit, a rural cohousing community in Missouri, most of the land within the land trust is designated as a federal conservation area, which provides a source of funding in return for conservation measures.[65]

While future residents typically contribute to development costs, raising sufficient funds can be a challenge, particularly for communities where housing affordability is a goal. In certain locations, local governments have supported self-build communities by providing land or buildings. For example, the municipal government of Hamburg reserves a share of publicly controlled land for cohousing and has a process through which it can hold land for communities that are in the process of formation—an important factor given the length of time needed for

59 Beck, A. F. (2020). What is co-housing? Developing a Conceptual Framework from the Studies of Danish Intergenerational Co-Housing. Housing, Theory and Society, 37(1), 40-6.

60 Riedy et al. "It's a Great Idea for Other People".

61 See Ache, P. and Fedrowitz, M. (2012). The Development of Co-Housing Initiatives in Germany. Built Environment, 38(3), 395-412; and Labit, Self-Managed Co-Housing in the Context of an Ageing Population in Europe.

62 See Baldwin, Dendle, and McKinlay, Initiating Senior Co-Housing; and Beck. What is co-housing?

63 Scheller and Thörn, Governing 'Sustainable Urban Development' Through Self-Build Groups and Co-Housing.

64 Christian, D. L. et al. (2016). Legal Structures for Intentional Communities in the United States. Communities, (173), 46.

65 Lockyer et al., "We Try to Create the World That We Want".

organizing at the outset of developing an intentional community.[66] (Some European municipalities also lease city-owned buildings or land to communities.)[67]

Elsewhere, Lubik and Kosatsky report that in Canada, the city of North Vancouver, British Columbia, provides density bonuses that can be used for affordable units (those at least 20 percent below market value) in cohousing, and that "there is some movement from the non-profit sector to include public or private housing associations in the creation of cohousing".[68] In the United Kingdom, New Ground, a cohousing community for older women, was funded by a nonprofit affordable housing organization. However, the authors note that in general, there is a lack of financial resources for cohousing, which can make it a difficult for people with limited resources to access.[69]

In the United States, funding to reduce development costs and subsidize long-term housing costs for residents may come from a variety of sources. ElderSpirit received an initial grant from the Retirement Research Foundation, now RRF Foundation for Aging, and was ultimately funded by private, philanthropic, and public sources.[70] Public funding to ensure long-term affordability may be available in theory, as noted in a 2010 resource guide from the Cohousing Association. It sets out a range of possible subsidies, including those that can provide capital subsidies (the Community Development Block Grant program, HOME Investment Partnerships Program, and Low-Income Housing Tax Credit program), those that can subsidize financing (tax-exempt bonds), and those that assist individuals with monthly costs (Housing Choice (Section 8) Vouchers).[71] However, there is little evidence in the literature of the actual use of these subsidies in US cohousing. We explored the use of public subsidies further in our US-based research, discussed later in the report.

Nonprofit-Developed Communities

Intentional multigenerational communities may also be developed by public agencies and purpose-driven nonprofit organizations (including existing organizations as well as those founded for the purpose of operating the community). The use of public subsidies and other direct assistance can lower development costs and help ensure long-term affordability.

A range of communities supporting grandfamilies restrict tenancy to low-income or very low-income households. GrandFamilies House, which opened in 1998 in Dorchester, Massachusetts, was the first housing explicitly for grandparents raising minor children in the United States. Though it faced a number of challenges (described below), it was initially developed with funding from nonprofit organizations, the city of Boston, and the state, which created a Section 8 voucher program for explicit use by grandparents raising grandchildren that could be used by

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66 Affordable Housing Task Group (2010). Affordable Cohousing Toolkit: A Summary of Public and Private Affordable Housing Programs. The Cohousing Association of the US; Ache and Fedrowitz, The Development of Co-Housing Initiatives in Germany; Beck, What is co-housing?; and Garland. Learning from Intergenerational Housing Projects in the USA; Quinio and Burgess. Is Co-Living a Housing Solution for Vulnerable Older People?

67 Hagbert, P. et al. (Eds.). (2019). Contemporary Cohousing in Europe: Towards Sustainable Cities? Routledge.

68 Lubik and Kosatsky. Public Health Should Promote Co-Operative Housing and Cohousing.

69 Quinio and Burgess, Is Co-Living a Housing Solution for Vulnerable Older People?

70 Glass, A. P. (2009). Aging in a Community of Mutual Support: The Emergence of an Elder Intentional Cohousing Community in the United States. Journal of Housing for the Elderly, 23(4), 283-303.

71 Affordable Housing Task Group (2010). Affordable Cohousing Toolkit: A Summary of Public and Private Affordable Housing Programs.

future residents of the project. Other public funds included low-income housing tax credit (LIHTC) and the HOME block grant program.[72]

The Fairfax Intergenerational Housing project in Ohio, also designed for older adults raising related children, was created through a partnership of the Cuyahoga Metropolitan Housing Authority and the nonprofit Fairfax Renaissance Development Corporation. Similarly, the New York City Housing Authority (NYCHA) works in concert with two other nonprofit organizations to support Grandparent Family Apartments; it provided the land and a yearly operating subsidy, limiting the typical rent to $300 per household.[73] Another grandparents' community, Plaza West in Washington, DC, was developed by the nonprofit Mission First Housing Group in partnership with a local church and private development company working in community redevelopment. The community was developed using tax exempt bonds issued by the city as well as LIHTCs.[74]

Communities supporting families adopting or fostering children also rely on a variety of public, private, and philanthropic support in the development phase as well as to ensure affordability over the long term. In these communities, the housing for older adults is typically restricted to those with low incomes. Hope Meadows, the first community of this kind, was established in 1994 in central Illinois. It lowered its development costs by using a $1 million grant from the state of Illinois to purchase its 22 acres on a former air force base.[75] Bridge Meadows, which operates multiple communities in Oregon, subsidizes its operating costs through individual donors, businesses, and foundation and grant support. The Massachusetts-based Treehouse at Easthampton Meadow, which provides housing at a mix of market and affordable rents to families, and at affordable rates to older residents in partnership with Beacon Communities LLC, meets its $1 million annual operating budget with support of the nonprofit Treehouse Foundation, the local affordable housing developer Beacon Communities, and the Berkshire Centre for Families and Children, which provides foster care placement as well as on-site support services.[76]

Though not a community explicitly focused on families fostering and adopting children, Pomona Intergenerational Village in California, which is home to older adults and low-to-moderate-income families, was created through a partnership with a nonprofit organization and a for-profit developer of mixed-income housing—similar to Treehouse—as well as the city's Redevelopment Agency.

Affordability Through Design and Shared Resources

Cohousing and nonprofit-organized communities can lower costs to residents through the design of their spaces and the sharing of resources. Keeping the sizes of individual housing units small can lower costs to residents.[77] (Indeed, private residences within intentional communities are often smaller than traditional homes given the shared spaces.)[78] Depending on the individual visions of intentional communities, communities may also adopt sustainable practices

72 Gottlieb, A. S. and Silverstein, N. M. (2003). Growing Pains and Challenges: GrandFamilies House Four-Year Follow-Up Evaluation. University of Massachusetts Gerontology Institute. Kanders, K. (2002). Mind the Gap: Grandparents Raising Grandchildren. Communities and Banking, (Spr), 3-7.

73 Garland. Learning from Intergenerational Housing Projects in the USA.

74 Mission First Housing Group (n.d.); State of Grandfamilies 2019. A Place to Call Home: Building Affordable Housing for Grandfamilies. Generations United.

75 Power, M. B. et al. (2007). Aging Well in an Intentional Intergenerational Community: Meaningful Relationships and Purposeful Engagement. Journal of Intergenerational relationships, 5(2), 7-25.

76 Garland, Learning from Intergenerational Housing Projects in the USA.

77 Affordable Housing Task Group (2010). Affordable Cohousing Toolkit: A Summary of Public and Private Affordable Housing Programs.

78 Beck. What is co-housing?

and designs to reduce energy consumption or waste.[79] These "eco-communities" often feature shared infrastructure, utility, and waste systems which may result in a lower environmental impact and costs compared to conventional living arrangements.

Common spaces (such as laundry facilities or yards) and utilities (such as heating systems or internet service) may also offer cost efficiencies.[80] In cohousing, sharing the cost of services (cleaning or outdoor maintenance) can also reduce individuals' monthly costs. Sharing might also allow residents access to features that might otherwise be financially out of reach. Christine Henseling's research in ten multigenerational housing sites in Germany found that residents had access to equipment and extra space like a large garden, a guest room, or a function room for birthday parties that typically only high-income households could afford.[81]

In some places, shared meals may lower food costs and reduce individuals' time spent cooking.[82] Informal support such as babysitting or ride sharing can also provide cost savings to individual members.[83]

Physical Design

Intentional communities exist in a variety of sizes, layouts, and settings.[84] Individual residences may be in the form of apartments or stand-alone homes, for example, and range from a handful of residents to hundreds. In communities of any size, deliberate design can help facilitate resident interaction as well as accessibility.

Common spaces are key to relationship building, providing spaces for residents to gather and socialize.[85] These may include areas for recreation such as playgrounds and lounges as well as shared facilities for laundry, cooking, and other essential needs.[86] At Bridge Meadows in Portland, Oregon, the design incorporates a central courtyard, community garden, shared kitchen, and other spaces where people can gather formally or informally.[87] Common areas can be strategically placed to encourage intergenerational interaction; for example, One Flushing in New York City placed its laundry, gym, and common room near to each other to facilitate informal meeting. Some communities also feature spaces that are open to the larger public, such as cafes and workshops, or house community resources like healthcare centers.[88] Design may also intentionally situate kitchens, balconies, or porches in private units so that they have views of common space in order to further encourage social interaction.[89] Indeed, the balance and relationship of private and shared spaces are important considerations in the physical design of intentional communities.[90]

79 Ibid.

80 Hunt, S. (2009). Intentional Communities and Care-Giving: Co-Housing Possibilities. In Changing Contours of Domestic Life, Family and Law, Bottomley, A. and Wong, S., eds. Hart Publishing, Oxford, 181-201.

81 Henseling, C. et al. (2018). Soziale, ökologische und ökonomische Effekte und Potenziale gemeinschaftlicher Wohnformen. Berlin: Institut für Zukunftsstudien und Technologiebewertung (IZT).

82 Labit. Self-Managed Cohousing in the Context of an Ageing Population in Europe.

83 Ibid.; Hunt. Intentional Communities and Care-Giving.

84 Baldwin, Dendle, and McKinlay, Initiating Senior Co-Housing.

85 Beck. What is co-housing?

86 Garland. Learning from Intergenerational Housing Projects in the USA.

87 Henkin, N. and Patterson, T. (2020). Senior Housing as a Community Hub for Intergenerational Interaction. In Intergenerational Contact Zones (pp. 181-193). Routledge.

88 See Ache and Fedrowitz, The Development of Co-Housing Initiatives in Germany; Beck, What is co-housing?; and Garland, Learning from Intergenerational Housing Projects in the USA.

89 Hunt. Intentional Communities and Care-Giving.

90 Baldwin, Dendle, and McKinlay. Initiating Senior Cohousing. Labit. Self-Managed Cohousing in the Context of an Ageing Population in Europe. Beck. What is co-housing?

In considering designs that foster interaction among generations, Kaplan et al. call for flexibility, where spaces can be used for multiple purposes, both formal and informal.[91] The programming of physical space is important as well to ensure opportunities for both formal and spontaneous interaction. Finally, the authors note the importance of creating points for observation, which may be a more passive form of interaction that is still desirable; for example, seating can be placed for older adults on the edges of playgrounds.[92]

Principles of universal design and accessibility are also important in ensuring that all residents, regardless of age or functional ability, can access common spaces and live safely in their private residences. Housing for grandfamilies often features elements that support both older adults and the grandchildren they are raising, including grab bars in bathrooms and protective covers on outlets, and playgrounds that can be seen from apartment windows.[93] Accessible or adaptable features (those that can be easily modified as residents' needs change) are key to many multigenerational housing projects.[94]

These pro-social principles of design and focus on accessibility and well-being overlap with standards and recommendations for older adults' housing in general. A 2009 report by the UK parliament's All Party Parliamentary Group on Housing and Care for Older People outlines ten overarching principles for building design.[95] These range from features that promote physical health, such as adequate ventilation and telecare-friendly technology, to shared inside and outdoor spaces that encourage interaction. In 2012, the group published a follow-up report with additional suggestions, reinforcing the need for common spaces which create opportunities for socializing. In the case of Germany, funding for federal demonstration projects, such as the Wohnen für (Mehr)Generationen pilot program, is contingent upon the resident groups demonstrating that the design of their shared and/or multigenerational housing project incorporates universal design and accessibility principles (see Appendix A).

As noted above, residents often take part in the design of new residential structures.[96] The design process may continue after the establishment of a community as needs evolve over time.

Governance

As noted earlier, cohousing communities are typically designed to be self-governed, and therefore require some agreement on how decisions about use of common spaces, maintenance, etc. are to be made by a group.[97] Ideas about governance typically begin in the organizing phase, even before the project is designed and developed. Cohousing communities typically adopt non-hierarchical and collaborative decision-making practices and often develop protocols for working through conflict. Of course, governance will also be shaped by relevant laws, including those relevant to the community's particular legal structure (for example, laws pertaining to condominiums or cooperatives), as well as other laws or regulations, such as those prohibiting discrimination in housing.

91 Kaplan, M. et al. (2007). Environmental Design Perspectives on Intergenerational Programs and Practices: An Emergent Conceptual Framework. Journal of Intergenerational Relationships, 5(2), 81-110.

92 Ibid.

93 Ibid.

94 Garland. Learning from Intergenerational Housing Projects in the USA.

95 Best, R. and Porteus, J. (2012). Housing our Ageing Population: Plan for Implementation. All Party Group on Housing and Care for Older People.

96 Beck. What is co-housing?

97 Ibid.

In communities run centrally by nonprofit organizations, resident participation in decision-making may still be welcomed through a tenant council or other structures. Residents may also have opportunities to shape and plan group activities and initiatives.[98]

Community Life and Mutual Support

Although highly individualized, cohousing arrangements often adopt formal practices to promote community-building, such as regular shared meals or celebrations.[99]

Within nonprofit-run models of shared housing, community life is often supported by staff and formal programming, though resident initiative is also important and may occur through resident councils. Programs might include support groups, workshops on relevant topics, tutoring, and recreational offerings. Some properties might have resident service coordinators who link residents to benefits and services. A lack of services, particularly for teens, inconsistency in service provision, and lack of physical space in which to hold teen programs were identified as shortcomings of the GrandFamilies House (GFH) in Boston. However, in research on the GFH, staff raised questions about the level of participation that should be expected of residents and the appropriate balance between formal programming and resident initiatives.[100]

Expectations of informal support in both cohousing and nonprofit run communities vary. In the nonprofit-run Judson Manor in Cleveland, Ohio, staff organize regular events mixing older and younger residents, and students are expected to socialize with older adults on their own, but they are not responsible for specific tasks.[101] The Chicago H.O.M.E. projects, by contrast, task younger residents with promoting social activities. For models like Treehouse (Massachusetts), older people are asked to volunteer their time with children in the community .[102] In other communities, there are no specific expectations for time spent with others, and mutual support is informal or encouraged through features such as physical design or limits on the size of communities.[103]

Among residents, mutual support relationships may take the form of concrete tasks like offers of childcare or transportation; but emotional support is also critical, particularly in communities designed to support families with special needs such as grandfamilies or families that are fostering or in the process of adopting children.[104] This type of mutual support can occur within and across generations. Parents of young children may seek the support of their peers, and older adults provide support for each other. Interviews of residents of multigenerational cohousing communities conducted by Labit suggest that personal relationships are key, with people more likely to help each other if they have a personal affinity, though in cases of serious need, the larger community is likely to offer support.[105]

While intentional multigenerational communities typically seek to foster relationships across generations, the literature notes that intergenerational interaction also varies. In some places, residents are motivated primarily by living with people of mixed ages and communities work hard to foster intergenerational relationships. Others may

98 See for example Dolan, J. H., & Grotevant, H. D. (2014). The Treehouse Community: An Innovative Intergenerational Model for Supporting Youth Who Have Experienced Foster Care. Child Welfare, 93(4), 7; Gottlieb, A. S., & Silverstein, N. M. (2003). Growing Pains and Challenges: GrandFamilies House Four-Year Follow-Up Evaluation.

99 Beck, What is co-housing?

100 Gottlieb and Silverstein, Growing Pains and Challenges.

101 Ibid.

102 Ibid.

103 See Glass, Aging in a Community of Mutual Support; and Hunt, Intentional Communities and Care-Giving.

104 Garland Learning from Intergenerational Housing Projects in the USA.

105 Labit. Self-Managed Co-Housing in the Context of an Ageing Population in Europe.

seek multigenerational interaction but of a more limited variety; Riedy et al. note that some European projects are designed with separate residential complexes for older adults and young families so that people may interact across generations in common spaces but limit that engagement inside the housing.[106]

Challenges

The literature has identified numerous challenges to creating and sustaining intentional multigenerational communities. Local regulations may hinder the development and construction of intentional communities; as Lockyer et al. describe, zoning and building codes, including policies about unrelated individuals living together Local regulations might also conflict with government regulations can conflict with communal values (for example, restrictions against outdoor laundry hanging may conflict with ecological values).[107] Finally, there is little information in the literature about the use of public subsidies to secure long-term housing affordability within intentional multigenerational communities, something we explore more in the US-based research.

Once created, communities may face challenges related to facilities, perhaps particularly if residents were not involved in their design. For example, evaluations of resident satisfaction with Dorchester House found older adults wished for air conditioning and private porches in their own units as well as community space within the larger building.[108]

Stability of the community can also present significant challenges. In Garland's observations of intergenerational communities, she noted that a lack of stability—as a result of either external or internal factors—could threaten the outcomes of projects.[109] One intergenerational community, for instance, lost government funding and had to reduce the rent subsidies it provided to residents. This endangered its mission and led some residents to consider moving away.

A more internal challenge is that sustaining communal life takes ongoing effort. When new members join who were not involved from the start, conflicts can arise, particularly if newer residents are not as committed to the communal aspects (perhaps because they were more attracted by location or housing quality).[110]

Some challenges relate to changing demographics within the community. Another project Garland examined, an eco-village, had difficulty maintaining a mix of ages because it was not able to attract new, younger residents. This forced existing residents to consider what additional services might be needed to aid the increasing proportion of older adults. In some multigenerational communities, particularly those formed without an explicit focus on intergenerational interaction and support, aging residents may feel that newer members fail to appreciate the services they have given to the community in the past and may also feel isolated from younger people.[111] Communities which did not prioritize accessibility at the outset may also require retrofits to accommodate those with mobility and other challenges to ensure they are able to remain and participate fully in the community.[112] Glass and Vander Plaats further

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106 Riedy et al. "It's a Great Idea for Other People".

107 Lockyer et al. "We Try to Create the World That We Want".

108 See Gottlieb and Silverstein, Growing Pains and Challenges; and Rausch, E. J. (2016). An Exploration of Subsidized Grandfamily Housing in the United States: What Works. Dissertation submitted to the Faculty of the University of Minnesota.

109 Garland. Learning from Intergenerational Housing Projects in the USA.

110 Labit. Self-Managed Co-Housing in the Context of an Ageing Population in Europe.

111 De la Grange, K. (2014). Elder Co-housing: How Viable Is Co-housing for an Aging Population?, The Co-housing Association of the United States. Accessed 6/27/21.

112 Ibid.

suggest that older adults residing in elder-only cohousing may retain and build more agency than in an intergenerational setting, where even unintentional ageism can lead older people to see themselves as less competent.[113]

Stability and well-being for individual residents is another concern. As Gottleib and Silverstein noted in their assessment of GrandFamilies House in Boston, project developers at the outset underestimated the complex needs of both children and older adults, as well as the need for support for adolescents.[114] In early evaluations, residents cited a lack of activities for older youth, on-site activities for grandparents, childcare and transportation, pointing to the importance of programming and services.[115]

In addition, communities for older caregivers and their grandchildren, as well as families fostering children, require caregivers to transition out after children reach a certain age of adulthood. Household members must seek new housing, which can create uncertainty and anxiety for residents.[116] In nonprofit-run communities, ensuring residents have a voice in governance and programming is also an issue.[117]

Research on Residents' Outcomes

Research on the outcomes of intentional multigenerational communities is limited, including examinations of resident health and wellbeing, affordability, and neighborhood effects. So too is research on the relationship between intentional communities and aging,[118] though studies conducted so far generally suggest positive outcomes for residents. Older people in cohousing and cooperative housing have been shown to have a lower incidence of chronic disease and to receive more social supports compared to those living in traditional housing arrangements, including help with essential tasks such as cooking or caregiving, emotional support for personal problems, and self-organized recreational.[119] In a review of literature on outcomes for residents in cohousing communities, Carrere et al. found evidence suggesting some residents felt more secure both physically and economically, and that active lifestyles and the physical design of the space helped to prevent loneliness and social isolation.[120] Studies of cohousing and intergenerational communities have also described residents as experiencing a sense of community and mutual support.[121]

In a comparison of 222 households living in multigenerational communities in Germany built under a handful of pilot programs and 268 households living in conventional housing, Kehl and Then found evidence of better health among those in the multigenerational projects.[122] More strikingly, those living in the multigenerational settings reported similar health as those in conventional housing prior to moving in; but over time the two groups diverged in a

113 Glass, A. P. and Vander Plaats, R. S. (2013). A Conceptual Model for Aging Better Together Intentionally. Journal of Aging Studies, 27(4), 428-442.

114 Gottlieb and Silverstein. Growing Pains and Challenges.

115 Rausch. An Exploration of Subsidized Grandfamily Housing in the United States.

116 See Garland. Learning from Intergenerational Housing Projects in the USA; Gottlieb and Silverstein. Growing Pains and Challenges; and Rausch. An Exploration of Subsidized Grandfamily Housing in the United States.

117 Rausch. An Exploration of Subsidized Grandfamily Housing in the United States.

118 Labit. Self-Managed Co-Housing in the Context of an Ageing Population in Europe.

119 See Carrere, J. et al (2020). "The effects of cohousing model on people's health and wellbeing: A scoping review". Public health reviews 41, no. 1: 1-28; and Lubik and Kosatsky, Public Health Should Promote Co-Operative Housing and Cohousing.

120 Carrere, J. et al. "The effects of cohousing model on people's health and wellbeing".

121 Garland. Learning from Intergenerational Housing Projects in the USA; and Carrere, J. et al. "The effects of cohousing model on people's health and wellbeing".

122 Kehl and Then. "Community and civil society returns of multi-generation cohousing in Germany".

range of subjective health measures. The study also found higher levels of support received from/given to neighbors in the multigenerational settings, which ranged from help with paperwork and shopping to practical tasks around the house. While neighbors seldom provide personal care support to older residents, the authors suggest that older residents feel a sense of security that help is available if needed. In addition, those in multigenerational communities participated more in their immediate neighborhood, which can create additional points of support when resources are needed. In comparison, people living in conventional housing were more likely to be involved in organizations outside their neighborhoods.

In terms of housing affordability, Pätzold's study of shared and/or multigenerational housing in Germany found that the potential exists for new models of housing to provide housing at affordable costs.[123] Importantly, this affordability could provide target groups access to the regular housing market that they otherwise might not have, in large part through various cost-sharing models.

Specialized models of multigenerational housing may offer additional benefits. For its at-risk population of children in or adopted out of the foster system, Treehouse reports a much higher rate of high school graduation and higher education than the national averages for foster youth, as well as far lower rates of repeated grades, arrests, and teen parenting.[124]

However, with a handful of exceptions, studies of cohousing and other forms of intentional communities do not generally feature outcomes from comparable groups of people. The highly self-selecting nature of many cohousing models means that residents may already be more inclined than most to benefit from their communities.[125] Kehl and Then note that studies of cohousing in Denmark, Sweden, Australia, and the United States emphasize the relationship between social involvement and well-being, though seldom compare outcomes with people living in conventional housing.[126]

In addition, literature that rigorously examines the health effects of intergenerational cohousing models is limited, although studies have drawn connections between social isolation and poor cardiovascular and mental health.[127] The ability to draw a strong connection between alternative housing and health outcomes is likely complicated by the variety of models that currently exist; one significant variable is whether the community is supported by social workers or formally directed programs.[128] More work remains to be done in terms of cataloguing types of multigenerational housing and their impacts on residents.

123 Pätzold. Gemeinschaftliche Wohnformen.

124 The Treehouse Foundation. accessed June 27, 2021.

125 Carrere et al. "The effects of cohousing model on people's health and wellbeing".

126 Kehl and Then. "Community and civil society returns of multi-generation cohousing in Germany".

127 Carrere et al. "The effects of cohousing model on people's health and wellbeing".

128 Kehl and Then. "Community and civil society returns of multi-generation cohousing in Germany".

The Wohnen für (Mehr)Generationen Model

The Federal Republic of Germany has over a 100-year history of *gemeinschaftswohnen* (communal living). Today, in the capital city of Berlin alone, there exist over 400 projects of communal, shared and/or multigenerational housing developments. Currently the federal government—through a variety of different programs supported by the Ministry for Family, Seniors, Women, and Youth; the Ministry of Health; and the Ministry of the Interior, Building, and Community—is investing heavily in increasing the number of shared, communal and/or multigenerational housing developments throughout Germany.

Evidence indicates that most Germans want a living environment that allows them independence and self-determination, social contacts, participation in social life and housing that provides the necessary care even in old age and illness.[129] Communal housing is thought to be a platform from which residents of all ages can help and support each other as needed in everyday tasks throughout the life course, but especially in old age. This will in turn reduce social isolation and enhance dignity for older residents, and potentially reduce costs associated with long-term care and premature nursing home residency.

Moreover, the increased interest in new forms of communal, shared and/or multigenerational housing is timely, given that Germany, like other high-income countries, is experiencing various degrees of social change, such as demographic change, a health and social care crisis, and increasing pressure on reconciling work and family life.[130] Collective forms of housing are also perceived as a strategy against the challenges of sharply increasing housing prices, a lack of affordable housing, and displacement of tenants from apartments and residential areas.

Recognizing the benefits of multigenerational housing, the German Federal Ministry of Family, Seniors, Women and Youth's (BMFSFJ) Wohnen für (Mehr)Generationen (shared and multigenerational housing) demonstration program provided grants to 30 projects between 2009 and 2015. The program sought to provide a platform to advance innovative approaches for communal, shared multigenerational living and to disseminate these new forms of housing to a wider audience. The funding provided to each project was relatively modest in comparison to overall project costs and was intended to help with design and development.

Grants were awarded by a selection committee comprised of independent experts who selected projects based on four criteria: enabling self-determination and independence of residents; strengthening community spirit, mutual support, and organization; accelerating the revitalization of the neighborhood; and fostering engagement of citizens and civil society organizations.[131] In addition to these criteria, the projects had to incorporate universal design principles and demonstrate active involvement with the municipalities in the design and development of the projects.

The demonstration project concluded in 2015 with the disbursement of funds to the 30 projects. These projects can be categorized as follows (a full list of projects in each category appears in Appendix A):

Renovation of existing housing with the express purpose of creating new forms of communal, shared multigenerational housing. Under this category, owners renovate existing buildings to meet universal design standards in

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129 Bundesministerium für Familie, Senioren, Frauen und Jugend (2011). Senioren, Frauen und Jugend.

130 Jurczyk, K. (2015). Care – ein System in der Krise. In: Neue Gesellschaft/Frankfurter Hefte: Tempo, Tempo! Leben in der Rushhour, 62. Jg., H. 9, S. 33-37.

131 Bundesministerium für Familie, Senioren, Frauen und Jugend (2011). Programm Wohnen für (Mehr)Generationen – Gemeinschaft stärken, Quartier beleben.

order to support multigenerational communal living. Owners of these projects regularly update the building to meet new codes and/or as the needs of residents change with age. The objective is to ensure the housing is sustainable, secure its value for future generations and, within the structures, protect public spaces (for example by acquiring adjacent land as a garden or courtyard).

Multigenerational living in a new development that meets universal design standards. This category includes new developments where the design was driven by the vision of the community to implement a shared living concept. Designing accessibility features in a new build is easier than doing so through the renovation of an existing building (though more costly). In this category, multiple stakeholders are a part of the planning and development process, usually with the support of a cooperative or a housing company (though in some cases, done privately).

Multigenerational projects in rural areas. These projects include modern developments for multigenerational living specifically in rural areas.

Multifamily housing communities for older residents only. These projects are for older people who prefer to live only with residents of their own generation and are designed to meet daily needs and potentially to gain efficiencies in service delivery to older adults. This housing also provides links to the local labor market for those interested in staying active in old age.[132]

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132 Ibid.

Research Methods

Research took place in two phases. The first phase focused on Wohnen für (Mehr)Generationen and tested the degree to which it had met the four goals—enabling self-determination and independent lifestyles for residents as they age, strengthening mutual support between the generations, accelerating the revitalization of the neighborhood, and fostering engagement of citizens and civil society organizations. In the second phase, we explored the potential challenges and opportunities for intentional multigenerational communities in the United States. We particularly looked at the challenges and opportunities for models that would serve low-income residents and what public support might be needed for these to be developed and sustained. See Appendix B for a detailed explanation of the research design for this study.

Communities Funded by Wohnen für (Mehr)Generationen

The first phase of research focused on a subset of five of the 30 projects funded by Wohnen für (Mehr)Generationen. In the fall of 2019, the research team consulted with a variety of government officials and representatives from programs funded by Wohnen für (Mehr)Generationen to understand the nature of the multigenerational communities and the role of government funding and policy. These conversations informed the selection of cases for in-depth study. Appendix A provides additional detail on each case, while Appendix B provides a detailed description of how the cases were selected.

The communities studied are described below (more detail is available in Appendix A):

Werkpalast, Berlin-Lichtenberg: Werkpalast resulted from the conversion of a former kindergarten to an affordable, multigenerational housing project. The property—which includes 18 affordable apartment units, a media-oriented common room, and an expansive garden—was developed over a period of five years. The initial search for capital to acquire the building proved difficult. Acknowledging their inexperience with property development, founding members sought out partnerships with the cooperative SelbstBau e.G. and the nonprofit Trias Foundation to support them in the purchase, redesign, and renovation of the property. After the loan to redevelop the property was approved in March 2009, the Trias Foundation acquired the land, and SelbstBau e.G. leased the land from the Trias Foundation for 99 years. SelbstBau, in turn, financed the renovation of the kindergarten. All residents are shareholders of the housing project. To become part of the cooperative, residents had to invest €150 per square meter of their apartment; this investment is returned when residents vacate the property. In addition, residents pay a monthly "rent" to cover the property's mortgage and general management costs, generally between €4.50 and €6.50 per square meter of one's unit. A Wohnen für (mehr)Generationen grant provided €100,000 to finance the common room, and the cooperative secured a low-interest loan from the KfW to purchase energy-efficient materials.

WIN GmbH, Nürnberg: The 62-unit multigenerational housing project in the Marthastrasse section of Nürnberg began in 2009 as a subsidiary of Wohnen und Integration im Quartier e.V. (WIN e.V.), an association with roots dating to 1924. The intent of the project's founders was to create affordable rental housing that fostered a "neighborly coexistence based on solidarity similar to what one finds in an extended family", and the project emphasizes mutual support, with the expectation that all residents contribute to the community according to their talents and abilities. Prospective tenants, sought out with the support of Hof e.V., an association whose mission is to support the advancement of communal and multigenerational housing, provided input into land selection and design. When land

was identified, WIN GmbH and the private owner agreed to an offer to purchase the property within a period of 36 months, allowing time to secure financing. In addition to the support of €100,000 through Wohnen für (mehr)Generationen, 17 of the 62 apartments were financed with funds from the State of Bavaria as part of its Income-Oriented Funding scheme (Einkommensorientierte Förderung). In addition, the development lowered costs through energy efficient materials and design. Construction was completed in 2014. The community includes on-site amenities such as a daycare center, a resident-run café, and commercial space to rent out to businesses or organizations. Current tenants reflect a mix of ages, household types, disabled and non-disabled individuals, and people of different ethnic and religious backgrounds.

Wohnmix—Gemeinsam Leben an der Weitzstrasse e.V., Oldenburg: Founded in 2010, the Wohnmix association Living Together in Weitzstraße e. V., received a grant under the Wohnen für (mehr)Generationen program of €115,000.00 to support the development of its 21-unit multigenerational housing project. Four of the apartments were financed through a low-interest loan from the Lower Saxony State Bank; in return, the units must rent to residents eligible for affordable housing for 15 years. Nine apartments are owned by investors and rented out at market-rate, and the remaining eight apartments are occupied by the owners of the apartments. Resident owners are considered full members of the Wohnmix association and a board of directors decides on applications for membership. Completed in 2012, the property includes a common area financed by €100,000 from the grant from the Wohnen für (mehr)Generationen. Today, residents range in age from children to those in their 80s.

Heller Wohnen in Schwäbisch Hall e.V., Schwäbisch Hall: Heller Wohnen was initiated by local residents in 2002 and built under the guidance of the housing cooperative Pro Build and Live Together Cooperative e.G. in Stuttgart (Pro Gemeinsam Bauen und Leben), which supports groups in realizing their multigenerational housing projects. The project consists of a community of owners. The community of owners is composed as follows. Of the 22 residential units, the Pro Cooperative owns three units. Pro rents one apartment to a family and two apartments to the Heller Wohnen association, which then sublets the two four-bedroom apartments as shared apartments for roommates. The two apartments will remain rental units in perpetuity. Sixteen apartments are inhabited by the owners of the apartments. Two owners rent out their apartments. The remaining apartment is owned through a civil law partnership (GbR) that rents out the apartment. The members of the GbR are residents of Heller Wohnen. The community was built on land purchased from the city and construction was completed in 2012. The housing project incorporated universal design and accessibility principles in all apartments and is energy efficient with triple-glazed windows, green roofs, and solar thermal photovoltaic panels. The 22 residential units are different sizes, tailored to fit families, couples, and singles, some of whom are refugees.

WohnArt e.G., Bad Kreuznach: The intent behind the WohnArt cooperative was to create a housing development that would support diverse residents through a multigenerational living concept that enabled independent living and self-determination. The 21-unit project was initially inspired by the 2003 exhibition "Plan Together—Live Together" by the Federal Association of Multigenerational Living in Bad Kreuznach. The project was built on land in the "conversion zone" of Bad Kreuznach with advice from the Trias Foundation. WohnArt is a cooperative and consists of two buildings. Fifty percent of the construction costs were financed by cooperative contributions. Those cooperative members who wished to live at WohnArt had to contribute roughly €1,100 per square meter of living space. The other fifty percent of construction costs were financed through a mixture of subsidies from the state Ministry of Finance and the State Trustee, which included an affordability clause. Affordability here was predicated on ensuring that the cost for the monthly "user fee", which is similar to rent, would not exceed €4.65 per square meter. Other subsidies came from the Housing in Town and City Centers program that was specific to the Bad Kreuznach conversion area.

Outside capital was provided through the Kreditanstalt für Wiederaufbau (KfW) to finance energy-efficient construction. Finally, WohnArt put its Wohnen für (mehr)Generationen €100,000 grant towards the capital needed to develop

Table 1: Case Study Summary

Community Name	Number of Units	Ownership/ Governance Model	Resident Composition	Shared Spaces and On-Site Services	Setting Type
Wohngemeinschaft Werkpalast	20 units; occupants pay into cooperative and pay monthly fee; deposit is returned upon exit	Cooperative	Young families with children; older residents; residents with disabilities	Multi-purpose common room for residents/ non-residents to participate in on-site events and activities; playground and garden space.	Urban (Berlin)
WIN-Wohnen und Integration im Quartier	62 rental units, 17 are income-restricted for low-income residents; the rest are kept affordable with the support of WIN GmbH	Nonprofit Association	A mix of ages and household types including families, singles, and single parents. Includes residents with disabilities and different nationalities.	On-site childcare, community rooms, resident-run café	Urban (Nürnberg)
Wohnmix	21 units; 4 are rented at affordable rates, and the remainder are rented out by their owners or are owner-occupied	Nonprofit Association	A mix of ages; includes people with disabilities	Community room and garden; 'Barumhaus Oldenburg' provides on-site services for disabled residents; on-site café.	Urban medium-size city (Oldenburg)
Heller Wohnen- gemeinsam plannen, gemeinschaftlich leben	22 units; 3 are rented at affordable rates, the remainder are rented out by their owners or are owner-occupied	Nonprofit Association	Older residents, students, single-parent families, people with disabilities	Community room with kitchen, two smaller community rooms, a terrace, and a separate guest apartment	Small-size city (Schwäbisch Hall)
WohnArt	21 units	Cooperative	A mix of ages from age 50 to 85	Community room, garden, playground, links to local service providers.	Small-size city (Bad Kreuznach)

the project. At the time of completion, the desired multigenerational living included an age range from early 50s to mid-70s (at the time of the fieldwork in fall 2021, the age range was 50 to 85).

We conducted semi-structured interviews at each case study site in the fall of 2021 (travel having been interrupted by the COVID-19 pandemic). In total 58 people were interviewed for this research project. Interviewees included residents of various ages per location identified by the researchers' contacts at each housing property for a total of 38 interviews. In addition, 20 in-person interviews were conducted with local government officials, housing developers, architects, and community leaders (see Appendix B for more detail on sample design). The research focused on project origin and development, ongoing management, fostering community, and engagement of the projects and residents in the surrounding neighborhood.[133]

Over the spring and summer of 2022, the research team coded anonymized resident interviews using the qualitative data analysis software NVivo. Most interviews were coded by two people, and weekly meetings were held to ensure inter-rater reliability. Interviews with experts or community leaders varied widely based on the setting and were analyzed on an individual basis.

United States Interviews

The second research phase featured informational, open-ended interviews with US-based professionals involved in developing, designing, operating, and advocating for multigenerational communities. Interviews took place from December 2021 through August 2022. The research team identified interviewees based on a combination of online searches and referrals, with the goal of representing multiple regions and types of communities. We intentionally sought out communities that had received or do receive public subsidies to ensure affordability to low-income residents, and as such, found that many of these are nonprofit-run rather than private cooperatives as in Germany.

US interviews covered similar points as those above, but with particular attention to the challenges and opportunities posed by the US context, such as the availability of subsidies for housing and supportive services. Because these conversations were less structured, they were not coded using any software.

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133 The research plan and interview protocols were submitted to the Harvard Committee on Use of Human Subjects and found to meet the criteria for exemption per the regulations found at 45 CFR 46.104(d) (2). As such, additional IRB review is not required.

Wohnen für (Mehr)Generationen: Findings From Field Work

Although case study communities varied along many dimensions, several themes emerged:

Founders of all groups were driven by multiple goals. While the prioritization of specific goals varied by project, these included: self-determination in older age, residence in a vibrant and supportive community, inclusion of people who may have particular needs for support (for example, older people, single parents, recent immigrants, or refugees), affordability, and respect for the environment. Residents who joined communities later on were attracted to them for a variety of reasons, ranging from companionship, community (with some explicitly mentioning intergenerational relationships and others focusing more on community in general), and affordability.

The development process is lengthy and complex, and founding members benefited from support from outside organizations and found inspiration and advice from already-established communities. Major hurdles included site identification and the assembling of financing. Local government support varied, and most suggested that the most critical role for local officials would be to assist with holding land until a group could assemble financing to purchase it.

Despite having modest incomes, most residents reported that their housing costs were affordable within their budgets. Affordability was achieved through a variety of means, including government subsidies, ownership structure, and strategic design choices like shared facilities.

Communities seemed successful in all cases in establishing a culture of mutual support. Residents reported looking in on one another, particularly if someone had been ill, offering rides, and shopping for others. While some noted they had only a handful of close relationships within their communities, they did feel they could find help if needed. Many felt that while their informal support was not a substitute for formal care, their assistance had helped members who were frail or ill to stay in the community longer. Among the older residents we interviewed, none expressed any plans to move within the next two years.

Maintaining community over time takes work. Residents reported that regular meetings were useful for working through conflict. Most agreed that some people will be more or less involved, and that is natural and fine; but the COVID-19 pandemic seemed to dampen communal activities across all sites. An additional challenge for some communities was that owners/investors and renters have different levels of decision-making power, which has created tension.

Below we describe the sample of residents we interviewed, followed by findings on planning and development, housing affordability, governance and management, community life, informal and formal supports, community design, and engagement with surrounding neighborhoods.

Resident Interviewees

Resident interviewees ranged in age from 19 to 86. Over half lived alone, and another 20 percent with a spouse only. The remainder lived with children and/or a spouse, though three respondents lived with roommates. The average income among respondents who shared that information was €26,500 a year. No one reported an income of more than €60,000 a year. Though older residents were more likely to report lower incomes, they were well represented across the income scale, as shown in Table 3.

Nearly half of interviewees had lived in their communities for from five to nine years, and another nearly 40 percent had moved in ten or more years ago. Many interviewees were founding members, though a handful had joined the communities within the past five years.

We did not ask residents about their national origin or citizenship; however, some volunteered that many community members were foreign-born. One resident of WIN reported that their community included 75 individuals from 13 countries.

Many of the interviewees were women in their 50s, 60s, and 70s who had been married and then widowed or divorced. They saw this housing model as the perfect fit for their lifestyle at this point in their lives.

We asked interviewees to rank their health. Over a third ranked their health as excellent or very good, while a quarter reported their health as good. The remainder described their health as fair or poor, or they did not answer. Ten of the interviewees noted they had mobility difficulties; five reported trouble with errands like shopping or getting to the doctor. Only three reported difficulty with self-care.

To assess feelings of loneliness, we used the short-form UCLA loneliness scale, which has been used in the United States and Europe among older adults.[134] It asks three questions: "How often do you feel that you lack companionship?", "How often do you feel left out?", and "How often do you feel isolated from others?". Respondents are asked to respond hardly ever, some of the time, or often. "Hardly ever" responses are given scores of one, "some of the time" receive scores of two, and "often" receive scores of three. Total higher scores indicate that people are lonelier.

Residents in general reported low levels of loneliness; the majority of people answered "hardly ever" (or "rarely") to all of the questions. Those reporting they sometimes or often felt they lacked companionship,

134 See for example Hawkley, L.C., Duvoisin, R., Ackva, J., Murdoch, J.C., and Luhmann, M. (2016). Loneliness in Older Adults in the USA and Germany: Measurement Invariance and Validation. NORC Working Paper Series WP-2015-004.

Table 2: Resident Respondent Characteristics

	Resident Respondents	Number	Percentage
Ages	1-24	1	3
	25-49	6	17
	50-64	9	25
	65-79	14	39
	80 and above	6	17
Household Composition	Roommates	3	9
	Children in home	5	14
	Couple, no children	7	20
	Lives alone	20	57
	Unclear	1	3

Table 3: Resident Respondent Monthly Income

Age of Interviewee	Monthly Household Income (€)				
	Under 1,500	1,500-2,000	2,000-2,500	2,500-5,000	Over 5,000
Under 65	2	5	3	5	0
65 and over	4	4	4	5	0

*Not all respondents provided their income.

felt left out, or felt isolated were of a range of ages and household types, including those living with a spouse, children, or alone. Among all of these, however, respondents were more likely to report a lack of companionship and feeling left out than feeling isolated.

Interviews with residents, including founding members of the communities, and professionals including municipal employees, representatives of nonprofits, and others inform the findings below.

Planning and Development

In four of the five cases, the communities were founded by future residents, though each project took a different path from conception to completion. For instance, in the case of Wohn Art, the community was inspired by a local conversation about sustainable development, leading to a working group of people interested in intergenerational living, many of whom were personal acquaintances. The exception to resident-driven initiation was WIN GmbH (Nürnberg), where the community was initiated by the nonprofit Wohnen und Integration im Quartier e.V. (WIN e.V.), which used an association dedicated to advancing communal and multigenerational housing to identify its first residents.

One commonality among all the cases, in line with the literature on intentional multigenerational communities, was that the planning and development phase was complex and lengthy. Once formed, groups interested in multigenerational communities needed to: establish a legal entity, identify goals, find a building site and organize funding to purchase it, design the project, obtain necessary approvals, secure funding and partnerships for various aspects of the project (for example, for ensuring affordability, energy efficiency, or on-site services), and oversee construction. Each of these steps could take significant time; one interviewee familiar with the founding of the WohnArt community reported that establishing the legal structure of the cooperative took a year.

Community founders were not necessarily expert in any of these aspects; though some groups included architects and others with relevant experience such as finance and real estate, they often needed advice from outside organizations, more established communities, or local governments. Representatives from several communities mentioned that inspiration and advice from established cohousing organizations was crucial. Informal visits and connections with other coliving communities offered insight. WohnArt received help from the Trias Foundation, including advice on ownership structure, and a freelance architect was involved as well, weighing in on site selection. In the case of Heller Wohnen, the community worked with a housing cooperative called PRO in construction, development, and

Table 4: Self-Reported Health of Interviewees

Self-Reported Health	Number	Share of Total
Excellent	10	28
Very Good	4	11
Good	9	25
Fair	7	19
Poor	2	6
Did not answer	4	11
Reported Difficulty	Number	Share Reporting
Difficulty walking/climbing	10	28
Difficulty dressing or bathing	3	8
Difficult doing errands/shopping	5	14
Did not answer	2	6

financing. PRO, founded in 1999, works with new communities in the southern region, assisting in goal setting, design, and recruitment of future residents.

Another challenge was holding a group together amid an uncertain and lengthy process. Founding members and professionals involved in this phase reported that founders could grow frustrated with the slow pace of progress. One founding member recalled a couple who wanted to move into the WohnArt project but backed out because of the process took so long. She noted that others "were very skeptical" of the process, particularly when people had to make upfront investments of their own savings. The lengthy process could also result in the founding group skewing older. In the case of Wohn Art, the development process took seven years, which was difficult for families with young children who needed housing immediately; as result, the project did not attract as many younger residents as founders had desired.

Site Selection

A turning point for project development was the site identification, which determined certain key aspects such as proximity to transit, nature, and services, as well as project size. One founding member described how the group's composition shifted because some found the site did not suit them. Founders of the Wohnmix project noted that some early members left the group once the site had been located as it did not serve their preferences. In contrast, sensing the possibility of disagreement on this point, the founders of Werkpalast kept their initial group small until a site had been located, in the belief that having a more concrete plan and "catchy name" for the project would help motivate others during the long process of development.

Establishing Goals

A critical early step was the establishment of community goals. As one founding resident noted, the early group had to ask what they collectively wanted—where they wanted to live, how they wanted to live, what kind of common spaces they wanted to share. Founders described goals of self-determination in older age, mutual support, opportunities for building community while maintaining privacy (to be able to "retreat into one's flat", as one resident noted), and efficiency gains, including energy-efficient design and sharing of resources.

The multigenerational nature of the communities was important to founding members, some of whom reported they did not want to live just with people of their own age. One board member of the nonprofit that founded the WIN community noted that:

> The result of our analysis was, how shall I put it, the realization that a large part of the problems we found could be solved if it were possible to live in large families again....In the past...the family took care of the older adult, and the older person took care of the child....[T]he idea of recreating something like that was important to us. And we aspire to promote a community that lives together in solidarity like an extended family.

Some founders reported wanting diversity not just in age, but also in household type—particularly single parents who often need support—and in country of origin, as many migrants to Germany could benefit from communal housing as they acclimate to a new country.

Others mentioned the opportunity to give and receive support. One noted that multigenerational living was also important for project stability, giving the example of another small community she knew about that had been comprised of three couples; two of the spouses died, leaving a couple and two widows. The interviewee said: "So that

is exactly what you did not wish to, to be alone in old age....The smaller [the project] is, the worse it is from this aspect. The more homogeneous it is, is also not particularly productive".

Community founders noted that project development required compromise. Said one: "There are always decisions where you have to say okay, it's not ideal, but I want to stay with it, or I don't like it as much. But most of the points are still the way I wanted them to be".

"We came together to find an answer to how we would like to grow old in the future and still live a fulfilled life"—Founding resident

Ownership and Financing

Three of the case study communities organized themselves as nonprofit associations. WIN in Nürnberg was developed by a nonprofit organization that had previously focused mainly on food access. The nonprofit bore the risk in the development phase and secured financing that included funding from the state for 17 affordable rental units. At Wohnmix in Oldenburg, future residents chose to establish a nonprofit for tax purposes and to keep costs low, as revenue after monthly fees are put back into the property. Individuals buy private units and either live in them or rent them out, with the exception of four units funded with public subsidies and rented at affordable rates. At Heller Wohnen, the Pro Cooperative is part of the community of owners. Of the 22 residential units, the Pro Cooperative owns three. It rents one apartment to a family and two apartments to the Heller Wohnen association in Schwäbisch Hall e.V., which manages the subletting of the two four-bedroom apartments as shared apartments for roommates. The two apartments will remain rental units in perpetuity. The remaining apartments are owner-occupied, though some owners rent their apartments to individuals and families. All owners are members of the Pro Cooperative. The Pro Cooperative supports the development of the project by providing technical assistance.

The other two case studies are cooperatives in which individuals own shares in the entire property; no one owns a specific unit. WohnArt founding members commented that they chose a cooperative model as it allows the community as a whole to decide who can live there; with privately owned units (such as in a condominium model), individual owners would have the final say. Cooperatives also give owners a high degree of housing security and generally are designed to keep costs low, as most profits from monthly fees must be reinvested in the community. Among the cooperatives, financing included a mix of private investment and subsidies. For example, at WohnArt cooperative members contributed half the construction costs; the other half came from subsidies. Residents then pay a monthly "user fee" to cover common costs.

At Werkpalast in Berlin, the Trias foundation purchased the desired land, and then leased it to the umbrella cooperative Selbstbau. Selbstbau, a cooperative, owns the building located on the land, a former school, and also paid to renovate it. Werkpalast is a member of the Selbstbau cooperative and therefore contributed by investing €150 per

square meter of its units into the cooperative. Upon exiting an apartment, it receives its upfront investment back with interest. Residents also pay a monthly fee to cover the mortgage Selbstbau took to finance the renovation.[135]

Both cooperatives and nonprofit associations can include a mix of owners and renters. In addition, communities took different approaches to the balance of rights between owners and renters. At Heller Wohnen, for example, the community purposefully created a structure that gave resident owners and renters equal say in decisions.

More information on ownership structure and financing for development and construction is in Appendix A.

Role of Government

Communities relied on monetary and other support from municipalities, states, and the federal government, though the specifics varied by community.

Local Government

Support at the local level varied by project. Some communities benefited from advice, small grants to hire outside advisors, and offers of meeting space during the design and development phase. In Nürnberg, however, community founders did not find significant support at the local level. Several cities employed advisors specifically to support multigenerational communities; but few founders reported these were useful and city liaisons themselves acknowledged their resources were limited. Interviewees also noted that groups seeking to establish communities often needed help understanding how to navigate different city departments and municipal requirements in the course of design, development, and construction. In Oldenburg, founders felt that they were early adopters of a multigenerational model and therefore received little help from a local government inexperienced in supporting such communities.

Perhaps most significantly, municipal governments in some cases helped nascent projects (Heller Wohnen, WohnArt) reserve land until they could organize financing, though this support was not available in all places (for example, Oldenburg). Several interviewees noted that this support could be essential, giving a group time to secure financing when land comes up for purchase. In particular, cities sometimes acted as guarantors of initial loans. Interviewees recommended that additional discounts, grants, or loan programs to help with land purchase be developed, and that cities should hold land and lease it to multigenerational communities.

Interviewees commented that support from local politicians can be important, and that support for multigenerational housing models in general can lead to useful policies and programs. However, the reality of limited funding means that the communities must assemble a patchwork of partnerships and funding sources. One interviewee noted that city councilors and mayors have much shorter terms than the typical time it takes to develop a community, which may make them less interested in lending their support. In addition, one noted that while city leaders may recognize the value of individual intentional communities, their relatively small scale is unlikely to shift housing affordability for an entire city. Finally, an interviewee highlighted the "wrong pocket problem", in which money saved in services and supports does not go back to the city, reducing the incentives for cities to support intentional communities.

For their part, city employees sometimes felt frustrated that they lacked resources to offer more support to new communities, mentioning lack of staff capacity and funding. One said that their ability to support groups throughout

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135 Selbstbau provides assistance with administration (including tax payments, contracts, and other landlord responsibilities), helps with the purchase of land and property, and seeks to provide amenities open to the neighborhoods that house its member cooperatives, including cinemas, daycares, or employment programs. In general, Selbstbau supports learning and sharing within the cooperative community and has a supervisory board with representatives from all member projects. Selbstbau is located in Berlin and supports multigenerational housing projects in the Berlin region.

a long process was limited: "The people must stay with the process for a long time. It's not like they can move in immediately. A lot of staying power is necessary. And we can't motivate to do that". Another noted that intentional communities are "extremely supervision intensive", requiring "professional support from the first second of the project, from the idea to the implementation, and the administrative structure"—and that this requires professionals outside of city offices with deep expertise in community-building, financing, and construction.

State and Federal Government

State and federal government support largely took the form of funding. At the state level, WohnArt received a grant from the Rhineland-Palatinate's Housing in Town & City Centers/Living in Inner Cities Program that provided financial support with the proviso that rent would be capped for ten years at €4.65 per square meter.

At the federal level, the Wohnen für (Mehr)Generationen funding, while modest, was important. For some groups like WohnArt, it provided motivation and momentum early in the development process. Others used the additional funding to build a common room, as in the case of Oldenburg and Berlin-Lichtenberg, or to add universal design features. The residents would have had to bear the extra costs for the common room if it had not been for the federal grant. For Wohnmix, the Wohnen für (Mehr)Generationen funds were the only public monies the group received.

Community leaders shared that their project objectives were in place before they applied for funding from Wohnen für (Mehr)generationen, and that the program's guidelines of fostering self-determination in old age and fostering community did not shape their projects so much as reflect their existing goals.

KfW provided funding in the form of low-interest loans for energy efficiency in rehab and new construction for some of the projects.

Other Organizations

Other entities are involved with communities as service providers. The inclusion of services onsite can be beneficial to residents and the wider neighborhood, but it can also make funding more difficult. For example, interviewees from WIN (Nürnberg) noted that offering daycare onsite requires extra work and financing beyond what the city can provide.

Housing Costs and Affordability

Most interviewees reported modest monthly incomes, yet the majority felt their housing costs were manageable within their budgets. Several factors seemed to contribute to this. First, many people with low incomes had received an inheritance that allowed them to pay into the cooperative model and/or pay monthly cooperative fees. Indeed, three younger residents of Heller Wohnen—which has a mixture of resident owners and tenants—said they would not have been able to purchase their homes without money from inheritance or their parents. Another owner at Heller Wohnen said they were able to buy their apartment with a subsidized loan from the district government. Initial fees for cooperative membership varied; but at Heller Wohnen, reported amounts ranged from €100,000 to €230,000. For other people, savings or the sale of a home provided the means of joining. A lack of assets could deter potential members. At WohnArt, residents noted that the high initial fee required to join was a deterrent for young people and families. Similarly, at Heller Wohnen, one resident noted that families often do not have the savings with which to buy into the project and are therefore mostly tenants. This likely affected the mix of ages within the community, which currently only has residents aged 50 and up.

Second, affordability was woven into the founding and financing of the communities and part of their ethos. Residents' reports of monthly fees varied even within projects; some reported they did not know the precise amount they paid. At Heller Wohnen, cooperative members reported paying between €100 and €170 a month, though there were outliers at €20 and €350. At WohnArt, user fees were reported between €120 and €160 a month. Among renters, rents varied considerably within and between projects, ranging from €260 to €1,000, as did the share of their income that went to housing costs. Some reported paying about 20 percent of their income on housing; most felt they were paying 25 to 30 percent; but one person reported 40 percent and another, who earned €800 per month, reported that over half their income went to housing.

Some of the projects, including WIN, Wohnmix, and Werkpalast, have social housing set aside for low-income tenants. Affordability is not permanent, however; at WIN, the affordability period for social housing lasts 15 years, after which WIN GmbH will have to establish a new contract with the city. While WIN GmbH is set to renew its contract with the city, Wohnmix interviewees expressed concern about tenants in their affordable units once the affordability restriction expires. Sometimes support for neighbors struggling with housing costs comes from other residents; for example, on top of the association fee, Heller Wohnen residents pay into a social fund which can cover tenants who are temporarily unable to pay their rent.

Besides direct housing assistance, some residents relied on other programs to pay for the cost of living. For instance, refugees and their families receive aid from various levels of government. Residents at all five communities share many tasks of day-to-day maintenance and upkeep, which helps reduce some costs. In addition, some projects such as WIN have energy-efficient infrastructure or alternative energy sources which brings down the cost of utilities. At Heller Wohnen in Schwäbisch Hall and the Werkpalast in Berlin, residents commented that their housing costs had remained stable while prices in the surrounding area had risen considerably.

Interestingly, while some explicitly mentioned the importance of affordability in selecting their community, others did not. Given that many residents had modest incomes, it may be that affordability played a large role in shaping their housing options, but that residents still saw their decision within their option set as shaped more by communal aspects.

Management and Governance

All projects have very structured processes for internal governance and other tasks. For the most part, residents have control over both major and minor aspects of governance. At all projects, residents meet on a regular basis, usually once per month, to raise, discuss, and vote on different issues. At Heller Wohnen, Werkpalast, and WIN, residents use a consensus procedure, where everyone must agree before moving forward, at least for minor decisions. Residents at multiple projects mentioned that decisions involving money tended to be controversial. In the past, both Heller Wohnen and WIN hired outside consultants to help with decision-making or resolve internal issues.

Projects that include a mix of tenures may assign different decision-making authority to owners and renters. For example, at Wohnmix, residents who own their apartments are considered full members of the community, while others are considered supporting members. Supporting members have a voice in decisions, but full members can override their preferences. In contrast, at Heller Wohnen, renters and owners have the same rights and obligations to the community.

Across all projects, different tasks are managed by various working groups, again mostly made up of residents. Because no community has an on-site caretaker, common goals for working groups include taking care of the garden, maintaining the grounds, and cleaning up common spaces. For example, residents of WIN reported that they had

chosen to assess themselves to create a budget for garden maintenance which works out to roughly €50 per household a year. Members of the garden workgroup can spend up to €50 from the communal budget without prior agreement, but costs over that require community agreement.

Participation in working groups is voluntary for the most part, and residents generally did not report major issues with this system. Said one resident:

> Some take [cleaning] very seriously, some don't, and some don't clean. There's always trouble with neighbors whose turn is to clean and then don't clean. And the successors must clean up the dirt from two weeks ago. That's life. We can live with it….Overall, it works well.

At Heller Wohnen, WohnArt, and WIN, residents said older people are more likely to participate in these internal groups. One respondent and their spouse suggested both that working parents with children can be overburdened with responsibilities, but also that there may be a generational difference in willingness to be involved.

All communities also have to outsource some services, such as major repairs, using money from a common fund that residents pay into each month. The balance between managing needs internally and externally varies across projects, and it can change over time. For example, at Heller Wohnen, residents took on property management themselves until the process became too complicated and resulted in disagreements. In some cases, the amount of work done internally can be affected by demographic factors: at WohnArt, residents have increasingly sought out professional help with landscaping as they have grown older. Residents who clean common spaces can also choose to do it themselves or hire an outside service.

Finally, residents at all projects have a say in selecting new tenants, even if individual landlords or the cooperative can make the final decision. The process of choosing new residents typically involves community members interviewing potential applicants to decide whether they are a good fit. Most projects prioritize some groups over others, sometimes as a result of residents' decisions. For instance, at WohnArt, members of the cooperative are given a chance to move in before outside applicants.[136] At Heller Wohnen, WohnArt, and WIN, residents have collectively decided to prioritize younger applicants due to existing imbalances in the mix of ages. For mixed tenant-owner models, however, there are limits to resident control. At Heller Wohnen, one person said an "anti-community" owner living in the project could not be evicted even if other residents did not want them there.

Community Life and Relationships Among Residents

All communities successfully fostered strong relationships among residents, who reported a high rate of satisfaction with life in each location. This may be partly due to the self-selecting nature of these projects: many residents said they were motivated to join to be part of a community, receive mutual support, interact with people of different ages, or for a combination of these reasons.

Interviewees believe that, beyond personal inclination, formal processes such as internal governance, programming, and careful tenant selection helped maintain a sense of community over time. These structures serve to bring people together, resolve conflicts, and create a shared sense of purpose.

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136 At WohnArt, people can join the cooperative without living in the project.

Across all case study projects, many reported having both close relationships and more casual connections within their communities. Many residents said it was natural for them to get along better with some than others. At most projects, residents said that members of the founding group were very close to one another, likely because of shared experiences during the development process. Residents at WohnArt and Werkpalast also noted there was some grouping based on location of residence and socioeconomic class, respectively. However, few reported feeling excluded.

Two residents at WohnArt said that in times of crisis even having casual companionship could be helpful. In addition, living in intentional communities seems to have been especially helpful for those who require extra support in a new home. Three residents who immigrated from other countries said they felt a sense of belonging they might not otherwise have had. Additionally, many parents said their children benefited from having companions of a similar age in the community.

Some mentioned informal, resident-organized activities that may have helped build community, including: a walking group that met on Saturday mornings to walk or hike in a nearby forest, members who met for Qigong, and a cooking group.

Several residents talked about the importance of balancing community life and private life, and how they learned to set boundaries over time. Some reported valuing the flexibility they had in how much they participated in the community. A few said that they had learned to tolerate others' quirks of personality—though there were exceptions when another resident was particularly difficult.

> *You can have a community among older or younger people only, but that you develop a community where you also think about how you want to live together and that you also want to learn enough from each other—that's different. I have learned a lot from living together, and I have also developed personally....To show consideration for others. In our sessions, to hold back, not to become dominant. And being responsive to other people.—Founding resident*

Although stories of older people helping younger residents and vice versa were common (see below), many residents did not have deep relationships with people of different age groups. There were notable exceptions, such as a resident at Heller Wohnen who considered an older woman to be a "substitute grandma" to their children. However, most did have at least casual interactions with older or younger people on a regular basis, often through meeting in common spaces or working on shared chores. Many still found the multigenerational nature of the communities to be quite important to their decision to join and that it added to their enjoyment and personal growth. At Heller Wohnen, an older resident said they enjoyed seeing a child in a neighboring family grow up over time.

Community and Tenure

Interviewees of communities with a mixed owner-tenant tenure structure reported some specific challenges. In Wohnmix, one resident said that owners tended to feel more secure in terms of their place in the community; similarly, a Heller Wohnen renter was struggling to convince their landlord to let them purchase their apartment. One resident of a subsidized unit in Wohnmix expressed concern over their landlord increasing the rent after the affordability

period expired, while another said a troublesome resident-owner could not be removed given their ownership stake in the community. In addition, in mixed-tenure communities, non-resident owners have the final say in tenant selection, which may not always align with residents' preferences.

The COVID-19 Pandemic and Community Life

Many residents said that having internal governance structures, programming, and physical spaces to gather were important for creating and maintaining community life. However, all of these were impacted by the onset of the COVID-19 pandemic. Some spaces could no longer accommodate groups given physical distancing guidelines. Some could not or were not comfortable meeting online. Typical activities like shared cooking, exercise, dance, and board games, as well as outings and holiday parties, were suspended. However, in most cases at least one or two activities persisted: at Heller Wohnen, for instance, residents watched movies while physically distanced and held an outdoor barbecue.

The result was that, in most projects, social contact during the pandemic devolved mainly to one-on-one or small group interactions as households "podded" together. While this could be a source of support for many during a difficult time, many residents felt the absence of larger, community-wide activities that brought people together more deliberately. In addition, some felt one-on-one support dropped off, with one woman recounting an episode of illness during which no one in her community reached out. While some ebb and flow in community life is normal—residents at WIN and Werkpalast said resident participation had dropped even before the pandemic—restrictions imposed because of COVID-19 caused an unusually severe decline even in tight-knit communities.

Maintaining Community over Time

Sustaining community takes ongoing work. As one founding member put it when asked if the original vision had been realized for the community: "It...must be revived again and again", and people must "have the necessary openness" to change and reflect. One resident noted that new residents could "revitalize" a community, though it is important that applicants understand and agree with shared goals.

However, maintaining community could be challenging as individual members moved on or households changed. In one case, a couple who had driven the vision and development of the community separated, and other residents felt the community suffered as a result. As founding members aged, they also found their communities changed over time. An older couple interviewed together said that with age, everyone had withdrawn a bit, and people were less able to do physical work on the property than before. They acknowledged that the pandemic had affected community life as well.

One interviewee at Heller Wohnen noted that the strength of community ties waxed and waned, and the group sometimes noticed that they might be withdrawing from each other. "And then we addressed that. These regular meetings are...important for this purpose, so that we can say these things, make comments, think about [where] it comes from and where we want to go". The resident noted that the community has enlisted outside moderators to help work through difficult moments. Some founding members also stated that because they have bylaws in place that govern the community, the ethos of the project can be more easily transferred to the next generation.

Informal and Mutual Support

Despite not necessarily being close to everyone in their community, most residents said they would receive assistance from fellow members if they needed it. Most commonly, across all projects, residents received help from

others when they were sick or hospitalized. This help could include assistance with activities of daily living, social visits, and errands. Another common form of mutual assistance was giving rides to other residents or allowing others to use their cars. Many residents said their neighbor had a spare key to their home or they had asked another resident to take care of their apartment while they were away. As these examples show, some forms of assistance require a high level of trust. At Werkpalast, one parent said they sometimes leave their residence while their son is sleeping, knowing their child can knock on a neighbor's door if he needs help.

A Culture of Support

Although all acts of assistance are voluntary, some forms are more structured than others. For instance, at Heller Wohnen and WIN, small groups of residents have organized to address specific needs, such as caring for people with dementia. A person's skills and inclinations may also shape the type of help they typically offer, from looking after children to providing technological support. In addition, individual projects have different methods of meeting needs. At Heller Wohnen, help is often offered without residents having to ask for it. One resident even said they felt overwhelmed by the offers of aid they received while going through a health crisis. At WohnArt, WIN, and Werkpalast, residents said help is more often provided within residents' smaller networks of friends and contacts.

Having a culture of mutual assistance requires some work, said residents. On an individual level, some interviewees noted that they had had to become more comfortable asking others for help. In addition, residents must keep tabs on their friends and neighbors and communicate with each other in order to provide support when it is needed.

There were some divisions in how people of different ages help each other. At Heller Wohnen, WIN, and Wohnmix, some residents said older people were more likely to help out on a regular basis. However, young people still provided help, often by running errands outside the community. Generally, residents accepted that some have more capacity to help than others, either because of work and other commitments, or because of physical constraints. One of the city officials interviewed, speaking about other projects he had seen, said that when more people wanted help than was offered, the imbalance could be detrimental to the community.

Although not many residents said they had close relationships with someone from another generation, examples of cross-generational assistance were very common. At Wohnmix, a teenage resident who moved to Germany with their family said older residents have offered to help with language learning as well as planning for the future.

Support for Older Adults

Many older residents had experienced changes in health over their residence. Several reported heart attacks, cancer, or other illnesses, noting that their fellow community members often helped them out during these periods, with rides to a medical clinic, providing a meal, or doing their grocery shopping.

Resident support often supplemented professional services. At WIN, when one person wanted to stay in her home after developing symptoms of dementia, other residents spoke to her relatives on her behalf. They helped set up an arrangement where, instead of receiving institutional care, she has both professional caregivers and support from a group of fellow residents. These residents go on walks with her and check on her regularly.

On the whole, people agreed that informal support could delay the need for professional support. When asked whether residents felt that their support had kept someone in their home longer than had they not received the support, the general feeling was that it had. This is anecdotal, based on residents' experiences and their perceptions, and would have to be tested through a rigorous evaluation to determine if this model of in-kind support does indeed keep individuals from prematurely moving into residential care settings. Yet the anecdotes paint a picture: an older

Heller Wohnen resident noted that she would have had to move to a nursing home were it not for the support she received from neighbors, while at WohnArt, a resident said their husband would have had to go to a nursing home had they not moved to the community and received support from other residents. Said one: "People stay here much longer when they're old....They don't need a place where they're taken care of now...because quite a lot of things can take place here".

Formal Supports and Services

In addition to informal support, some residents were able to stay longer in their communities with the help of professional care services. Levels of care varied, and not everyone receiving them was an older adult. Services provided included meal delivery and help with bathing, as well as more specialized care for people with dementia. Residents who required outpatient services of some kind contracted these themselves and paid for them through their long-term care insurance.[137] In addition, one resident at Heller Wohnen said the community was "well connected" to a faith-based program that provided care services. At WIN, an outpatient nursing service provided professional support.

Ultimately, interviewees noted that people may need to move to find higher levels of care. Although the supports the community can provide—such as with shopping or rides to doctors' appointments—can prolong life in the community significantly, ultimately none of the sites had an on-site, professional caregiver. Residents recognized the importance of setting boundaries, acknowledging that there were limits to what could be done for someone as their needs increased to the point that more intensive care support was needed, such as a nursing home.

The Role of Design

Overall, residents were satisfied with many physical aspects of their communities. Founding residents at Heller Wohnen, WIN, and Werkpalast enjoyed having a say in the design of their apartments, and in some cases they made adjustments for greater accessibility. At WohnArt and WIN, residents said they liked living in a modern apartment with features such as underfloor heating and solar energy. Residents at almost all projects spoke about enjoying nearby green spaces and amenities such as shops and doctors' offices within a walkable distance.

Residents' opinions about the size of their apartments did vary, especially since some had downsized from larger houses. Others have had or anticipated changes in their household over time, such as a new child, which their current apartment may not be able to accommodate. At least one community had deliberately designed some units to be flexible, able to be subdivided into smaller apartments if needed; however, one resident felt that had the community built more multibedroom units, they would have an easier time attracting families with children.

Because common areas are available to residents, each private apartment could be smaller and easier to maintain. One interviewee noted one would not feel cramped in a small unit when there was a big garden, community room, and café right onsite, in addition to the wider neighborhood.

Interviewees noted several design choices that facilitated community interaction. One described how the pathways around the project allowed people to see and be seen, resulting in "situations where contact happens quite unintentionally". Residents agreed that common spaces were important for both planned and unplanned interactions with others, and for the most part were satisfied with them. Common rooms and gardens were mentioned the most often. The common room was typically the setting for resident meetings and large group activities, including

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137 Germany has had a public long-term care insurance fund since 1995. It is financed through employment contributions and mandates compulsory insurance for the entire population. There are four levels of care and, depending on a person's needs and in consultation with a doctor, a person is prescribed a level of care.

those organized by individual residents. Many residents pointed out that the size of the common room could affect community life, with residents at WohnArt and WIN particularly unhappy with their small common rooms. The garden, on top of being a site for working group activities, also acted as a space for social events and spontaneous meetings. Other outdoor spaces—a terrace or pergola, and in one case, a treehouse—were also described as important for socializing.

Common spaces are not only important for community life, but also as amenities. Many residents mentioned the importance of having a shared laundry room, storage spaces, and apartments for guests. These act not only as sites of potential informal interactions, but also offer convenience and in some case, reduce costs. At Heller Wohnen, one resident's mother stayed in a guest apartment after she had broken her leg. At Wohnmix, a resident was allowed to stay with their cat in the common room for four months while their apartment was being repaired. WIN also rents out its space to a private daycare and a kindergarten on-site, which hadbeen useful for some residents who had the luck of being allocated a space through the city system. Not all children at WIN were allocated a space at the on-site daycare and kindergarten, but those who were noted the ease of having their child cared for steps away from their home.

Since one of the criteria for receiving the Wohnen für (Mehr)Generationen grant was accessibility, all five projects had at least some accommodations for people with disabilities. Residents most often mentioned barrier-free design, elevators, and extra-wide hallways. People in WohnArt and WIN also discussed having accessibility features in the shower. At Heller Wohnen, accessibility for wheelchair users was a priority, and two shared apartments were designed so that a resident could stay with a live-in caregiver. Most residents were very satisfied with the accessibility of building design, including a few people who developed mobility issues after joining their communities. Others who did not have issues moving around nevertheless viewed these features as a positive amenity. In addition, at Heller Wohnen and Wohnmix, residents said the neighborhood was accessible for people with walking aids.

Role in the Neighborhood

Communities tended to engage with the broader neighborhood in different ways, and also to different extents. Heller Wohnen and WIN had a more structured approach toward engagement that involved organizing events open to the public. At WIN in particular, their on-site café draws people from outside the community, even though events had to be paused during the pandemic. The on-site kindergarten and daycare are also open to people from outside the project. Some residents at Heller Wohnen participate in a neighborhood association, which allows the community to participate in an annual festival and other events.

In other cases, involvement with the neighborhood took place more on an individual basis. At Werkpalast, one resident acts as a representative of the project to the broader community and is friendly with many people who live in the area. At Heller Wohnen and WohnArt, some residents have provided German-language tutoring to refugees who moved to the area—and, in one case, a refugee who received language lessons later moved into the community. Others volunteer in organizations such as a local church or library. In addition, some residents have friends or family members living close by (motivating them to move to the community in some cases).

Despite this, communities also faced challenges in their attempts at outreach. At WohnArt, one resident said that low attendance at a public event in the second year discouraged residents from reaching out to their neighbors again. Another resident there said that they overheard a passerby describing the community as an old people's home. One resident of WIN said that someone had once written a critical article about the community, which led project members to organize events and mailings in response. Resistance may come from community members

themselves: at Werkpalast, one resident said most people are not interested in interacting with those outside the community: ideas such as selling bread to the wider neighborhood or installing a bench at the entrance have been rejected at meetings.

Overall Satisfaction

Overall, the residents we interviewed expressed satisfaction with their living arrangements and communities. When asked if they had plans to move out within the next two years, responses were universally versions of "no"—including "No, never....There's simply nothing better"; and "It would be very hard for me to leave my neighbors....They are so loving and good, so naturally I want to live with them".

> *I think I will be sitting here as an old, very old lady...and I would watch the children....This is a very peaceful thought.—Founding resident*

Residents with children were also happy: "The children are simply free here. They play together outside without any help from their parents. That is the beauty of it". However, renters and younger residents did express more uncertainty about the future. Renting offered less security, and younger interviewees noted that they might need a larger unit than was available in their communities.

Many commented that they had found relationships and support in their communities that they had not experienced in conventional housing. Older residents as well as immigrant residents found this highly useful. The communities took intentional effort, however, to manage personality conflicts, expectations, and changes over time.

Intentional Multigenerational Communities in the United States

The case studies of German multigenerational communities sparked several questions that guided research in the United States. We sought in particular to understand how development, design, financing, affordability, and mechanisms for building and sustaining community might work in a US context.

We interviewed professionals involved in developing, designing, leading, and managing intentional multigenerational communities of the two types mentioned in the literature review: those developed and governed by residents and those developed and governed by nonprofit organizations on behalf of residents. The latter model was more likely to utilize public funding and to engage as partners with public agencies, and we focused the majority of our interviews there. We supplemented these with interviews with other professionals engaged in supporting and designing multigenerational communities.

We did not conduct in-depth case studies in the United States, but we do provide short descriptions of the communities referenced most prominently by our interviewees (see Table 4).

Bay State Commons opened in Malden, Massachusetts just recently. After writing a mission statement in 2013, a multigenerational group of future residents worked as their own developer with architects French/2D and Neshamkin French to build a 30-unit community, the first development of its kind under Malden's cohousing zoning ordinance developed in response to the Bay State proposal.[138] Units range from studios up to three-bedroom apartments. The community also features 5,000 square feet of common spaces. The community is structured as a condominium, with owners purchasing their individual units and sharing in common costs. There are no income-restricted units. People interested in joining the community can join as associate members and participate in meetings. Residents currently span four generations.

Arboretum Cohousing (ARBCO) is located in Madison, Wisconsin. A small group affiliated with the Madison Meeting of the Society of Friends spent several years planning and fundraising, with advice from other cohousing communities, and ultimately purchased land at favorable terms from a hospital in 2007. Residents moved in in 2008. The community is multigenerational, home to individuals and families, including older adults and younger individuals with disabilities. Organized as a condominium, the community includes two new multifamily buildings with 29 units, a triplex with three rehabilitated townhouses, and six free-standing houses that were original to the site. The community also includes a duplex built in partnership with Habitat for Humanity. All units are owned by individuals. Six are income-restricted, which is possible because of the favorable sale price of the site, Community Development Block Grant (CDBG) funds allocated by the city, and cross-subsidization by buyers of units that are not income-restricted.

H.O.M.E. (Housing Opportunities and Maintenance for the Elderly) in Chicago, Illinois, was founded in 1982 and has grown to own and manage 78 affordable apartments in three intergenerational buildings, with more in development. Older adults and families may occupy private units in a shared building, or older adults may opt for H.O.M.E.'s Good Life Senior Residences, which offer more family-like settings in which older adults have private bedrooms but share other common areas with (typically younger) resident assistants and families. Assistants socialize with and

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138 Architect (2020). [Bay State Commons Cohousing](#).

Table 5: US Organizations Represented in Interviews

Organization	Organization type	Location	Tenant Composition
Bay State Cohousing	Cohousing group	Malden, MA	Individuals and families, including older adults
H.O.M.E.	Multigenerational housing provider	Chicago, IL	Older people, families, young adults
Ujima Developers	Developer	PA, MD	Older people and their families, caregivers
Treehouse Foundation in partnership with Beacon Communities LLC	Housing and service provider	MA	Older people, families raising foster children
Treehouse Foundation in partnership with 2Life Communities	Senior housing provider	Boston, MA	Older people, families raising foster children
Bridge Meadows	Multigenerational housing provider	OR	Older people, families raising foster children
Plaza West	Multigenerational community	Washington, DC	Grandparents raising children, individuals and families (any age)

support older residents in return for a combination of room, board, and wage. The organization provides a range of services to all residents. Housing affordability is supported by the local Low-Income Housing Trust Fund, tenant- and project-based rental assistance, and private donations. Recently, H.O.M.E. received $473,000 from the state for improving accessibility at the Pat Crowley House, its first Good Life Senior Residence.

Bridge Meadows currently owns and operates three 100 percent affordable communities in Oregon for families adopting or fostering children and older adults seeking to contribute their time and talents to support them. Inspired by Hope Meadows in central Illinois, Bridge Meadows was founded in 2005 and opened its first community in 2011 in North Portland. Bridge Meadows now serves 220 residents, and it also includes an apartment building for youth aging out of foster care that is connected to its original community. In addition to community life, it provides an array of clinical services and programs intended to improve health and well-being outcomes. Bridge Meadows is funded in large part from contributions from foundations, government, businesses, and individuals.

The Treehouse Foundation in partnership with Beacon Communities LLC is also dedicated to families adopting or fostering children and older adults committed to supporting them. The Treehouse Foundation was founded in 2002 to help children move out of foster care into permanent families, and its community of 60 homes opened in 2006 in Easthampton, Massachusetts, with 48 one-bedroom cottages for people aged 55 and over and 12 multi-bedroom homes for families. All cottages are affordable; six of the homes are affordable and the other six are offered at market rate. Treehouse now serves 115 individuals. The community was developed through a partnership with Beacon Communities, LLC, a property developer and manager, as part of its larger Easthampton Meadow development. MassHousing, the state's housing finance agency, provided $5.2 million in financing for Treehouse and Easthampton

Meadow. Treehouse partners with Berkshire Children and Families, a licensed social service agency providing services to families and children.[139] Funding for intergenerational programming comes from a combination of grants, philanthropy, and a special contract with the Massachusetts Department of Children and Families.

The Treehouse Foundation in partnership with 2Life Communities is under development. Working with Plummer Youth Promise the project entails an intentional multigenerational community for families fostering or adopting children and older adults. The community of 40 affordable apartments for older adults and 12 family apartments will be part of a 10-acre former hospital site that will also include service-enriched senior housing and housing for youth aging out of the foster care system.

Plaza West, in Washington, DC, includes 223 affordable apartments, 50 of which are reserved for grandparents raising grandchildren and restricted to households with incomes between 30 and 60 percent of the area median. While supportive services are available to all residents, grandfamilies can participate in its Community Life Program, which offers more case management, special programming, and connections with other families within the building. Plaza West was developed by Mission First in partnership with Golden Rule Plaza, Inc., a nonprofit subsidiary of Bible Way Church, and Henson Development Company. Financing included tax exempt bonds issued by the DC Housing Finance Agency and Low Income Housing Tax Credits, as well as gap financing from the DC Department of Housing and Community Development and the DC Department of Behavioral Health.[140]

In addition to people representing the projects above, we also interviewed leaders of Ujima Developers, Generations United, and Rosenberg and Associates, a consultancy focused on community land trusts and cohousing.

Development and Financing

As in Germany, development of multigenerational communities in the US could take considerable time to develop as future residents or private organizations gathered financial resources, planned and designed the communities, and identified land on which to build.

Of the communities we researched, Bay State Cohousing and Arboretum Cohousing followed the path to development most similar to the German case studies. As in some of those projects, especially Werkpalast, the Bay State group was founded by a small group of friends who then recruited professionals to help them choose and develop a site. The three-story, 30-unit project encountered barriers along the way, including local resistance that was addressed through a new city ordinance allowing modest density increases for cohousing. The group has no income-restricted units but states that it will work with potential buyers who face financial hardship.

Arboretum Cohousing also required a good deal of coordination in the pre-development phase. A discount on the purchase of land, inclusionary zoning incentives, and community development block grant funding made it possible for the 40-unit project to include four units affordable to households earning up to 70 percent of the area median income (AMI). A partnership with Habitat for Humanity resulted in two more units affordable to households earning up to 50 percent AMI.

Bay State Cohousing and Arboretum Cohousing are entirely ownership-based. Consultant Greg Rosenberg, who helped develop two cohousing initiatives in Madison, Wisconsin, commented that many initiatives adopt a condominium structure. Compared to the type of loans required to buy into a cooperative model, mortgage loans to purchase a condominium unit are easier to obtain for prospective residents in most parts of the United States.

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139 Rising Up to Meet the Challenge (2019). MassHousing 2019 Annual Report.
140 Mission First Housing Group (n.d.).

The complexity of developing projects—an area in which many members initially lack experience—adds to the difficulty many cohousing groups have meeting their affordability targets. Cohousing groups are better equipped to develop projects with affordable units if they partner with a nonprofit, according to Rosenberg. However, even with professional help and government funding, cohousing groups may still have difficulty navigating federal or local requirements. For instance, federal prevailing wage requirements apply to housing projects that receive subsidies for 12 or more units, which increases the price of development. A cohousing group can circumvent this requirement by creating fewer affordable units or choose to shoulder the additional costs, which may limit affordability anyway.

Intentional communities developed by nonprofit organizations were more successful in securing funding for development, such as Low-Income Housing Tax Credits as well as city and state grants. Yet interviewees reported that public subsidies can also add some complications to their goals of supporting their community. At Bridge Meadows, interviewees noted the Fair Housing Act restricts the community's ability to select for a multigenerational mix of residents. In order to qualify for a partial exemption from the Fair Housing Act, 80 percent of units must have a resident 55 or older.[141] In addition, Family Unification Program vouchers for youth, offered under Section 8, support youth aging out of foster care between ages 18 and 24 but are time-limited to 18 months.[142] Two interviewees from different projects noted that this limitation is problematic for young adults going through school or job training in order to be able to pay higher rents. And at H.O.M.E., the Good Life apartment model (available at two out of its three sites) does not comply with Low Income Housing Tax Credit requirements at the state level because of shared kitchens and bathrooms. Instead, H.O.M.E. relies on rental income from non-shared units and the Chicago Low-Income Housing Trust Fund to help subsidize this portion of their community. Financing services critical to the communities' goals also presents challenging, and the largest part of operating budgets. Many rely on fundraising from corporations, foundations, and individuals.

Last, small or relatively new private developers may face barriers to creating multigenerational communities. Ujima Developers, whose planned developments include a multigenerational community comprised of 14 age-friendly senior rentals and 14 bi-level condos in West Philadelphia, noted the difficulty small developers face obtaining public and private subsidies; one reason is that the cost of hiring outside consultants to navigate and apply for subsidies such as Section 108 loans can be prohibitive.

Community Life, Support, and Services

Compared to the German case studies, Arboretum Cohousing had the most similar model for daily governance, including shared responsibility for upkeep (residents had not yet moved into Bay State Cohousing at the time of our interview). Arboretum uses professional services only for specialized tasks such as accounting or cleaning common spaces. Residents help each other in spontaneous and structured ways, including participating in a care committee that makes arrangements for residents with temporary health issues.

At communities organized by nonprofits, informal support also occurs but staff members are also essential for directly delivering support to residents and to building community that can result in more informal interaction and mutual help. For the former, staff might help residents navigate public benefit programs, school requirements, and social service departments. In some cases, these communities also contract with outside service providers.

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141 See US Department of Housing and Urban Development. Housing Discrimination Under the Fair Housing Act.

142 Dworsky, A. et al. (2017). "The Family Unification Program (FUP)". Child Welfare, 95(1), pp.9-26.

The communities serving families with foster children have the highest levels of professional involvement that we saw in our research. While older residents are expected to volunteer a certain number of hours a week, professional staff and nonresident volunteers (including college students) also offer services and support and develop formal programming (for example, art classes, fall prevention programs, and community gatherings). At Treehouse's location in western Massachusetts, staff from the Treehouse Foundation, developer Beacon Communities, and the child welfare partner 18 Degrees all have offices in the community center. The new project underway in Boston will likely adopt a similar structure.

A higher level of professional involvement and structured format of programming may aid community cohesion—important for residents who did not develop cohousing together—and better serve those with higher needs. Formal programs can also lead to close relationships among residents. At Bridge Meadows and Treehouse sites, residents of different ages work in the garden together and share meals. Residents also develop programming and activities, sometimes with professional support, such as a memoir writing class. As a result, staff in both organizations said residents have deep relationships with each other and some children consider older residents to be honorary grandparents. At H.O.M.E.'s communities in Chicago, older residents and families are not required to participate in any activities or to provide assistance to others, although staff sometimes encourage them to do so. Resident assistants in the shared apartments provide more direct support but much is informal; this, interviewees noted, was particularly valuable during the pandemic. Plaza West falls somewhere in between the Treehouse/Bridge Meadows model and H.O.M.E., with staff who provide social services and programming, and a requirement for older adults to participate in a certain number of events per year.

Residents also self-organize and develop mutually supportive, if sometimes looser, relationships. Echoing a finding from the German case studies, one interviewee commented that although direct intergenerational assistance does not always happen, even regular conversations with people of different ages can be an important form of connection. At Plaza West, staff said that beyond formal programming, grandparents have worked together to share transportation, provide checkups on people in the hospital, and organize cookouts.

Even in communities with a high level of services, interviewees mentioned the need for additional support for specific groups. In particular, older adults in need of long-term support and services may have few options for assistance with daily living beyond what their own insurance can provide.[143] At Arboretum Cohousing, a few younger residents with disabilities have their own dedicated staff to handle emergencies, paid for by family or themselves. Residents in that community have also begun a discussion about supporting aging residents, including whether they might set aside a unit for a full-time caregiver who could live onsite and assist residents. At Bridge Meadows, residents in need of home health aides or hospice care must arrange and pay for it; similarly, H.O.M.E. is not designed support older adults with advanced dementia or severe illness. Some have had to move out to higher levels of care, a fact that weighs heavily on staff and other residents.

In terms of other needs, staff at Plaza West said that grandparents raising grandchildren would benefit from more support navigating school issues and benefit programs. Older teens and young adults aging out of Plaza West and other communities focused on foster children could also benefit from additional assistance as they move toward independence, including skills training and programs that teach life skills.

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143 In some states, Medicaid recipients (typically low-income individuals) can receive supportive services through home and community-based waivers, though these are not entitlements.

Resident Selection and Mix

Resident selection varies by community. In private cohousing organizations, selection is often shaped by the ownership structure. For example, Arboretum Cohousing is structured as a condominium. Owners who wish to sell their units can technically choose their buyers without community input, and there is no formal vetting process for new residents. However, to help ensure a good fit, prospective buyers are informed early on that they are moving into a cohousing group. Turnover is rare, however, with only 14 resales in the life of the community so far.

Cohousing groups in the United States also use other approaches to ensure good tenant-community fit. In the communities Greg Rosenberg has helped develop, extensive outreach—sometimes as part of a mandated affirmative marketing plan in communities offering affordable housing—and a lottery system for applicants have also proved effective. He emphasized that a thorough orientation process that introduces cohousing and group expectations is key.

In nonprofit-run communities, staff also spoke of the need to choose tenants interested in helping fulfill the goals of their communities, particularly mutual assistance and intergenerational interaction. At Bridge Meadows, Treehouse, and H.O.M.E., staff said the application process for residents involved checking whether they agreed with the goals of the community. At H.O.M.E., older adults applying for shared apartments also had to be open to communal living in shared quarters. Interviewees reported that these vetting processes helped create the strong community ties described in the above section. For families fostering or adopting children, referrals may come through child welfare partners or systems.

Tenant selection is also shaped by the requirements of public programs. For example, Treehouse's location in Boston (under development in partnership with 2Life Communities at the time of writing) will use Section 8 vouchers to ensure affordability. The Boston Housing Authority's mandated tenant selection plan for Section 8 voucher recipients requires that prospective tenants be chosen from a waiting list, and not all on the waiting list may wish to commit to the community's emphasis on interaction and support. As a result, developers will instead rely on project-based rental assistance via the Massachusetts Rental Voucher Program or the state Section 8 program, which offers more flexibility around tenant selection.

At Treehouse in Easthampton and Bridge Meadows, staff commented that there tended to be more women than men among older residents. At Plaza West, many grandfamilies are also led by single grandmothers. While more data is needed on the gender breakdown of multigenerational communities overall, several of those included in this study provide needed support and connection for women raising children without a spouse or partner.

None of the communities we spoke to reported issues with maintaining a mix of ages over time, possibly because some are newly established. However, at the projects serving families with foster children or grandfamilies, those raising children are generally not able to stay on-site after their children leave home, and older adults in need of supportive services at home may also ultimately move to locations with higher levels of care. In response, some communities have or are planning adjacent housing for former residents.

Community Design

As in the German case studies, creators and staff at multigenerational communities emphasized the role of design in bringing people together. Interviewees mentioned having at least one large space—sometimes outdoors—where people could gather. Communal gardens were also a common feature. Other aspects of design resembled the German projects, including an emphasis on accessibility and the involvement of future residents in the design phase. Staff at Bridge Meadows also mentioned the importance of trauma-informed architectural design, including ample

indoor lighting and clear lines of sight so parents can watch over children from inside their homes.[144] Although Ujima Developers had not built any projects at the time of writing, it also planned to provide space for paid or family caregivers to live on-site.

Similar to the residents of German multigenerational communities, most also mentioned the need to balance privacy with common spaces. However, some of the communities we spoke to in the United States tend to offer larger private units than their German counterparts. At Treehouse in Easthampton, Massachusetts, families occupy single-family houses, similar to the suburban neighborhoods in the area, although the community's layout facilitates spontaneous interactions and gatherings. Other projects clustered homes more densely, including Plaza West's 12-story, 223-unit apartment building in Washington, DC.

According to people involved in cohousing groups, design also played a role in affordability and tenant mix. At Arboretum Cohousing, the community decided to keep six single-family houses that were already on the site at time of purchase. These relatively older buildings were less expensive and more spacious than the new construction, making them more attractive to families. At the same time, however, smaller units can reduce costs.

Although the layout and physical size of projects varied, most interviewees agreed that limiting the number of people in a community was important to promote cohesion. Some also said that a critical mass was important to reduce personal friction among residents and allow for some privacy. At the smaller end of the spectrum, Bay State Commons followed the guidance of a national cohousing association in constructing 30 units for around 100 people. H.O.M.E. currently houses a maximum of around 70 people in each of its communities, while Treehouse limits its sites to around 150 residents. Plaza West was the largest of the communities, built or planned, with well over 200 units, but the grandfamilies program within it includes only 50 units.

The US multigenerational communities are generally well-connected to their neighborhoods. Most seem to have good access to outdoor or green spaces. As noted earlier, the Bridge Meadows and Treehouse organizations had built or were building housing for older adults in need of more services and young adults aging out of foster care. At the Treehouse site in Boston, the development team hopes that younger adults will receive career development opportunities at nearby sites like a medical center. Informal connections to neighbors exist too; for example, at Bridge Meadows, neighborhood children join resident children to play on the community grounds, and older adults have support from local service providers and, at one site, from a church across the street.

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144 As of March 2023, Bridge Meadows was working with an outside consultant to create a set of standards around trauma-informed design. Administrators also take a trauma-informed approach toward programming which draws from Hope Meadows, a multigenerational community in Illinois that is mentioned in the literature review. For a white paper on how Hope Meadows aims to support those who have experienced trauma, see Power et al. Aging Well in an Intentional Intergenerational Community.

Conclusions and Insights for the United States

Our research in Germany and the United States highlighted the benefits of multigenerational communities. Individuals mentioned feeling a sense of purpose living in a community where they could potentially support their neighbors, and security in knowing that other residents would help them out if needed. In Germany, many reported that people were living longer in their communities with the support of their neighbors. In the United States, nonprofit operators of multigenerational communities reported better outcomes for children in the foster care system and described vibrant, engaged communities of all ages. Given the difference in the types of organizations studied in Germany and the United States (with German communities being more resident-led and developed, and several of those in the United States organized and run by nonprofits), those in Germany focused more on mutual support, while in the United States the focus was more on the role of staff in building and sustaining community. In all cases, however, residents played important roles in supporting one another.

Based on findings from the German case studies and interviews with experts in the United States, the following insights could guide the development of better support for multigenerational communities.

Development Costs and Processes

- Sites on which to locate intentional multigenerational communities can be difficult to identify and purchase, particularly if a community needs time to get its financing in order. Nonprofit and public entities can play an important role in transferring land on favorable terms or, as in the case of some German municipalities, helping to hold the land during the planning phase.
- In the United States and Germany, organizations relied on technical support to navigate the complex design, development, and construction phase. This was particularly true for those seeking to utilize public subsidies to ensure affordability, which typically involves multiple sources of funds, many of which have specific regulations about their use. Communities organized by future residents might seek support from peer organizations and consultancies and partner with specialized organizations.
- The German model showed how a small amount of federal funds can serve as a catalyst to securing additional funding and can also be useful for building shared elements of projects (such as common spaces).

Affordability

- German and US communities have been able to offer affordably priced housing. However, this is not without challenges, from concern over expiring affordability restrictions in one of the German case studies to the complexity of layering housing subsidies meant for different ages and purposes in the United States.
- Compared to multigenerational communities in Germany, cohousing groups in the United States may face greater challenges during the development phase that limit their ability to offer affordable units. Even with help from nonprofit partners and experienced members, many groups find it necessary to adopt an ownership-only model that can be difficult for those with limited resources to access. Given the often long and uncertain process involved in creating multigenerational housing, this housing type also requires prospective residents to have ample time as well as savings.

Physical Design

- In all cases, physical design is seen as critical to fostering social interaction and building community. Shared indoor and outdoor spaces are important for informal interactions and formal events. Site layout is important to create opportunities for informal meetings and to enhance feelings of safety.
- Universal/barrier free design featured in the US and German examples, in both the housing units and common areas.
- In addition, while development sites can be difficult to find, some communities deliberately located near transit and accessible to amenities attractive to residents of all ages, and some co-located related housing nearby.
- Representatives from communities in both countries spoke about the important role of design in lowering costs, particularly through smaller individual housing units and shared spaces and amenities.

Community Building and Mutual Support

- An insight from Germany and the United States is that building community requires sustained, intentional effort. Nearly all communities we studied reported that they regularly shared meals and held celebrations. People came together at afternoon teas or to work in the garden, on the playground, at workshops planned by residents, and at recreation and after-school programs run by staff. At cohousing sites, communities have deliberate processes for decision-making and consensus-building. In nonprofit-run communities, staff supported community-building efforts.
- In all types of communities we studied, people support one another, looking in when someone is sick, offering rides, babysitting, or shopping for each other. In some places, committees of residents organized support for neighbors in need. Older adults in many communities worked together to organize meals and activities for children in addition to engaging with youth one-on-one.
- Perhaps as important, some expressed a sense of security that there were neighbors who could help if needed. And, as numerous people noted, just having people to converse with, including those of different ages and life experiences, was in itself important.
- Despite the presence of caring neighbors, formal supports and services are important parts of life for many individuals living within intentional multigenerational communities. Some of these may be provided by the community, particularly those run by nonprofit organizations, such as case-management services or tutoring for children. Personal assistance with daily activities (such as provided by a home health aide) may be brought in from outside. In the United States, this is typically covered by family or in some cases by health insurance, but a major difference with Germany is that country's universal long-term care insurance.
- Sustaining a mix of ages within a community can be a challenge, particularly in the cohousing models that are not dedicated to specific populations like grandparents raising grandchildren. In these, younger people may have difficulty buying into ownership models.
- Many noted that the communities they represented were saving public funds in other arenas besides housing, including healthcare and long-term services and supports, and that young people growing up in such settings would be primed for more economically stable futures. However, more research is needed about outcomes.

Below we highlight several implications of these insights for federal, state, and local governments.

Federal Government

Financing and Affordability

As noted, small-scale but targeted funding can help catalyze the development of intentional multigenerational communities. In the United States, one interviewee recommended funding for the construction of common spaces within communities, which echoes how some of the German communities utilized grants under the Wohnen für (Mehr) Generationen program. This can be important because other funding sources incentivize maximizing the number of housing units that can be built, making it difficult to justify using limited funds for common areas. However, these spaces are important for building a mutually supportive, close-knit community.

Statutory flexibility in existing programs might also be used to encourage innovation around multigenerational communities. For example, options for older adults raising minor children in age-restricted housing (such as that funded by Section 202) might be expanded, including directing funding to retrofit or build additional units that accommodate families in senior housing. In addition, our research also underscores how households' configurations can change, sometimes suddenly, as when older adults are called upon to care for minor children or when they themselves need an adult child to move in and provide them care. However, these household changes can sometimes put people in violation of their leases. While applying well beyond intentional multigenerational communities, HUD might reconsider restrictions and barriers in housing subsidy programs that make it difficult for households to be flexible as their needs change.

It may be possible to increase flexibility in other existing programs as well. Within the bounds of fair housing laws, Section 8 can be more useful in intentional communities when there is some flexibility in tenant selection to ensure a good fit with the community's goals. Section 811 Project Rental Assistance (for very and extremely low-income people with disabilities) could potentially allow for a more deliberate mix of generations as well as programming to foster intergenerational relationships. CDBG and HOME funding—which some US communities have benefited from—could also be more widely used, perhaps by highlighting its applicability to intentional communities. Finally, many multigenerational communities are likely to be small. Finding ways to support these projects could help smaller, socially motivated developers.

Support for Programs and Services

As noted, programs and services are important for building community in multigenerational housing, often providing the foundation for more informal relationships. This is particularly true for those projects run by nonprofit organizations. Services are also critical for helping individual households meet their needs. HUD and the Department of Health and Human Services might consider subsidies to fund and sustain recreation, education, job training, support groups, and other programs in these communities. Such funding should be flexible enough to accommodate the needs of different kinds of multigenerational communities and the mix of ages they support (including young adults, a population several interviewees mentioned). Funding for resident service coordinators to help connect residents with benefits and needed services would also help.

At an individual level, housing assistance and subsidies for supportive services are offered by different agencies, and eligibility criteria typically vary. While not without its challenges, greater coordination of programs could help ensure that residents in intentional communities have the affordable housing and personal supports they need.[145]

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145 COVID-19 RECAPP Review of Equitable Community-Based Aging Policies and Practices (2022). Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas. A report from the Harvard Joint Center for Housing Studies and the Hastings Center.

Finally, and more broadly, intentional multigenerational communities have great potential to serve as neighborhood hubs for service delivery. They can serve as sites for full-day childcare or health clinics, or potentially a base for service coordination programs that could be made available to neighbors outside the community. Funding criteria might favor communities with innovative ideas for benefiting the surrounding neighborhood.

Technical Assistance

Interviewees in the United States and Germany noted the need for technical assistance with project development and ongoing operations. HUD, potentially with partners at the Administration for Community Living, might consider developing material and engaging advisors to support groups and organizations seeking to build multigenerational communities. Such a program could help nascent communities identify nonprofit partners, such as Habitat for Humanity or other organizations that could contribute to affordable units on site, as well as partners poised to deliver services. It could guide organizations in working with local and state agencies and utilizing public programs to create affordable units. This type of assistance could help multigenerational communities become more replicable across the country in general, and it might also be of particular help to small developers and cohousing communities desiring to offer permanently affordable housing.

Guidance might also extend to design. While there are numerous resources for those seeking to build housing that is accessible, there are particular design features in intentional, multigenerational communities highlighted by our interviewees in the United States and Germany. These include site or building design that facilitates interaction—many noted the importance of sight lines from private units to shared spaces, for example—and the design of accessible, flexible common spaces. Since services are deeply embedded in many communities, interviewees noted the importance of encouraging developers to work with service providers early in the design process to optimize layout and space allocation. Finally, wear and tear on a building housing multiple generations and activities can also be a concern, and design guidelines could also address factoring particular maintenance needs into the design stage and development of an operations budget.

State and Local Government Support

State and local governments can play important roles in encouraging and facilitating the development of intentional multigenerational communities. At the development stage, this might mean assisting communities in identifying potential sites; as noted in this report, several of the German and US communities were built on sites previously occupied by public or nonprofit facilities, including an air force base, school, church, and hospital sites. If nonprofits or cohousing groups can obtain land below market value, it can help reduce development costs, potentially helping make the project more affordable.

We also heard that NIMBY ("not in my backyard") opposition could delay projects, particularly if they would add denser housing to a neighborhood. As noted, Malden, Massachussetts, adopted a definition of cohousing and added it as an allowable use (with a special permit) in its "residential office" district in response to Bay State Cohousing's proposal. Other communities might proactively consider how their zoning ordinances might encourage cohousing and other innovative community types, particularly if they result in more shared resources and environmental advantages (for example, fewer cars) and amenities available to the entire neighborhood.

Future Research

There are a number of topics that are underexplored in the literature and that are beyond the scope of this report but would benefit from future research. With some exceptions (such as studies of foster children's outcomes), there is scant evidence about the long-term effects of living in an intentional multigenerational community, in part because people self-select into them and it is difficult to disentangle the role of individual characteristics from the role of the residential setting. More information is needed about how intentional multigenerational communities might prolong or enhance independent living among older adults and people with disabilities, including specific elements of community design, programming, and services that contribute to these outcomes.

Additionally, while we recommend avenues for increasing the flexible and innovative use of existing funding sources, each of these needs deeper exploration and the advice of program administrators and legal experts to identify what specific changes might be needed, or if none, how to best advise communities about their use.

Conclusion

This report provides important insight into an intentional model of multigenerational housing that, through its intent and design, seeks to leverage housing to address some of the biggest challenges of our time: population aging, housing affordability, limited availability of accessible housing and services needed by older adults, support needed by younger adults including parents of small children, and concerns about isolation and loneliness. While this model of housing is not a panacea for addressing all societal problems, the evidence presented in this report suggests that of the five multigenerational housing cases we studied, all meet the goals set forth by the BMFSFJ's Wohnen für (mehr) Generationen pilot program and as such, in their own way, contribute to addressing these problems.

As the research in this report suggests, intentional multigenerational housing communities reduce feelings of isolation and loneliness and can help residents meet needs across the generations. For older adults, this can potentially prevent premature entry into a nursing home, but importantly, mutual support and self-determination can extend to all age groups. The evidence from the German and US research suggests that there is value in public support for the development and operation of these communities.

In Germany, the federal government has carved out a small but important role in supporting these projects, as can be seen in the Wohnen für (mehr)Generationen pilot program. To do the same, and to create an environment in which intentional multigenerational communities can be developed at a greater scale, US agencies at the federal, state, and local levels would need to reexamine and, in some cases, augment, programs and incentives. At the federal level, this involves breaking down existing silos between housing and services, reimagining how existing programs can provide the flexibility needed to support innovation, and where necessary developing programs that offer advice and targeted funding to intentional multigenerational communities.

Not everyone seeks to live in an intentional community, and their development and ongoing operation are not without challenges. Yet shared multigenerational communities hold promise to expand the array of affordable housing options available in the United States and to simultaneously address multiple and overlapping challenges while benefiting people of all ages. Currently, these benefits are only available to a select few in areas where nonprofits, cohousing groups, and other organizations have labored to create new forms of mutual support and co-living. With greater public aid and awareness, however, multigenerational communities could become an important component of improving housing affordability and accessibility in the United States.

Appendix A: Case Studies

In 2009, the German Federal Ministry of Family, Seniors, Women and Youth (BMFSFJ) launched a demonstration program—Wohnen für (Mehr)Generationen – Gemeinschaft stärken, Quartier beleben (Housing for Multiple Generations – Strengthen Community, Invigorate Neighborhoods)—to assist 30 innovative housing projects in shaping new and alternative forms of shared and/or multigenerational housing.

The objective of the demonstration program was to provide a platform to advance innovative approaches for shared and/or multigenerational living though housing developments and to disseminate these new forms of housing to a wider audience.

The program provided grants to 30 projects between 2009 and 2015. The funding provided to each project was relatively modest in comparison to overall project costs and was intended to support the design and development of the projects. Projects were selected through a national competition. The selection committee was comprised of independent experts who selected projects based on four criteria (listed below). In addition to these criteria, the projects had to incorporate universal design principles and demonstrate active involvement with the municipalities in the design and development of the projects.

Selection Criteria:

• Enable self-determination and independent lifestyles of the residents; enable aging residents to maintain their lifestyles even in cases where extended care is required.
• Strengthen self-organization, community spirit, and mutual support between generations.
• Accelerate the revitalization of the neighborhood.
• Foster engagement of citizens and civil society organizations.[146]

Below is a description of the five case studies that are a part of research project Multigenerational Housing: What can the US Learn from Germany's Multigenerational Housing Model Wohnen für (Mehr)Generationen? (Research Grant RP-18-DC-003).

Wohngemeinschaft WIN—Wohnen und Integration im Quartier, Nürnberg

Wohnen und Integration im Quartier e.V. (WIN e.V.) is an association[147] formerly known as Nürnberger Nothilfe e. V. that had been in existence since 1924. The founding objective of Nürnberger Nothilfe e.V. was to provide free meals to those in need. In 2006, the general assembly commissioned the board to carry out a realignment of goals with a

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146 Bundesministerium für Familie, Senioren, Frauen und Jugend (2011). Programm Wohnen für (Mehr)Generationen – Gemeinschaft stärken, Quartier beleben.

147 An association is known in German as "eingetragener Verein" (e.V.) (registered association). An e.V. under German law is not meant for profit-oriented business activities. An e.V. is characterized by its "ideal purposes" which means that the association does not pursue any economic purpose, i.e., an association, in contrast to a business, cannot make money for its members. This is also why people who belong to the association are referred to as members and not as owners or shareholders. Any profits made cannot be distributed to its members and can only be used for the charitable cause defined in the association charter. This means in the context of WIN, any money generated can only be reinvested into the property for maintenance and upkeep, for example.

focus on "new forms of living". Out of this came concrete efforts to develop affordable multigenerational housing. The board of directors decided in 2010 to set up a subsidiary of Wohnen und Integration im Quartier e.V., known as WIN GmbH.[148] WIN GmbH acquired the property and financed and developed the 62-unit multigenerational housing project in the Marthastrasse. WIN GmbH owns the property and the building.

Monika Krannich-Poehler, engineer and architect, was hired as project manager in February 2009 to advance the Wohngemeinschaft WIN—Wohnen und Integration im Quartier development. The objective was to develop affordable rental housing that fostered a "neighborly coexistence based on solidarity similar to what one finds in an extended family". Furthermore, the housing should support solidarity and mutual support in everyday living, codetermination, and self-administration. It was expected that all residents contribute to the community according to their talents and abilities (health, time, mobility, etc.). The willingness to participate and ability to integrate as a multigenerational community are indispensable prerequisites for living at Wohngemeinschaft WIN. The foundational idea is that different generations contribute their skills and therefore help one another as needed.

In addition to developing the project, it was also Krannich-Poehler's responsibility to generate interest in and establish contact with potential residents. Here WIN sought the support of Hof e.V., an association whose mission it is to support the advancement of communal and multigenerational housing in its different forms. Hof e.V. helped develop the concept of multigenerational living with prospective tenants of WIN. Prospective tenants were included in the development process by providing input in the selection of the location of land to build, the architectural conception and design of the residential building and its furnishings, and the design of the garden. In July 2010, a plot of land in the Martha Street (Marthastraße 31–39), close to the city center, was selected. The offer entitled WIN GmbH to purchase the property within a period of 36 months. In other words, the owner of the property remained bound to this offer for up to 36 months while the necessary paperwork with the city was completed and the financing for the housing project was secured.

Between 2011 and 2012 the building permits were secured, an architecture firm, technical building contractors, timber framing planners, and other specialists were contracted. The architects' design included 62 apartments with a total living area of 40,100 square feet that included an integrated daycare center of 5,694 square feet, and a commercial space of 7,362 square feet. Construction began in August 2012 and finished in November 2014.

WIN GmbH secured the finance for the project. In addition to the support of €100,000 through the federal pilot program Wohnen für (mehr)Generationen, 17 of the 62 apartments were financed with funds from the state of Bavaria as part of its Income-Oriented Funding scheme (Einkommensorientierte Förderung—EOF). Income-oriented funding was introduced at the federal level with the second Housing Promotion Act in 1994. The model provides the building owner with a subsidy usually in the form of a low-interest loan with interest rates well below the market rate in return for the obligation to rent to low-income tenants for at least 15 years. The rent amount cannot exceed the area median rent. The subsidy is intended to encourage investors to develop affordable housing where they otherwise might not.[149] In affordable housing construction, an income-oriented subsidy (EOF) is a model in which tenants in need receive an income-related allowance for rent. In addition, the development applied the KfW 55 solar thermal energy

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148 The letters GmbH stand for Gesellschaft mit beschränkter Haftung, which means a company with limited liability. The concept of limited liability allows a private company to structure its business so that the owners are not personally liable for debts. Shareholders are not liable either and only have their original investment at risk.

149 The occupancy subsidy is the subsidy that the eligible tenant receives. The amount of this subsidy depends on the income of the tenant and is usually staggered in several stages. The city of Munich, for example, staggered the occupancy funding in three stages with grants from €2.65 to €3.65 per square meter. The eligibility and the funding amount are checked every two years.

standard.[150] Thus, the additional costs for hot water and heating were expected to be 50-percent lower compared to conventional housing.

The 62 residential rental units are organized as a multigenerational residential project that consists of a mix of: young and old tenants, families, couples, single women and men, those with and without children, disabled and non-disabled individuals, as well as people of different ethnic and religious backgrounds.

Tenant selection is key to building and maintaining the long-term cohesion of the community. Only those prospective tenants who are accepted by the members of all groups can become tenants of this residential project. It was decided that the composition of tenants should consist of those considered young (39 and under), middle-aged (40 to 60 years) and older (61 and over), and that there should be roughly a third from each group living at Wohngemeinschaft WIN. Given the different ages and needs of residents at their different stages in life, the architectural firm took into consideration these guidelines and the desire to have spaces that supported social opportunities between the residents. The project offers families with children a child-friendly environment that includes a garden with a children's playground, an in-house daycare center for preschoolers, and an on-site café run by the residents as a place for gathering and cultural exchange (Marthacafé). There the development is close to the city center. The building also adopted universal design principles. Each apartment is equipped with automation and communication technology (such as window and door sensors) and an integrated home emergency call system. All hallways and walkways have a guidance system.

Wohnmix—Gemeinsam Leben an der Weitzstrasse e.V., Oldenburg

The Wohnmix association—Living together on Weitzstraße e.V.[151]—was founded in 2010 as an association. In the same year, as part of the Wohnen für (mehr)Generationen, the federal Ministry for Family, Seniors, Women and Youth awarded Wohnmix a grant of €115,000 to support the development of a 21-unit multigenerational housing project in Oldenburg. The 21 units are all owned by individual investors, but four of the apartments were financed through a state affordable housing scheme by the Lower Saxony State Bank whereby in return for a low-interest loan, the owner must rent the property to residents eligible for affordable housing. The agreement has a 15-year covenant. The remaining nine apartments are rented out at the market rate by the owners and eight apartments are occupied by the owners of the apartments. Thus, in total, the project comprises of a mix of rental and owner-occupied tenancy. The approximately 50-square-meter common room is located on the ground floor and has an outside terrace, kitchen, small library, piano, video system with screens, and a bathroom. The development was completed in February 2012. At the time, the youngest resident was aged one and the oldest was 76 years old. Today this wide mix of ages from the very young to those in their 80s continues.

The originators had four high-level objectives for developing the multigenerational project: they wished to create a development where living together meant intergenerational connection; where operation, management and control of the project was from the "ground up" (that is, by the residents) through the creation of an association

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150 The term KfW 55 stands for a certain value of energy efficiency in buildings. The KfW Bank awards grants for the construction and renovation of buildings that meet certain energy efficiency standards. One of these is the KfW 55 standard. In order to meet KfW 55 requirement, 45-percent less energy has to be used on site.

151 See the case of WIN-Nurenberg for a description of the legal entity of a nonprofit association. The association pursues exclusively and directly charitable purposes. The association's funds may only be used for statutory purposes. The members of the association do not receive any profit shares nor any other benefits from the association's funds. If the association is dissolved or annulled, or if its previous purpose no longer exists, its assets will go to the Hermine Kölschtzky Foundation in Oldenburg, not to the association members.

(e.V.); and that by applying universal design principles, the project would support older residents as they aged and their needs changed.

The Wohnmix association achieves these goals through the promotion of common living for young and old people with and without disabilities in self-managed and shared apartments for residents. The common rooms and garden were designed to support shared social and cultural activities. As spaces, they provide the opportunity for residents of different ages to mix with a larger group of people outside of their household. But for this to succeed, the association demands mutual respect for the personal identities of all those involved. This is the foundation of life together within the community project. This means religious and ideological tolerance as well as welcoming people from all ethnic groups who share a commitment to environmental justice.

Any person who agrees to support the goals of the association can become a member.[152] Residents who own their apartment in Wohnmix are full members, while everyone else is considered a supporting member. Supporting members do not have the same decision-making authority as full members of the association. The board of directors decides on the application for membership. Membership ends through death, resignation, exclusion or if the member does not pay the membership fee for two consecutive years (without a prior agreement with the board of directors).

Given there is a mixture of housing tenures within the property—low-income and market-rate rental and home-ownership—the association agreed that the €100,000from the BMFSFJ would not profit the homeowners of the property, but rather go to the general rental population. It was therefore decided that the association would own the common area of the property and that the grant would support the development of this space. The additional grant for €15,000 from the BMFSFJ was used to pay for two unforeseen costs: rainwater retention and soil pollutant investigations.

The property achieved the KfW 70 standard for energy efficiency by installing a wood pellet heater with a gas burner system and a warm-water solar thermal system. Solar energy panels were installed on the roof that produces one third of the development's electricity.

Heller Wohnen in Schwäbisch Hall e.V., Schwäbisch Hall

Heller Wohnen is an initiative of local citizens that dates back to 2002 when a group of individuals came together to develop a multigenerational housing project in Schwäbisch Hall. After initial deliberation, it was decided that they would do this under the guidance of the housing cooperative Pro Build and Live Together Cooperative e.G. in Stuttgart (Pro Gemeinsam Bauen und Leben). The Pro Build and Live Together Cooperative supports groups in realizing their multigenerational housing projects by creating the structural and organizational framework needed to achieve this, and provides the capacity needed to help originators like Heller Wohnen develop different forms of multigenerational living. Almost all Heller Wohnen residents are also members of the Pro Cooperative.

Between 2002 and 2009, the group worked to inform the public of its intent to secure a plot of land and start construction. The land was purchased from the city. Once the completion of the project was assured (that is, they secured funding from 22 households), the group that initially came together to develop this new concept of housing decided to establish an association (e.V). On November 18, 2009, the Heller Wohnen in Schwäbisch Hall e.V. was

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152 The association is made up of a board of directors, an advisory board, and a general assembly. The general assembly decides on the amount of the contributions paid by members. The contribution amount can be different for different groups of members, depending on their income. The board consists of three, five, or seven people with equal rights. The board members are elected by the general assembly via secret ballot for two-year terms. The board conducts all business on behalf of the association and represents it in all legal and economic matters. The task of the board is to realize the association's goals, finalize contracts and transactions, and manage all finances, public relations, and representation of the association with outside groups or institutions.

established as a nonprofit association. This association manages the shared apartments that it rents from the PRO (see below). The association is also responsible for public/neighborhood events. In 2012, upon completion of the project, the group established a homeowners' association. This is a different legal entity from the Heller Wohnen in Schwäbisch Hall e.V. Whereas the e.V. serves the public's interests and therefore no taxes are collected, the home-owners' association (Eigentümergemeinschaft) does not serve a public interest, only the interests of the homeowners and it is through this legal entity that the housing project is managed. In December 2009, the purchase agreement for the property and building permits were finalized. A general contractor was found and the work plans completed. The groundbreaking ceremony took place on March 29, 2010 and the building was completed in 2012.

The association is non-denominational and non-partisan with the goal of creating a multigenerational living community that provides mutual neighborly help and support for the young and old through cultural, social, and well-ness activities. The housing project has incorporated universal design and accessibility principles in all apartments and is energy efficient with triple-glazed windows, green roofs, and solar thermal photovoltaic panels. The 22 residential units are of different sizes and tailored to fit families, couples, and singles. Of the 22 residential units, the Pro Coop-erative owns three units. It rents one apartment to a family and two apartments to the Heller Wohnen association, which then sublets the two four-bedroom apartments as shared apartments for roommates. The two apartments will remain rental units in perpetuity. The remaining apartments are owner-occupied, though some owners rent their apartments to individuals and families. At the time of completion in 2012, residents' ages ranged from one to 80. Each apartment has a balcony or terrace. The housing project has an elevator and an underground parking garage. In addition, there are also a bicycle room, a garden equipment room, a workshop, a laundry room, a bright communal room with kitchen, two small communal rooms, a roof terrace, and a separate guest apartment.

Owners and renters have the same rights and obligations, and all are members of the association. Three residents manage the property. All other in-house tasks are completed by residents who sign-up for tasks or are organized into working groups. Such working groups are responsible, for example, for the garbage, garden, common rooms, internal communication, and contact with the neighborhood. This approach to shared management and upkeep of the prop-erty is a central ethos of the project. In the weekly plenary sessions and in the working groups, decisions are made jointly as to what is needed and who does what.

WohnArt e.G., Bad Kreuznach

The founding members of WohnArt cooperative recognized demographic change as being one of the most pressing problems facing Germany. To counter this challenge, the founding members wished to create a housing develop-ment that would support people of different ages, from different places, backgrounds, and religions through a multi-generational living concept that provided help and fostered support among residents that would, in turn, enable independent living and self-determination. All this in a thriving neighborhood, shaped by cultural exchange, mutual appreciation, tolerance, and helpfulness. To achieve this goal, the founding members constructed a 21-unit affordable housing development that supported long-term economic sustainability and accessibility and with a building design that fostered coexistence and togetherness, was energy efficient and included universal design principles to accom-modate people with disabilities. From the start, WohnArt viewed its concept as an answer to the challenge of growing old while living a fulfilled life with dignity.

It took eight years from conceiving the idea to laying down the last brick for the project to be completed. The idea to create a multigenerational living concept began in 2003 when the site of the former American garrison in Bad Kreuznach was designated as a conversion area by the state of Rhineland-Palatinate. The conversion area inspired

Flakon—a group of women in Bad Kreuznach from the areas of planning, politics, and administration—to come together to work with Local Agenda, an initiative of the Bad Kreuznach municipal government, to explore how to develop the conversion area. To do this, Flakon supported the exhibition Plan Together—Live Together by the Federal Association for Multigenerational Living in Bad Kreuznach, where 80 interested people came to the opening of the exhibition in November 2003 to learn about different models of living. In early 2004, organized by the project developer, Helene Rettenbach, the first meeting of individuals interested in developing multigenerational housing took place. The objective of the meeting was to identify interested individuals and to develop a concept for the design, financing, and development of innovative forms of living. By May 2004, the working group consisted of eight people who formed WohnArt and in 2009 adopted "cooperative" (e.G.) as their legal entity.[153].

In 2005 the Bad Kreuznach architect Gustav Kannwischer agreed to design the multigenerational housing project pro-bono. Kannwischer's first plan for a residential complex was to design a building to accommodate ten apartments.

With its first urban design concept in place, WohnArt proceeded to explore possible locations for the housing development in Bad Kreuznach and Bad Münster am Stein. In the fall and winter of 2005, WohnArt contacted the Bad Kreuznacher Entwicklungsgesellschaft (Bad Kreuznach Development Society—BKEG), the partner managing the conversion of land for the city of Bad Kreuznach about acquiring property to develop the multigenerational housing project in the conversion zone. In October 2006, BKEG reserved the requested property in the conversion zone for the WohnArt housing project

At the same time, WohnArt members visited various symposiums and workshops and participated in initiatives to build capacity and for the group to introduce itself and its idea to the public. This included presenting its housing concept at the Gemeinnützige Siedlungsgesellschaft (multiuse housing society) in Frankfurt am Main. WohnArt was a part of the Agenda Forum and took part in the Agenda Advisory Board of the City of Bad Kreuznach. Members also sought out advice from the Trias Foundation at a seminar to discuss the appropriate legal entity for WohnArt. In the end, they decided that it would best to form a cooperative. The group then traveled to Berlin for a consultation with the Cooperative Association (PkmG) to obtain assistance in drafting WohnArt's statutes and advice on running a cooperative. On March 30, 2009, WohnArt hosted the founding meeting of the WohnArt e.G. cooperative with 18 members and a board of directors was elected. At the same time, WohnArt hosted informational events in Bad Kreuznach to attract interest and possible residents.

WohnArt consists of two buildings, each constructed in two phases, with the first completed in 2011 and the second in fall 2012. Each building has about 1,840 square meters of living space, plus communal areas. Fifty percent of the construction costs were financed by cooperative contributions. Those cooperative members who wished to live at WohnArt had to contribute the roughly €1,100 per square meter of living space. For example, a 55- or 60-square-metre apartment would require the resident to invest between €50,000 and €60,000. Owing to the cooperative model, if a resident vacates the property at any time, they will get this upfront investment back. The other fifty percent of construction costs were financed through a mixture of subsidies from the state Ministry of Finance and the State Trustee which included an affordability clause. Affordability here was predicated on ensuring that the cost

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153 A registered cooperative (e.G.) in Germany is a company or legal entity with at least 3 three members whose purpose it is to promote the financial interests of its members or their social or cultural interests through joint business operations. The cooperative is not a corporation in the narrower sense; it is also not listed in the supplementary regulations for corporations. Residents of WohnArt join the cooperative and to do so a person or family had to purchase a share of the project that financed the development of the property.

for the monthly "user fee" would not exceed €4.65 per square meter. [154] This was fixed for a ten-year period. The user fee is in place of rent, but in effect act likes a rent. Other subsidies came from the Housing in Town and City Centers program that was specific to the Bad Kreuznach conversion area. Outside capital was provided through the Kreditanstalt für Wiederaufbau (KfW) to finance energy-efficient construction. And finally, WohnArt was the recipient of the Wohnen für (mehr)Generationen €100,000 grant.

At the time of completion, the desired multigenerational living included an age range from early 50s to mid-70s (at the time of the fieldwork in fall 2021, the age range was 50 to 85).

Werkpalast, Berlin-Lichtenberg

The Werkpalast was a former kindergarten that, after its use was discontinued, fell into disrepair as it stood empty for five years. In 2009, the two founding members sought a property that could be converted into an affordable, multigenerational housing project with the explicit intent to develop a community of residents who supported each other in their daily living so that they could live independently and with self-determination, especially for those residents who advance (or were already advanced) in age. While they explored several options in the Berlin area, it was the former kindergarten in the Berlin district of Lichtenberg that proved the perfect building to renovate and turn into 18 affordable apartment units with a media-oriented common room and an expansive garden to host events for residents and non-residents alike.

The prerequisite for sustainable use of the building was the acquisition, expansion, and renovation of the former kindergarten, especially with the intent to meet energy efficiency standards. The initial search for capital to acquire the building proved difficult. Acknowledging their inexperience with property development, it was at this point that the founding members sought out partnerships to support them in the purchase, redesign, and renovation of the property. Here reliable partners were found in the cooperative SelbstBau e.G., and the nonprofit Trias Foundation.

The founders joined up with SelbstBau cooperative to ensure the property would remain affordable in perpetuity. After the loan to redevelop the property was approved by a bank in March 2009, the Trias Foundation acquired the land on which the former kindergarten sits. SelbstBau e.G. leased the land from the Trias Foundation for 99 years. SelbstBau, in turn, financed the renovation of the kindergarten. All residents are shareholders and therefore co-owners of the housing project. To become part of the cooperative, residents had to invest €150 per square meter of their apartment. When a resident vacates the property this investment is returned to them. In addition, residents pay a monthly "rent" that pays for the mortgage to renovate the property and to cover general management costs. This monthly amount again depends on the size of the apartment. But residents generally pay between €4.50 and €6.50 per square meter.

Two other critical sources of funding came from the Wohen für (mehr)Generationen grant. Here the €100,000 financed the common room. In addition, the cooperative secured a low-interest loan from the KfW to finance solar panels, triple-glazed windows, and energy-efficient and environmentally friendly materials. The renovation of the 18 apartments met the KfW 70 standard for energy efficiency and includes solar panels, and special heating and cooling systems. At the time of move-in, there were 15 children and 30 adults between the ages of one and 93.

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154 The fee of €4.65 is multiplied by the size of the apartment. For example, an apartment that is 50 square meters pays roughly a monthly user fee of €250.

Appendix B: Research Methodology

A multicase study design was selected because the case—the multigenerational housing project—was the focus of interest. Our aim was to provide an in-depth examination of the ways in which the individuals and families who live in the multigenerational housing project are impacted by the design, the programs and services provided, and the mission of the housing, in addition to whether the housing is perceived as stabilizing by neighbors and city officials.

To that end, by selecting five sites to examine, our intent was to illuminate the unique features of each case as well establish areas of commonality across the five cases. The projects are diverse in size, demographics of residents, location, and the way they were developed (see Appendix A). While we had considered conducting a larger, cross-sectional study of all 30 sites, given the cost and time constraints of this project, an alternative method to answering our research questions was through an in-depth examination of five cases.[155]

The Use of Semi-structured Interviews

The research interview is a prominent data-collection strategy in qualitative research. Qualitative interviews provide the basic data for the development and understanding of the relationships between social actors and their situations. They provide the platform for detailed understanding of beliefs, attitudes, values and motivations in relation to the behaviors of people in particular social contexts[156] and it is for this reason we employed this method.

The semi-structured interview schedule was used for this study because it ensured consistency in the topics covered and the questions asked across all interviews. That said, in order to gain insight into respondents' experiences and perceptions of, for example, their living arrangement it was important to have a flexible interview protocol that ensured set questions were asked but allowed room to explore issues further (or out of order), when the need arose.

We conducted semi-structured interviews with officials and other local representatives, project leaders, and residents to provide insight into each area of inquiry. Officials and leaders spoke to organization, funding, and governance, while resident interviews shed light on satisfaction with living situations and how communal living played out in real life. Additionally, we included a brief survey of residents that we interviewed to provide insight into and build a demographic profile of the residents at the five sites. Variables such as health, finances, age, gender, familial status, and income (more below) were included in the survey.

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155 We argued that five is justified for three reasons. First, five communities represent 18 percent of the 30 projects that therefore allows us a good amount of diversity while staying within our budget. Second, we would learn most from getting in-depth insights into five housing projects that represent a range of dimensions (size, demographics of residents, location, and in how they were developed) as opposed to a high-level look at all of them. Third, our research questions are best explored in in-depth cases that allow for open-ended interviews and discussions rather than a less detailed but higher-level look at the program.

156 Gaskell, G. (2000) "Individual and group interviewing". In Bauer M. and Gaskell G. (Eds.) Qualitative researching with text, image and sound. London: Sage.

Details of Methods

Sampling

In selecting the five cases, we selected exemplifying cases.[157] The objective of this kind of case is "to capture the circumstances and conditions of an everyday or commonplace situation".[158] The cases were not chosen because they were extreme or unusual in some way, but because they epitomized a broader category of cases on the one hand, and provided a suitable context for the research questions to be answered on the other. Exemplifying cases allowed us to examine key social processes. For this research and in the first instance, cases were selected because they were one of the 30 developments of the Wohnen für (Mehr)Generationen demonstration program supported and funded by the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth. In the second instance, we took into consideration the size of the development, the location, the mix of residents and the services provided.

Project Dimensions

We used the following dimensions to select a sample of five projects:

- Size: 15 units or more.
- Geography: We included at least one medium and large city as well as one small city and one rural project; at least one from the east (where the population is aging most rapidly); and one from a thriving and another from an economically depressed area. The same case can meet multiple criteria.
- Housing resident profile: Our goal was to include at least two projects catering to low-income residents. Projects also represented a range of gender, age, family status, health, and ability to the extent possible.
- Ownership and operation of housing: Our goal was to include as many ownership models as possible, but at a minimum to include at least one project with a cooperative model of ownership versus other models of ownership.
- Services: The projects represented a diversity of type and number of services provided on-site, including some services open to the neighborhood.
- Remodel versus new community: A balance between those projects that were new builds and those that were renovations of existing buildings.

Table A1 provides a subsample of housing sites based on geography and the number of units. From this list we selected housing sites that were viable in terms of meeting the other dimensions listed above.

Resident and Professional Interview Sample

To select our sample of respondents, we applied purposive sampling. Purposive sampling is strategic, in that we wished to interview people who were relevant to the research questions. To do this, we targeted specific subgroups. These subgroup categories comprised of residents of the housing project, local and relevant policymakers/leaders and leaders of the housing project community. Table A2 indicates the sample size for each category.

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157 Bryman, A. (2008). Social Research Methods. Oxford: Oxford University Press.
158 Yin, R. K. (2003). Case Study Research: Design and Methods. Thousand Oaks CA: Sage. p. 41.

Table A1: Subsample of Housing Sites Based on Geography and Number of Units

Geography	Number of Units	Tenant Composition	Services Provided	City	Size of City	Location of City	Percent Unemployed
Urban							
Berlin-Lichtenberg/ Karlshorst: Wohngemeinschaft Werkpalast	20	Young families with children; older residents; residents with disabilities.	multi-purpose common room for residents/ non-residents to participate in on-site events and activities; playground and garden space.	Berlin	3.5 million	East, city state of Berlin	5.3 percent
Nuernberg-Erlangen: WIN-Wohnen und Integration im Quartier	62	A mix of young and old, families, singles and single parents, handicapped, different nationalities.	On-site childcare, community rooms.	Nürnberg	509,000	Southwest, state of Bavaria	2.8 percent
Urban Medium-Size City							
Oldenburg: Wohnmix	21	Mix of young and old; caters to individuals with disabilities.	Community room and garden; Barumhaus Oldenburg provides on-site services for disabled residents; on-site café.	Oldenburg	165,711	North, state of Lower Saxony	6.4 percent
Herne: RUND	42	22 units for older adults, 20 for families and single parents. A mix of rental and home-ownership		Herne	156,774	West, state of North Rhine-Westphalia	11.2 percent
Saarbruecken: Leben im Muehlenviertel	114	Students are in a building next door.	22 beds for nursing care; kindergarten; shopping center for residents/ non-residents; studios for students.	Saarbrücken	178,151	West, state of Saarland	8.4 percent
Herford: Leben und Wohnen im Poeppelmannwall	36	Residents of all ages.	Community room serves local school children and works in partnership with Bielefeld University students for on-site assistance. On-site services for aging residents provided for by Caritas.	Herford	64,008	West, state of North Rhine-Westphalia	5.0 percent

Geography	Number of Units	Tenant Composition	Services Provided	City	Size of City	Location of City	Percent Unemployed
Small-Size City							
Garmisch-Patenkirchen: Historische Bau-und Landschaftsstruktur	20			Garmisch-Patenkirchen	26,178	South, state of Bavaria	3.4 percent
Schwäbisch Hall: Heller Wohnen-gemeinsam plannen, gemeinschaftlich leben	22	Old, students, single-parent families, people with disabilities.	Community room with kitchen, two smaller community rooms, a terrace and a separate guest apartment.	Schwäbisch Hall	37,408	Southwest, state of Baden-Württemberg	2.8 percent
Euskirchen: Gemeinsam wohnen im Gerberquartier	17	Young and old, single-parent families and those with disabilities.	On-site services to meet the needs of aging residents; services provided by SIE (Seniors in Euskirchen); yoga, coffee and cake hour, musical and hiking activities.	Euskirchen	55,000	West, state of North Rhine-Westphalia	5.2 percent
Bad Kreuznach: WohnArt	25	Housing for all generations	Community room, garden, playground, links to local service providers. Instituional care provided by DRK	Bad Kreuznach	48,229	West, state of Hessen	5.1 percent
Rural							
Prien: Leben and Wohnen in Prien	11		Community garden, wellness and fitness room, community room with kitchen, community terrace, coordinated services for on- and off-site residents.	Prien	10,291	South, state of Bavaria	5.4 percent
Usedom: Leben und Wohnen	15+			Usedom	1,766	East, Baltic Sea island	12 percent (region)

When selecting the sample of residents, we sought a balance between age, income status, familial status, and health status. The housing project leaders comprised of those who were integral in moving the idea to fruition and included architects and/or developers. Finally, the local policymakers and service providers comprised of those individuals who worked at the municipal level and supported the project in some capacity and/or were integral to on-site service provision. At a minimum we sought it interview five residents, two housing project leaders, and three local policymakers. The numbers actually interviewed are listed in Table A2.

While it was important to contextualize each case, as researchers, our ultimate objective was to analyze the whole sample to determine whether there were specific sets of circumstances that residents, for example, felt connected to the community and these were experienced across the cases, not just within the case. Thus, while we wished to understand residents' experiences at their housing site, we ultimately sought to examine the experiences in the larger context of the objectives for the federal demonstration project. The key informant interviews with the relevant local policy leaders and housing project community leaders helped us to triangulate the findings, connecting the experiences of the residents to the community to the local officials.

Data Collection Instruments

The questions we posed in the interview schedule for the residents who lived at the selected five housing sites were intended to address the research questions as they related to residents' experiences with and perception of fostering community. Topics included:

- Demographic information of residents participating in the research through a short survey instrument. Questions covered residents' age, family status, education and employment background, income, physical and social status (married, single, handicapped, young, old), previous living situation, and why residents had chosen this model of living.
- Residents' views of and experiences with the on-site programming provided and the design of physical space (common areas and their apartments).
- Residents' perceptions of the degree to which the services and/or programming provided promoted interaction among the residents within the housing projects.
- Residents' experiences with supporting one another, especially across generations and the degree to which this model reduced social isolation.
- Degree to which residents were satisfied with their living arrangement and interaction with others; and
- Ways in which residents were aging through this model (for example, experiencing changes in health or finances during their time living in the housing site), how the housing site and other residents responded, what configuration of services best supported aging in place.

The questions posed in the interview schedule for housing project leaders addressed the research questions as they related to origin and some aspects of ongoing management and civic engagement. Topics included:

- Background information on the origin of the project, stakeholders involved, planning and design phase, sources of funding.
- Role of and degree to which the Wohnen für (Mehr)Generationen demonstration program was critical in realizing the housing development.

- Degree to which participation in the Wohnen für (Mehr)Generationen demonstration, and its stipulated criteria, shaped the ethos, design, and services provided.
- The role of municipal, state and federal governments, non-governmental organizations and private residents in initiating and shaping development.
- Challenges with and hurdles overcome in the planning, design, and development process and degree to which cross-sector collaborations helped or hindered any aspect of this process.
- Degree to which the original vision for project had been realized in the current formation of the housing (services provided or not provided, costs, and experience with residents).
- Issues with ongoing management, tenant selection and maintaining the ethos of the housing as residents moved in and out of the project; and
- Role of the project in the neighborhood.

Table A2: Research sample

Research site	Resident Interview	Housing Project Leaders	Local Policy leaders
Oldenburg	4	5	3
Bad Kreuznach	7	3	1
Nürnberg	8	3	3
Schwäbisch Hall	16	3	3
Berlin-Lichtenberg	3	2	0
Total	**38**	**16**	**10**

The questions in the interview schedule for policymakers and service providers addressed the research questions as they related to origin, on-going management, and civic engagement. In addition to drawing on some of the relevant questions above, the questions included:

- Role of the project in the neighborhood.
- Role of municipal government, non-governmental organizations and/or private residents in ongoing governance, tenant selection, and programming.
- Type of programming and services (if any) that existed on site and how these were funded, and who provided them and how these were funded; and
- Services provided specifically intended to support older adults' health needs and how these were funded and managed over time.

Data Analysis

The interviews were conducted in German and then translated into English and transcribed by a professional service, with support from the research team. This section covers the process of coding and analyzing the full interview data. It also addresses issues concerning the reliability and validity of the data.

Overall, the analysis of the evidence involved three stages. First, researchers read all resident interviews prior to commencing with the detailed and systematic coding using NVivo. Here brief notes were made on themes related to the research questions, as well as emerging patterns in responses. Secondly, researchers carried out a systematic detailed analysis of each interview using NVivo. The advantage of using qualitative data analysis software is that it facilitates the organization of the data and the coding process. This made it easier to compare texts according to one or multiple codes that then allow patterns in the data to be identified. At least two analysts coded each interview to ensure consistency, and the research team discussed discrepancies and questions at weekly meetings. Thirdly, as specific themes emerged from the code data, researchers reviewed original transcripts and subcodes in NVivo.

Interviews with experts or community leaders in both Germany and the United States varied widely based on the setting and were analyzed on an individual basis.

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