

# Learning from Intergenerational Housing Projects in the USA

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## **About the author**

I've worked in social housing for the last seven years in the areas of policy and research. My main areas of interest are welfare reform, housing and health. Previously I gained a PhD in History at the University of Hull before embarking on a change of career path, working at the Citizens Advice Bureau and the DWP. I've also served as a voluntary Director at Hull & East Yorkshire Credit Union for six years. I'm passionate about working for organisations with a social ethos, particularly in the areas of social housing and financial inclusion.

**Blog:** [www.intergenerationalhousingblog.wordpress.com](http://www.intergenerationalhousingblog.wordpress.com)

**Twitter:** <https://twitter.com/IntergenHousing>

## Executive summary

This report outlines the findings of my Winston Churchill Memorial Trust Traveling Fellowship looking at intergenerational housing in the USA.

The key aim of my trip was to learn more about the different models of intergenerational housing that exist in the USA and to consider whether and how these could work in a UK context.

Through providing in depth case studies and by drawing together the key themes that emerged, I hope this report can be used as a practical tool for anyone considering setting up intergenerational housing schemes in the UK. I also hope to stimulate debate about the type of housing we should be building in the UK and to encourage the consideration of intergenerational housing alongside more traditional housing models.

During my four-week trip in October 2017, I visited:

- Nine different intergenerational housing schemes;
- Organisations that deliver intergenerational activities and programmes;
- Local housing authorities;
- Non-profit organisations providing supportive services to local communities.

The key findings are that:

- Intergenerational housing works particularly well as a model for supported housing;
- It fosters the creation of friendly, neighbourly, supportive communities where residents of all ages engage and interact on a regular basis;
- It can bring many benefits and a range of positive outcomes to individuals, the community and the state.



## What is intergenerational housing?

*'Isn't it just a street where people of different ages live? Like any other normal street you'd find in the UK?'*

This was a question I was asked during a recent BBC radio interview on my research trip and the short answer is 'no, it is much more than that.' However, it's difficult to explain what intergenerational housing is because there isn't an agreed definition and because it is not universally understood and practiced in the same way across the world. Also, the term is often used interchangeably when discussing multigenerational living arrangements, which are not the same thing.<sup>1</sup> It also goes one step further than housing schemes where intergenerational activities take place on a regular or ad hoc basis, but at the end of which participants go their separate ways.<sup>2</sup>

To describe what intergenerational housing is for the purpose of this report, I've therefore taken inspiration from what I experienced in the USA, from what I've read about schemes in other countries and from an [AARP report](#) on intergenerational communities in the USA.<sup>3</sup>

Intergenerational housing is more than just bricks and mortar. It provides a safe living space for people of all ages to interact, collaborate and explore the values of each generation on an ongoing basis. Although how this is done will differ in each setting, the common factors are that intergenerational housing:

- Enables people of different ages to live side by side as good neighbours, to share their talents and resources, develop meaningful relationships and support each other;
- Fosters programs, policies, and practices that promote engagement, cooperation, interaction, and exchange between residents of different generations;
- Provides adequately for the safety, health, education and basic necessities of life for people of all ages, by taking a partnership or community-led approach to the delivery of services and/or activities;
- Has private spaces and communal areas intended for collective use.

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<sup>1</sup> Multigenerational housing refers to more than two generations living under the same roof where all the bedrooms, bathrooms and public spaces are encompassed in the same house.

<sup>2</sup> For example, [young adults attending cocktail parties](#) or [singing groups for babies and parents](#) held in care homes.

<sup>3</sup> AARP is a non-profit, nonpartisan, social welfare organisation based in the USA.

# Why do we need intergenerational housing in the UK?

## 1. The UK is becoming increasingly age segregated

Various reports have been published in the last couple of years showing that age segregation in the UK is increasing and that there is now less of an age mix in many neighbourhoods than at any time in the past.<sup>4</sup> In general, rural areas are tending to become older and urban areas are becoming younger, and the [Intergenerational Foundation](#) found that this separation is also mirrored within large cities, with older and younger people sorting themselves by age into different neighbourhoods.

The reasons for this are well documented - due to the UK's increasingly aging population there are more older people who tend to live (and then stay) in the suburbs or rural areas whereas younger people are moving to cities for work and due to the unaffordability or unavailability of rural housing. In addition, increased geographical mobility means people are moving further away from their extended family networks to study or find work leading to less contact between the generations. Indeed, [research by 4Children](#) found that half of Britons (49%) only see extended family members (including grandparents) twice a year or less frequently and only 5% of families have lived in their current neighbourhood all their lives. Because of increased mobility, busy working lives and greater use of cars, we're generally less likely to get to know those who live around us and less likely to be actively involved in our immediate neighbourhood.<sup>5</sup>

Age segregation therefore poses a real problem for the UK and it could have serious social consequences, as Stephen Burke from United for All Ages has highlighted, "*The mistrust that arises from such divisions is fuelled by the lack of connection between different generations. This can breed myths and stereotypes, misunderstanding, ageism and exclusion. That's why we believe mixing matters.*" The division between generations can foster competition for limited public and private resources and lead to fewer opportunities for different age groups to share common goals.<sup>6</sup> However, by interacting more and getting to know someone of a different age, mutual respect and trust can develop. There is clearly scope for the UK to build communities where people from all ages and walks of life can interact and get to know each other, develop cooperative, mutually beneficial relationships and get more involved in their local neighbourhood.

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<sup>4</sup> United for All Ages, [Mixing Matters](#) (January, 2018); Intergenerational Foundation, [Generations Apart](#) (September, 2016), Sabater A, Graham E and Finney N (2017), [The spatialities of ageing: Evidencing increasing spatial polarisation between older and younger adults in England and Wales](#) *Demographic Research*, 36(25) pp731-44.

<sup>5</sup> Pilch T (ed.), (2006) [Neighbourliness](#), The Smith Institute.

<sup>6</sup> Binstock, R.H. (2010). [From compassionate ageism to intergenerational conflict](#). *The Gerontologist* 50(5): pp574–585.

## 2. We need to diversify our housing offer for older people

Like many other countries across the world, the population of the UK is getting older and it is expected that by 2025, the UK will be among 11 nations to be classed as ‘super-aged’. [ONS figures](#) show that people age 65 or over are the fastest growing age group in the population, growing five times as fast as people of working age. Projections show that this group is expected to grow by 20.4% over 10 years and by nearly 60% over 25 years. This means that by 2045, people over 65 will make up ¼ of the population. This demographic shift is one of the main talking points of public debate and it presents considerable challenges for policy makers. Indeed, as the Government’s [Future of an Ageing Population](#) report highlights, *‘it will create a fundamentally different type of society to the one we have today which will impact on many areas of our lives: how we work; how we care for, communicate and interact with each other; the built environment we live and work in; the way we live our lives; how we learn; and how we use technology.’*

Housing has an important role to play in how we respond to demographic ageing – so much so that it is one of the eight key dimensions of the World Health Organisation’s [Age Friendly Cities](#) initiative.<sup>7</sup> As the country ages, there will be greater demand for housing that meets the needs of older people. Yet, as the definition from the [National Planning Policy Framework \(NPPF\)](#) highlights, older people are not a homogenous group including: *“People over retirement age, including the active, newly-retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.”* Because of this, there can’t be a one-size-fits-all approach.

There has been increased interest in developing a wider and better range of housing options for older people in the UK in recent years. The [‘HAPPI’ series – Housing our Ageing Population: Panel for Innovation](#) reports for example, have focused on improving the design and quality of specialist housing, as well as addressing some of the wider issues that have led to cultural resistance to downsizing. Others have focused specifically on improving the offer of retirement housing or housing with care, and there have even been calls to ‘bring back the bungalow’.<sup>8</sup> Yet most older people don’t live in specialist housing (93%) and it caters for only a small proportion of the older population, in contrast

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<sup>7</sup> Along with the built environment, transport, social participation, respect and social inclusion, civic participation and employment, communication, and community support and health services.

<sup>8</sup> Savills, [Spotlight on Housing for Older People](#) (2017); Strutt and Parker, [Platinum Generation](#) (2017); Frank Knight Residential Research, [Retirement Housing](#) (2016); Anchor, [Silver Chic: The future of retirement housing and care](#) (2015); <http://www.24housing.co.uk/opinion/bring-back-the-bungalow/>

to other countries.<sup>9</sup> It is therefore important that we do not base decision-making about the type of housing older people want and need on assumptions and stereotypes.<sup>10</sup>

Figure One: Current spectrum of housing options



Source: Homes and Communities Agency, [HAPPI Housing our Ageing Population: Panel for innovation](#) (2009)

Indeed, research commissioned by L&Q Housing Association found that people in their sixties generally rejected the idea of age segregation and wanted to remain in mixed age communities. People felt strongly that moving to specialist housing represent a significant loss of independence, control and privacy, and that they were ‘not ready for that yet’. There were also very negative perceptions of specialist housing with descriptions such as ‘hostel’, ‘prison’, ‘at best a Travelodge’ or an ‘old people’s ghetto’, being used.<sup>11</sup> A report prepared for Genesis Housing Association found similar results. Most of the older people interviewed were not interested in specialist housing which was described as ‘God’s waiting room’, and they had strong aspirations to continue living as part of a mixed age community.<sup>12</sup>

The phrase ‘not ready for that yet’ and the negativity associated with age-specific housing, highlights that there has been a blurring of the boundaries between middle and old age, where people remain independent, healthier and active for longer, and frailty is something associated with being ‘very old’. As a [Government Office for Science](#) report has shown,

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<sup>9</sup> Joseph Rowntree Foundation, [Older people’s housing choice, quality of life and under occupation](#) (May, 2012).

<sup>10</sup> [http://www.campbelltickell.com/images/publications/ctbrief/ct\\_brief\\_29.pdf](http://www.campbelltickell.com/images/publications/ctbrief/ct_brief_29.pdf)

<sup>11</sup> Blood I and Copeman I, *An evidence base to inform L&Q’s Older People’s Strategy. Encouraging downsizing and assessing demand for older people’s housing* (August, 2015).

<sup>12</sup> Wheatley M, [Are housing associations ready for an ageing population?](#) (2016).

the 3rd Age (or older age adulthood) which was between 60 and 75 when first defined in the 1970s, will have moved back to between 70 and 85 by 2022/25. So, although we are getting older as a nation, we are also ageing better as shown by these recent statistics:

- The proportion of people over 65 still working is rapidly rising at nearly 10%;
- 79% of men and 70% of women aged 65 and over do not any need help with activities of daily living;
- At age 65, men in England can expect to live on average another 10.6 years in good health and women, another 11.5 years in good health. For both sexes, this constitutes just under 60% of their expected remaining life span.<sup>13</sup>

As a result, many older people want to maintain an active lifestyle, continue to contribute to society and feel like valued members of their community.

It is therefore clear that the UK needs to provide a better range of housing options to cater for the wide variety of housing circumstances, aspirations and needs of people as they age.<sup>14</sup> Indeed, as a recent Communities and Local Government [report on Housing for Older People](#) has shown, '*Older people may choose to live in mainstream housing, accessible housing, specialist housing, including retirement and extra care housing, and cohousing. How and where they choose to live will depend very much on personal preference, age, income, equity and health, mobility and care requirements.*' However, the most important thing is that older people have *choice* about where they live as they age. While some will prefer to live in age-specific housing catering solely for the needs of their own generation, there should also suitable housing that appeals to those who want to live in mixed age communities and intergenerational housing can be part of that offer.

### 3. Intergenerational housing could bring many benefits

There is already a wide variety of intergenerational practice happening in the UK with diverse activities involving different groups of participants taking place in different types of settings.<sup>15</sup> Some of these activities simply aim to bring older and younger people together because it's a good thing to do, whereas others have more specific aims such as promoting well-being (e.g. through building relationships, changing negative attitudes, or increasing community cohesion), addressing anti-social behaviour or supporting

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<sup>13</sup> [https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/later\\_life\\_uk\\_factsheet.pdf?dtrk=true](https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/later_life_uk_factsheet.pdf?dtrk=true)

<sup>14</sup> Pannell J, Aldridge H, Kenway P, [Market Assessment of Housing Options for Older People](#) (April, 2012).

<sup>15</sup> Springate, I., Atkinson, M. and Martin, K. (2008). [Intergenerational Practice: a Review of the Literature](#) (LGA Research Report F/SR262).

learning.<sup>16</sup> Although projects have sometimes struggled to demonstrate specific outcomes (partly due to a lack of clarity around goals at the start and partly due to the difficulties associated with tracking and measuring long-term benefits which may only become apparent after the project has ended), it is generally recognised that such activities enrich intergenerational relations and have a range of positive outcomes for individuals and communities.<sup>17</sup>

Unfortunately, there hasn't been an in-depth, all-encompassing academic study of the outcomes and long-term benefits of intergenerational housing that we can turn to and say, 'here you go, here's all the evidence you need that it works'. However, there have been studies into specific types of intergenerational housing, various intergenerational housing schemes have written about their own experiences and there has been a plethora of media coverage in the UK and abroad.<sup>18</sup> All of these have shown that intergenerational living has the potential to bring a range of positive outcomes and benefits to individuals of all ages, the wider community and the state. Of course, these will vary dependent on the type of housing scheme, but some common themes include:

*Older people can:*

- Remain integrated into society and continue to contribute in meaningful ways which can help them gain a renewed sense of self-worth;
- Improve their physical and mental health by maintaining their personal independence and their own decision-making;
- Feel less lonely and/or socially isolated because they can expand their social network;
- Be active agents in their own lives rather than the passive recipient of services;
- Prevent or delay their admission to more expensive options such as care homes due to the community spirit, sense of family and practical assistance fostered in intergenerational housing;

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<sup>16</sup> For examples and for advice on getting involved or setting one up see the [Beth Johnson Foundation](#), [Generations Working Together](#), [Saga article](#), [Magic Me](#), [South London Cares](#), [North London Cares](#), [Manchester Cares](#), [Age UK Thanet](#), [Age UK Oldham](#); Martin, K., Springate, I. and Atkinson, M. (2010) [Intergenerational Practice : Outcomes and Effectiveness](#) (LGA Research Report). Slough: NFER.

<sup>17</sup> Pain R (2005), [Intergenerational Relations and Practice in the Development of Sustainable Communities](#).

<sup>18</sup> Examples of academic studies include: Ammann I & Heckenroth M (2012) [Innovations for Intergenerational Neighborhoods](#), *Journal of Intergenerational Relationships*, 10:3, 228-245; Labit A & Dubost N, (2016) "[Housing and ageing in France and Germany: the intergenerational solution](#)", *Housing, Care and Support*, Vol. 19 Issue: 2, pp.45-5; Morgenroth L and Hanley M (2015), [On Campus and in the Community: How Higher Education Can Inform Senior Housing Models](#), *Seniors Housing and Care Journal*, vol 23 (1).

- Generally improve their quality of life – many older people in intergenerational housing say they feel not only healthier and more positive, but more confident in getting out and about, and interacting with others in the community.

*Younger generations can:*

- Access better quality or more affordable housing;
- Gain relevant experience to help their careers and studies;
- Benefit from the knowledge and wisdom of older people;
- Increase their confidence in communicating with older people;
- Make improvements in their learning and academic performance.

*All age groups can:*

- Gain a better understanding of what the other generation has to offer which can help to break down barriers between generations and cultures;
- Develop meaningful relationships and friendships;
- Have opportunities for reciprocal learning.

*For the wider community:*

Often intergenerational housing schemes act as hubs for the local area, with facilities that can be accessed by the local community and they can have a positive impact far beyond just providing housing in the area. For example:

- The [Alicante Intergenerational Housing Project](#) contributed towards the regeneration of the wider area, providing facilities for the local community, including a health care centre serving a population of 30,000 people, a public car park and a day centre located on the grounds of the project but open to all residents of the area.
- The establishment of an intergenerational cohousing project in the Ardèche in France, saw young families re-locate to the area which prevented the closure of the village school and the organisation of community-based events revitalised an ageing mountain community.<sup>19</sup>

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<sup>19</sup> Labit, A. (2016), "[Innovation sociale dans les marges du rural: l'habitat participatif et solidaire des Bogues du Blat en Ardèche](#)", in Grésillon, E., Alexandre, F. and Sajaloli, B. (Eds), *La France des marges*, Dunod, Paris, pp. 429-34.

*For the state:*

Intergenerational housing could help lower old-age-related public expenditure in terms of health and social care. Over 1/3 of older people over 65 live alone and a million people over the age of 65 say they often or always feel lonely.<sup>20</sup> Loneliness and social isolation present serious public health challenges, being associated with depression, strokes, heart attacks and dementia. This places a huge financial burden on the NHS and local authorities. Conversely, research has found that social connectedness and community involvement are two of the most powerful determinants of our well-being - for older adults, the more they stay connected and involved, the better their overall health.<sup>21</sup> Intergenerational housing is all about fostering and creating sociable communities – it can therefore help to mitigate loneliness and social isolation amongst older people, improve their quality of life and limit their dependence on costlier intensive services.

#### **4. It's the right time to think 'intergenerational'**

There has been increased national interest in all things intergenerational since the recent Channel 4 programme [Old People's Home for Four Year Olds](#), which saw residents of the Bristol-based [St Monica Trust](#) care home spend six weeks with pre-school children. The opening of the [Apples and Honey Nightingale](#) nursery, which is co-located within a London care home, has also received substantial media attention from around the world. Here, children and older residents engage in joint activities on a regular basis including exercising, reading, playing, cooking and eating meals.<sup>22</sup> Given the number of older people's housing and care providers and the number of childcare providers in the UK, United for All Ages predicts there will be at least 500 similar shared sites across the UK by 2022.<sup>23</sup> People are therefore talking, and thinking, about 'intergenerational' much more so than in the past.

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<sup>20</sup> <https://www.ageuk.org.uk/Documents/EN-GB/For-professionals/Research/Age%20UK%20Evidence%20Review%20on%20Loneliness%20July%202014.pdf?dtrk=true>

<sup>21</sup> Butrica B and Schaner S (2006), [Satisfaction and Engagement in Retirement](#), The Retirement Project; Valliant G (2002), [Aging Well](#), Harvard, USA.

<sup>22</sup> [Lorraine George](#), Winston Churchill Memorial Trust Fellow, has recently completed a research visit looking at similar co-located services across the USA.

<sup>23</sup> United for All Ages, [Mixing Matters](#), (January,2018).

## Types of intergenerational housing in the UK and Europe

The concept of intergenerational housing is not well known in the UK amongst policy makers or the general public at large, mainly because we don't really have any. The recent CLG report discussed earlier for example, does not mention intergenerational housing at all. However, there are a wide variety of approaches and models across Europe and elsewhere that we can learn from. This section will look at some of those examples, primarily focusing on those in Europe, to provide context to this report and to illustrate the different forms intergenerational housing (or living) can take.

### Homeshare

Homeshare is a housing option for older people that lies between the traditional 'ageing-in-place' and residential care. Various schemes currently operate across 14 countries, supported by an umbrella organisation called [Homeshare International](#).

Homeshare brings together two people who can help each other; an older householder who has a room to spare but needs a small amount of help to live independently in their own home, and a younger homesharer who needs accommodation and is willing to give some help and friendship in exchange for somewhere to stay at very low cost or rent free. The younger homesharer does not provide any elements of personal care to the householder (although that might be provided by an external agency), but may help with daily tasks such as shopping, cooking, cleaning, companionship, overnight security, enabling reengagement with the local community and social activity. Generally, this represents a time commitment of around 10 hours per week.

There are currently 22 homeshare schemes operating across the UK and the Republic of Ireland, with a reported 250 active relationships in 2016/17.<sup>24</sup> Although numbers in the UK are relatively small, they are growing. Numbers on the continent are however, much larger. Similar schemes in France have assisted 4000 matches and in Spain, a reported 1800 matches have taken place.<sup>25</sup> European schemes tend to focus on matching university students with older householders and this model is particularly prominent in [France](#), given the high cost of renting in major cities such as Paris. Homeshare arrangements generally last for one year but some in the UK have been ongoing for five years.

Homeshare schemes act on behalf of both parties and although models vary, in general they will:

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<sup>24</sup> <https://homeshareuk.org/wp-content/uploads/2017/09/Homeshare-UK-Sector-Report-2017.pdf>

<sup>25</sup> Figures taken from the [Homeshare International](#) website.

- Conduct interviews and assessments with both parties to establish their needs, expectations and interests;
- Take references and assess the suitability of the accommodation;
- Help to match up the two parties;
- Help both parties to produce a charter or agreement that sets out the conditions of the homeshare arrangement;
- Have regular contact for the agreed duration to ensure that both parties respect their agreement, answering any requests and intervening in case of conflict.

Evaluation of homeshare schemes in Spain found that 93.2% of older people and 98.7% of students had benefitted in some way from the arrangement.<sup>26</sup> A similar picture is painted by [Homeshare UK's 2017 report](#) which highlights some of the main benefits as being:

- Peace of mind for family living at a distance
- Respite for family carers
- Feeling safe
- Having companionship
- Renewing old interests and hobbies
- Learning new skills
- Engaging with local social networks
- Improved quality of life - feeling healthier and more positive

## Cohousing

Cohousing is an intentional community created and run by the people who live there. Most communities are mixed age with single people, couples and families living alongside each other, but some are just for specific groups such as the over 50s or LGBT.<sup>27</sup> Unlike most housing developments, cohousing communities are specifically designed to support and encourage intergenerational living. A typical cohousing community consists of private homes clustered around shared spaces such as gardens, walkways, open space and playgrounds which aim to facilitate frequent and easy socialisation between neighbours. There is also usually a common house that includes a variety of mixed age

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<sup>26</sup> Labit A & Dubost N, (2016) "[Housing and ageing in France and Germany: the intergenerational solution](#)", Housing, Care and Support, Vol. 19 Issue: 2, pp.45-5

<sup>27</sup> [New Ground' Older Women's Cohousing Community \(OWCH\)](#) in High Barnet has received much media attention since it opened as the UK's first all-female age-specific cohousing community.

spaces including a large kitchen, multi-purpose dining area, TV/lounge area, play rooms, laundry and other recreational areas that provide opportunities for intergenerational mixing. These spaces both combine and, when necessary, serve separately the needs of different age groups (such as locating a playroom off the dining room).<sup>28</sup>

Households have independent incomes and private lives, but as neighbours they collaboratively plan and manage community activities and shared spaces. Community activities typically include regularly-scheduled shared meals, meetings and workdays. Although each cohousing community is unique, some common characteristics are:

#### *Relationships*

- Neighbours commit to being part of a community for everyone's mutual benefit.
- Cohousing cultivates a culture of sharing and caring.
- Design features and neighbourhood size promote frequent interaction and close relationships.

#### *Balancing Privacy and Community*

- Cohousing neighbourhoods are designed for privacy as well as community.
- Residents balance privacy and community by choosing their own level of engagement.

#### *Participation*

- Decision making is participatory and often based on consensus.
- Self-management empowers residents, builds community, and saves money.

#### *Shared Values*

- Cohousing communities support residents in actualizing shared values.
- Cohousing communities typically adopt green approaches to living.<sup>29</sup>

There are currently 19 cohousing communities in the UK, ranging in size from around 10-40 households, with a further 60 projects under development. However, compared to elsewhere in Europe, this number is relatively small. In European countries such as Denmark, Sweden and Holland, which pioneered cohousing more than 30 years ago,

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<sup>28</sup> <http://aese.psu.edu/extension/intergenerational/articles/intergenerational-contact-zones/residential-cohousing-communities>

<sup>29</sup> [http://www.cohousing.org/what\\_is\\_cohousing](http://www.cohousing.org/what_is_cohousing)

there are hundreds of projects in each country. Germany has seen significant growth in cohousing, with more than 150 projects in Berlin's region alone and an estimated 1000 communities across the rest of the country. Cohousing is also growing in other areas of the world - there are over 160 cohousing communities in the USA with a further 125 under development.<sup>30</sup>

Cohousing is designed to facilitate spontaneous and planned intergenerational interaction between neighbours which brings many social, practical, economic, and environmental benefits. Indeed, residents often liken their communities to a kind of 'extended family' where everyone contributes their own unique skills and expertise for the benefit of the whole community. Those with more free time help to organise events, meetings and workdays for example, and younger residents contribute labour. Cohousing also creates social ties for older people who often act as 'surrogate grandparents' to the busy young families they live alongside, which in turn helps them with childcare. Almost all cohousing communities regularly hold common meals, holiday celebrations, parties, games, movie nights and other events. These frequent gatherings provide opportunities for residents of all ages to socialise and interact, helping to build and reinforce the neighbourly relationships that are the foundation of cohousing communities.

### **Students or young people living in specialist accommodation for older people**

There are now a variety of intergenerational schemes in Europe (and elsewhere) where students or young people under the age of 25 live alongside older residents in care homes, assisted living facilities or sheltered housing developments. Although these schemes vary, some common characteristics are:

- The students/young people agree to spend a set number of hours per month with their older co-residents (anything ranging from 15-30 hours depending on the scheme) in return for free or low-cost accommodation;
- In their role as 'good neighbours', the students/young people undertake a variety of activities with older residents such as watching sports, cinema trips, playing cards, eating together or offering company when residents are ill;
- The students/young people are free to come and go as they please, but they must not be a nuisance to older residents (some schemes allow friends and overnight guests but other do not);
- Arrangements last for a set period of time, often for one year.

One scheme that has received much media attention is [Humanitas](#) in Deventer (the Netherlands), where six university students live alongside 160 care home residents. Here

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<sup>30</sup> Figures taken from <https://cohousing.org.uk/>

you can access a [video](#) about the scheme and [here](#) you can read about the experiences of 23-year-old urban planning student Jurrien Mentink. A similar [pilot](#) scheme is underway in a care home in Helsinki (Finland), but the young people don't have to be students. Spain too has developed a slight variation to this model in the Castilla y León region. In that [project](#), three college students live alongside 14 older residents in purpose built assisted living apartments rather than in a care home setting.

Taking inspiration from those in Europe, the UK now has its first intergenerational housing scheme of this type. The Cambridge [LinkAges](#) project was launched in September 2017 as a partnership between [CHS](#) housing association and the [Cambridge Hub](#). Here, four postgraduate students recruited by Cambridge Hub live alongside 25 CHS sheltered housing residents at intermediate market rents, in return for volunteering 30 hours per month. Students are trained on project management, event management, intergenerational working and human-centered design. They are also offered mentoring and support from both partner organisations.

Some of the benefits of this type of intergenerational living are:

- Students gain access to free or low-cost accommodation, which helps to reduce the burden of University fees and debt;
- It can help prevent homelessness and help young people find their feet with reasonably priced accommodation;
- Students/young people get relevant experience to help their careers and studies;
- Staff get some assistance in looking after older residents;
- Both groups gain a better understanding of what the other generation has to offer;
- Meaningful relationships can develop between the generations, through which mutual support is given;
- By expanding their social network, older residents can feel less lonely and/or socially isolated which can result in positive health and well-being outcomes.

### **City-wide intergenerational housing approach**

The [Municipal Project for Intergenerational Housing and Community Services in Alicante](#) (Spain) addresses the specific housing needs of low-income older persons over the age of 65 (78% of residents) and young people under the age of 35 (22% of residents) through the provision of 244 affordable, intergenerational housing units in central urban areas. As well as private apartments, there are many spaces dedicated to communal services such as a library, a computer centre, areas for social events and workshops, a solarium, a roof garden and a laundry. There are also local health and recreational services for residents and the project has contributed towards the regeneration of the surrounding areas.

As well as providing decent, accessible housing, the project aims to create a supportive, family-like environment and sense of belonging among residents, enabling older residents to maintain their independence and stay in their own homes as they age. Young people are involved on a voluntary basis in the communal organisation of everyday life in the buildings and neighbourhood, and particularly in the cultural and recreational activities which take place in communal spaces. On the basis of a 'good neighbour agreement', each young person is in charge of taking care of four older people in the building, offering a few hours of their time each week to spend with the older residents. As part of the selection process, young people are chosen based on income as well as motivation, empathy and suitability to work in the social programmes, with preference given to those with qualifications and/or experience in community/social work. In terms of impact:

- Older residents have widely expressed how the project has increased their well-being, allowing them to be independent yet not alone, live in a decent home with a family-like environment and have a wide range of activities within reach;
- Families of older residents are reassured that their relative can live independently, in a safe environment;
- In addition to accessing high-quality housing at affordable rents, young people report gaining knowledge and establishing real relationships of friendship with the older residents they assist.

### **Housing for young mums and older people**

In [Beekmos, Houten](#), in the Netherlands an innovative intergenerational project houses 13 young mums and adolescent girls who need temporary support to find their housing independence, alongside four older residents who act as coaches in an 'assisted living environment'. In contrast to the schemes mentioned above, it is the older residents who, in their role as coaches, live like 'good neighbours' - assisting the young people with small daily needs (e.g. babysitting), providing relational support and helping them build social networks. Weekly dining between neighbours is encouraged, as are excursions and activities. The building is situated in an urban context, close to different services which can serve the needs of both age groups including schools, day-care centres, health services and social services. The building also includes large communal spaces and a rooftop terrace to promote interaction.

The project is a partnership between Stichting Timon, a young adult welfare organisation, and Habion, a housing corporation that specialises in affordable housing for seniors. The basic idea is that the young mums can benefit from the life experience and useful advice of their older neighbours. At the same time, older residents benefit from having good quality accommodation that meets their needs and from the ability to build relationships

which can add a sense of meaning to their lives - countering the sense of emptiness that sometimes affects people in the later stages of life.

### Other examples

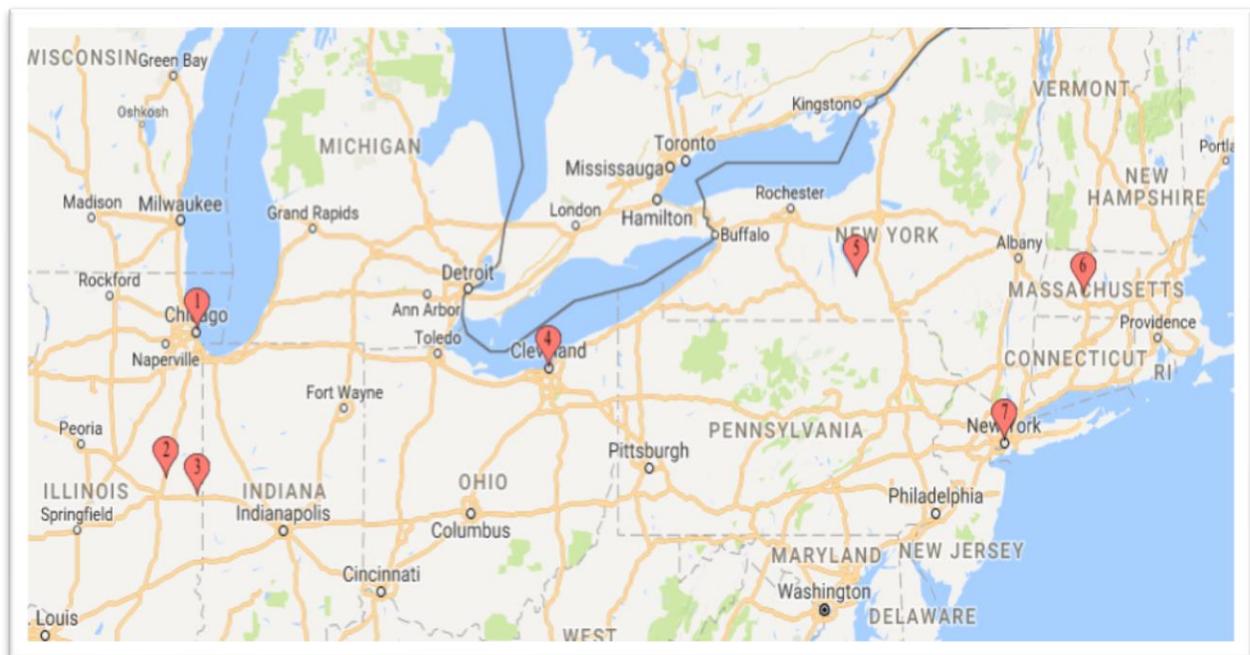
There is a [list](#) on my blog of other European and American intergenerational housing schemes.

## Why look at the USA and what did I hope to find out?

The USA is a country that has really embraced the concept of intergenerational housing and there are a variety of models in existence. Although it is possible to gain an overview of these developments online, to truly gain an insight into how they work in practical terms, and to find out what residents and staff thought about living and working there, it was necessary to visit them firsthand.

Over a four-week period I visited nine intergenerational housing schemes, spending between one and three days at each. These were selected to give a good mix of different models, rural/urban, high/low income residents, purpose-built/converted buildings, and individual/family living:

- [Housing Opportunities and Maintenance for the Elderly](#) (H.O.M.E), Chicago, Illinois
- [Roseland Village](#), Chicago, Illinois
- [Hope Meadows](#), Rantoul, Illinois
- [Mercy Housing Cannon Place](#), Danville, Illinois
- [Griot Village](#), Cleveland, Ohio
- [Judson Manor](#), Cleveland, Ohio
- [Ecovillage](#), Ithaca, New York State
- [The Treehouse](#), Easthampton, Massachusetts
- [PSS/WSF Grandfamily Housing](#), South Bronx, New York



At each scheme, I interviewed staff and residents and participated in activities, focusing discussions on the following:

- Why did people choose to live there?
- Has it met their expectations?
- What's it like to live there?
- How far do they feel a sense of community?
- Is there much intergenerational mixing in practice and how much activity is led by residents?
- What do staff and residents think are the main benefits and downsides?
- Does the fact it's intergenerational make a difference?
- What level/type of resources did the housing provider have in place?
- How do they ensure everyone is safeguarded?
- What is their allocation and selection process?
- Planning and design features, funding, on-going costs etc

The remainder of this report provides case studies and draws together the key themes that emerged from my visits.

# Model One – Younger residents living in specialist accommodation for older people

## Case study one – The H.O.M.E project, Chicago

### Overview

Housing Opportunities and Maintenance for the Elderly (H.O.M.E.) is a non-profit organisation based in Chicago that is dedicated to helping older people remain independent and part of their community.<sup>31</sup> H.O.M.E. offers intergenerational housing in three safe, affordable buildings where seniors either live in private apartments or within ‘Good Life Residences’, which are aimed at older people who need some assistance.<sup>32</sup> Here older people, young adults and families with children all live in the same building in a family-like environment. Although H.O.M.E has three buildings, this report focuses on the main two where I spent a day at each talking with staff and residents:

	<p>Nathalie Salmon House (NSH) is a purpose-built 54-unit apartment building that houses 41 older people, seven resident assistants, two security monitors and four families. The ground floor has various amenities including a kitchen, a community room, a fitness area, a garden room with library, and a family apartment. The remainder of the building offers 27 apartments for independent older residents, 14 rooms for older people living in ‘Good Life Residences’, three studio apartments for resident assistants and three three-bedroom apartments for families with children.</p>
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<sup>31</sup> H.O.M.E also runs a home upkeep and repair program and a wheelchair-accessible shopping bus serving older people across Chicago.

<sup>32</sup> ‘Good Life Residences’ are a type of supportive living for low income older people who don’t qualify for state-funded facilities. The types of services and amenities offered by H.O.M.E include: private bedroom that residents can decorate and furnish however they wish, private or shared bathrooms with easy-access showers and grab bars, two daily home-cooked meals served family style, on-site staff available for emergencies and assistance 24/7 (excludes on-site nursing care or direct medical care), case management services, assistance with housekeeping, laundry, and personal support, engaging programs and social activities.



Pat Crowley House (PCH) is a three-story converted building that provides 'Good Life Residences' for 12 older people, plus accommodation for four resident assistants and one family. Common areas include living rooms, dining rooms, kitchens, bathrooms and a garden.

Both buildings are fully disabled accessible and are close to public transport, shopping, dining and places of worship.

### Who lives there and why did they choose H.O.M.E?

#### *Older residents*

H.O.M.E's older residents have a yearly income of less than \$26,600. Some still work part-time and others are retired. Around 50% of older residents are disabled. Residents in the 'Good Life Residences' pay a third of their income for rent, food and toiletries, which is significantly lower than traditional supportive living.

The motivation for older residents to move to H.O.M.E was varied, but in general they were attracted by the need for safe, good quality, affordable housing rather than by a desire to live in an intergenerational setting. Everyone I spoke to hadn't heard of H.O.M.E before they came to live there. Part of the reason for this is that H.O.M.E is such a unique concept that it doesn't fit into existing housing models, so it's not well known. Many had been referred by a nurse, social worker or other agency.



#### **Debbie's story**

Debbie is 63 years old and two years ago she had a stroke-like illness which forced her to go into a nursing home. She felt it was too institutionalised - they were stopping her doing things and offering her care she didn't need. *"It didn't seem homely"*. She wanted to be as independent as possible but needed some support. Her son heard about H.O.M.E through word of mouth and encouraged her to visit. Debbie told me how she loves it because they are like one big family.

## *Residents Assistants*

Resident Assistants are young people of college-age who work approximately 20 hours per week in the 'Good Life Residences' in exchange for full room and board. As part of the living arrangement, each Assistant gets their own bedroom, but they share bathrooms, living spaces and snacks in the refrigerator. Assistants must commit to live at H.O.M.E for a year, but many stay on for two. Visitors are permitted but not overnight. Although the concept is similar to the schemes for students in Europe, the Resident Assistants at H.O.M.E are employees.

Assistants carry out tasks such as preparing meals for residents at weekends, cleaning up after dinner and being 'on call' for a certain period. Each Assistant also 'looks after' four older residents and they decide between themselves what they want to do. Assistants sit down with each resident and agree expectations (e.g. come play cards with me every Wednesday), needs (e.g. help me clean my room once a week) and wants (e.g. help me learn how to use a smart phone). For some this may involve practical assistance such as help with laundry, but others just want someone to hang out with, play chess or just watch a movie. Assistants also join in with the various activities and events that H.O.M.E organises.

Young people are attracted to H.O.M.E partly by the opportunity to live rent free, partly by the opportunity to live in such a unique intergenerational environment and sometimes because it fits in well with their studies.

	<p><b>Madya's story</b></p> <p>Madya is 30 years old and has lived at Nathalie Salmon House since March 2017. She came across H.O.M.E whilst looking through online job listings. She was studying social work and likes helping others, so she thought it was a good fit for her. The idea of living alongside people of different ages was also a factor. She thought it would be more clinical but <i>"it's not like a senior home, it's more of a community"</i>.</p>
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## *Families*

Five families currently live across the two H.O.M.E properties and there is very little turnover. Some have lived there for five years or more but others less than a year. Generally, families have more than one child and the parents work but are on low incomes.

The motivation for families to live at H.O.M.E was mixed but included being able to access good quality, affordable housing and the opportunity for intergenerational living.

The mum from the family at Pat Crowley House for example, had grown up living with different generations so she was used to being around older people and wanted her two-year-old son to be brought up in that type of setting. One of the families living at Nathalie Salmon House are a former Resident Assistant (now Outreach Liaison) who lives with her two-year-old son and partner who is a cook for the 'Good Life' – they love living and working at H.O.M.E so much that they wanted to stay there.

### *Staff*

The residents and Resident Assistants at H.O.M.E are supported by staff who don't live on the premises including:

- Good Life Co-ordinators who oversee the buildings and residents. The Co-ordinators are well trained with qualifications in social work and gerontology. Co-ordinators get to know the older residents really well and generally keep an eye on them. They assist residents with benefits and entitlements, and coordinate referrals for other services. Co-ordinators also help residents plan activities and work in partnership with other agencies to provide services to residents.
- Social work interns from local universities who support Co-ordinators.
- Cooks who prepare meals on weekdays.

### **Application process**

Residents had found out about H.O.M.E in a variety of ways including word of mouth, by referral and by looking online.

Applicants of all ages undergo a rigorous selection process including background, income and credit checks, home visits and contact with a primary care physician. The purpose of the home checks is to ascertain how the person is looking after their current home, to find out what sort of health issues they have and to check if they are taking their medication. Applicants are not accepted if they have previous evictions and if they have a disability, they must have a certain level of independence (i.e. they do not need 24-hour care). In terms of families, only those with children under 18 are accepted. If accepted, residents get a one-year lease that is renewable.

Applicants are free to come and look round anytime. Staff usually take this opportunity to explain what life is like at H.O.M.E and to be clear on ground rules and expectations.

When a vacancy arises, the potential resident can stay for a four-week trial at a nominal fee of \$10 per day. Most want to stay once they've done the trial and residents liked this because they could check if H.O.M.E was right for them.

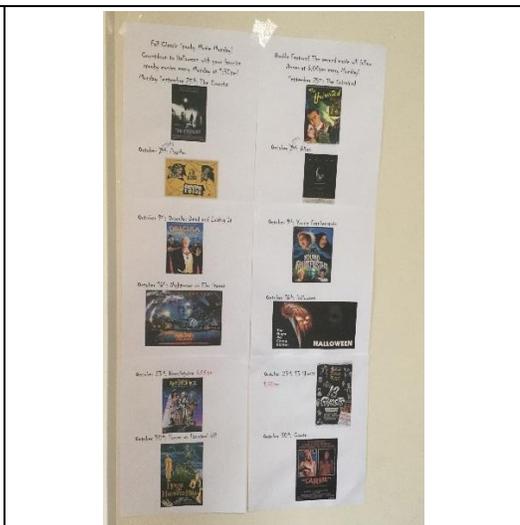
### What's it like to live at H.O.M.E?

'One big family' is the phrase that springs to mind when trying to describe what life is like at H.O.M.E. Residents repeatedly referred to the house as their 'second family' and there was a definite sense of everyone being there for one another and enjoying each other's company – "if someone is in hospital we'll visit or call". Because of this family-like environment, Coordinators told me that once older residents move in, they don't tend to move out unless they pass away or go into a nursing home. Even when this is the case, staff and other residents continue to keep in touch and visit them regularly.

Intergenerational interaction is actively promoted at H.O.M.E and there is always something going on. Regular activities give older residents and Residents Assistants the chance to get together, have fun and try new things. There are regular community-run activities like book club, Purls of Wisdom (a knitting and crafting group), game day (usually bingo), religious study group and Fitness Fridays (yoga or Thai-chi). Weekly outings to places like the beach, museums, gardens or the movies are also a regular feature. Residents also have movie afternoons with popcorn and candy.



Activity board at Nathalie Salmon House



'Spooky Monday Movies'

Although the Co-ordinator plays a key role in putting the activities in place (by planning, organising and partnership working), it was very important that the residents themselves came up with the activities they wanted to do, rather than a schedule being 'imposed' on them. One resident came up with the idea to have Spooky Monday movies in October in

the lead up to Halloween for example, and other resident suggestions have been visits to the Dollar Store and even a cemetery. Also, participation in activities is optional – the fact that residents can dip in and out as they choose but have the *opportunity* to take part was talked about favourably by residents.

Sharing meals is an important part of life at H.O.M.E, as a natural way to socialise and build relationships. Residents and Residents Assistants get together twice a day for meals where they have very lively chats about what they've done that day, catch up on the latest gossip from TV programmes or sports, tell stories about their lives and share jokes. Both houses also hold a monthly Community Dinner that is full of sing-a-longs, laughter, live music, great food and a chance to celebrate any birthdays that month. Everyone living in the building is invited, as are friends and relatives. Residents from the independent living apartments and the families take part and enjoy socialising with other residents. The family at Pat Crowley House are very active and regularly take on the role of 'Guest Chef', cooking for everyone in the house and enjoying the opportunity to mix with their older housemates.

Although there are planned activities and opportunities for the different age groups to get together, Resident Assistants also often spend some of their 'downtime' with older residents – helping them on the computer or staying up late watching shared favourite TV shows for example. Real friendships have developed between Assistants and residents, and it is clear that this is more than just a 'job'. Madya for example, has become very close to Mable, a 76-year-old retired nurse - the two can often be heard giggling over coffee and sweet rolls in the morning.

There are also opportunities for intergenerational interaction with people from outside the houses, which is something that H.O.M.E encourages:

- Volunteers from different businesses come in at different times of the year and hang out with residents for the day, play cards, chess, bingo, poker and generally have fun;
- A group of four autistic children and a supervisor come each week and do small tasks such as watering flowers, vacuuming or plumping up the cushions on the sofa (which they love apparently!);
- Student nurses and doctors come to H.O.M.E. on a regular basis as part of their learning programme which benefits both them and the older residents. As well as honing their practical skills (such as taking vitals), students are also able to improve their communication skills. They talk to residents and find out what they would like to learn, such as how Medicare works or what type of hearing aids are available. After carrying out research, the students then pass on their learning via 1-2-1 chats or group work.

## Has it made a difference?

H.O.M.E has clearly had a positive effect on the lives of the people who live there. It provides a safe, affordable place to live where people really care for each other.

Because they feel like part of a family, older residents told me that living at H.O.M.E had really improved their quality of life. Although they had their own private spaces, many residents said they felt less lonely because *“there’s always someone there if you want some company.”* Indeed, the motto for the ‘Good Life Residences’ is ‘Privacy when you want it. Assistance when you need it.’ Some older residents also felt that moving here had improved their physical and mental health. Thom aged 67 for example, told me that he was, *“falling apart at the other place”*, but since he’s moved to H.O.M.E he feels much better – he’s not so worried about things and is looking after himself more. Debbie told me that H.O.M.E has helped her to be more independent because *“Nikki and the Residents Assistants are always encouraging me to do things instead of trying to stop me”* and she liked the fact there is always someone around to talk to.

Although the Resident Assistants are employees, they didn’t see living at H.O.M.E as ‘just work’ (although they thought their regular tasks were fair for the free accommodation). Some had benefitted from being in a supportive living environment, which had helped with their studies and others felt that it had helped them develop as a person. 19-year-old Tempelle for example, told me how at first, she was really shy and wary about talking to so many people, but that living at HOME had improved her confidence. Tempelle has also taken on the advice of residents to try new things such as museums or movies which she says she wouldn’t have done for herself.

	<p><b>Tempelle:</b></p> <p><i>“The best thing is the residents and the opportunities we have to go dancing, on outings, and just the everyday conversations. Sometimes they can be really funny, the way they pick at each other like a family, but they all get on really. I love listening to their stories”.</i></p>
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For the families that live at H.O.M.E, their young children have the opportunity to create bonds and relationships with people 60-90+ years older than themselves, which is especially important when their grandparents live far away. The parents can watch their children interact with the older residents and see what a big impact these little people have on the older generations. As one parent stated, *“I can see the change in residents*

*when my two-year-old twins visit the Good Life residents. Even the residents who never want to smile just light up around the kids. They bring so much joy.”*

The staff at H.O.M.E also really seemed to love working there and they were very passionate about the houses. One of the Co-ordinators told me how it has given her the opportunity to develop all of her skills because her role is so varied. She loves talking to the older residents and hearing about their experiences.

You can watch a really inspiring [video](#) about what life is like at H.O.M.E and it tells you a bit more about the different services they provide in the community. Another [video](#) celebrating 35 years of H.O.M.E tells you a bit more about how the idea came about, their plans for the future and what life is like at H.O.M.E.

### Joan's story

Joan is 67 years old and she moved into Pat Crowley House (PCH) in April 2017 after living in the same apartment building with her son for 23 years. It was undergoing foreclosure and she was having difficulty finding suitable, affordable accommodation. While Joan is still independent and works part time, she needed somewhere that would give her some assistance with daily tasks. Joan heard about H.O.M.E through a program called Intensive Case Advocacy and Support for Self-Neglecting Seniors (ICAS) who arranged for her to meet with H.O.M.E.'s Good Life Coordinator. Once Joan's son, who has a developmental disability, found a new job and was able to move to an independent living residence, Joan began by living at PCH for three weeks on a trial basis. Joan was nervous at first because she was used to living on her own, but she decided she wanted to stay at PCH because there's a *“real sense of belonging.”* Though she's happy that she still has the independence to come and go as she pleases, she really appreciates that at PCH she never feels alone. Joan enjoys visits from two-year-old Henry who lives on the third floor with his family and has offered to babysit. Joan also praised the Resident Assistants saying they are *“really good, always ask if you need anything”*. She also mentioned how hard they work, helping with cleaning, cooking and social activities.



Joan seated on the right with fellow resident Bruce

## Case study two - Judson Manor, Cleveland

### Overview



Judson Manor is a retirement home in Cleveland, Ohio which provides both independent and assisted living to older people in an elegant revamped 1920s hotel within the city's University Circle. It is aimed at the higher-end of the retirement market, with residents typically paying around \$200,000 for an apartment and a monthly service fee of \$2,000-\$4,000. Included in the service are meals and basics like housekeeping, transportation and utilities, and a fitness centre along with a variety of programs. There is a nurse on duty around the clock and home care is offered at an extra charge.

Here five college students from three nearby universities live at Judson as part of an artist-in-residence program.<sup>33</sup> The students, who all qualify for some financial need, live rent free with 120 older residents in exchange for taking part in a range of music and art activities. Music students provide solo recitals every few months as well as weekend and impromptu concerts and art students lead art therapy classes to help residents with dementia, for example. There is no requirement to provide any kind of support to older residents, although there is an expectation that students will mix and organically form friendships.

Students are given their own furnished apartments under a normal lease agreement. Apartments include a kitchen and bathroom, and students are free to use the home's shared facilities which include a restaurant/café, ballroom, lobby, roof garden and libraries. To promote interaction, the student rooms sit alongside those of older residents and they are scattered throughout the home's independent living floors. Family suites are available for family visits and students can have out of town guests stay over, but regular overnight stays are not permitted.

Students are usually graduates, aged 22 or over and many are international students.

### Setting it up and running the program

The idea came about during a time when the economy had taken a downturn and Judson had rooms available. At the same time the nearby Cleveland Institute was experiencing a housing shortage for its students. Judson has lots of residents with artistic backgrounds, so it seemed like a good fit and an ideal solution to the problems faced by both

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<sup>33</sup> The Cleveland Institute of Music, Cleveland Institute of Art and Case Western Reserve University.

organisations. Before the program started in 2010, Judson ran the idea past residents - some were initially worried about wild parties but overall the 'experiment' was welcomed and got the go-ahead.

It did not involve significant set-up costs as Judson already had spare rooms available and no modifications were needed, they just furnished the student apartments. A Programme Coordinator and resident committee were also in place and between them, they run the program. The resident committee mainly work with the students, taking the lead on arranging concerts and other activities, which is not resource intensive. The main cost therefore was the lost income from the student apartments, but this is seen as a worthwhile investment because the program adds another dimension to what they can offer residents and because it has proven to be so beneficial.

Initially word of mouth was used to promote the program to students, but now information about Judson is included in the universities' applicant information packs. Over the last eight years the program has become well-established and is very popular - more students apply than Judson can take.

### **Application process**

Students apply for a place at Judson via their university which carries out initial screening for suitability. Judson's requirements are that students must be able to commit for two-years, three must be music students (including at least one pianist) and two must be arts students. The university then passes on a shortlist of applicants to Judson's resident committee who decide which students to interview, undertake interviews (either face to face or via Skype) and make the final decision on who gets a place. The process is very much resident-led, and they are keen to get the right match. Indeed, as part of the application process, students are required to submit a resume and an essay about why they want to live at Judson. In turn, Judson is very clear with applicants that this is not just about getting a rent-free apartment, they are expected to actively participate in the community.

### **Why do students want to live there?**

Students are of course attracted to Judson by the offer of a free apartment in a lovely building located in a nice, safe, convenient area close to the universities. Access to Judson's pianos and ballrooms as spaces to practice in are also a draw. However, students have also expressed 'a wish to give back' to the community and the opportunity to be around older people as other reasons for wanting to live at Judson.



A view from the rooftop terrace



Judson Manor's ballroom

### Has it made a difference?

Staff don't have any concrete measurement for the social and physical benefits of having students in the home, but they are clear that it has had a noticeably positive effect on residents. Concerts draw residents out of their rooms for example, and even low levels of contact, such as passing in the hallway or lobby cheers them up.

Close friendships have developed organically between students and older residents based on their personalities and interests. Students have talked about the benefit they get from having such friendships with people they can look up to and learn from – one student for example, talked about how she enjoyed being taught how to paint by her older neighbour and others have bonded over their love of cooking. Similar feelings have been expressed by older residents: *"It gives us joy. My gosh, it's lovely. We've all had wonderful children and they're gone now. Children grow up and go to school and they are gone. Mine are spread out all over. But to live with young people and learn from them. It's a whole new dimension to life."* It's also clear that such friendships have helped both generations better understand each other: *"I've heard people say that they think old people are boring, but they are actually so much fun. They say what they think. I feel like I'm the one that's lucky here getting to hang out with them. When you actually start speaking to them, you find you have a lot more in common than you'd think."*<sup>34</sup>

A theme that continued to crop up was the sense of family this intergenerational living arrangement brings. Many students are not from the USA and are living far away from their home and family – for them living at Judson enables them to have a 'second family' which can help to reduce loneliness and alleviate the pressures of school. One student for example, said that living at Judson was like 'having over 200 family members who look out for each other.'

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<sup>34</sup> [http://www.cleveland.com/tipoff/index.ssf/2014/10/cbs\\_spotlights\\_program\\_that\\_pu.html](http://www.cleveland.com/tipoff/index.ssf/2014/10/cbs_spotlights_program_that_pu.html)

## How this intergenerational housing model could help with issues in the UK

The challenges faced by young people in today's housing market has received much media attention, and rightly so. Increasing demand for housing coupled with inadequate supply over the long-term, has resulted in a housing crisis characterised by unaffordable home ownership and unaffordable rents. The affordability crisis has been created predominantly by inadequate housing supply, rising demand, stagnant real terms household incomes, welfare reform, and the growth of low paid, part-time, insecure employment.<sup>35</sup> A combination of factors have therefore impacted on the ability of young people to both access and/or afford accommodation of their own, which has led to increasing numbers of young people remaining in the parental home.

Most young people who don't live at home, access accommodation via the private sector – the so-called 'generation rent' comprising people aged 20 to 39. This group faces continued housing affordability problems and consistently spend a higher proportion of their income on housing costs over time.<sup>36</sup> The average cost of a new tenancy on a one-bedroom home was £746 a month in May 2016, taking up 48% of the take-home pay of a worker aged under 30, while those living in London are typically handing over 57% of their monthly wages.<sup>37</sup> It's therefore no wonder that many young people are increasingly relying on parents, family and friends to help them afford their accommodation costs. [Legal and General's Bank of Mum and Dad report](#) for example, found that 9% of renters received help to pay their rent, 10% got help for their security deposit, 6% got help with moving expenses and 5% with letting agent fees.

Changes in higher education fees have also resulted in a worsening of young people's ability to afford housing. The estimated average debt for new graduates was £15,000 ten years ago. It's now more than £40,000 for new students and more than £50,000 for those from the poorest backgrounds.<sup>38</sup> As a result, graduate entry into homeownership has been delayed and some students are opting for local universities to enable them to stay in the parental home while studying. Students are also suffering from stress and anxiety caused by the pressures of housing costs. A recent survey by Save The Student for example, found that a typical UK student is only left with £8 a week for all other living

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<sup>35</sup> Human City Headlines, [Affordable Lives? Housing Affordability, Tenure and Inequality in England](#), Bulletin no 14, (June, 2017).

<sup>36</sup> Resolution Foundation, [The Housing Headwind: The Impact of Rising Housing Costs on UK Living Standards](#), (June, 2016).

<sup>37</sup> <https://www.theguardian.com/money/2016/jun/13/cost-of-renting-one-bed-property-soars-in-uk>

<sup>38</sup> <http://researchbriefings.files.parliament.uk/documents/SN01079/SN01079.pdf>

costs such as food, travel and toiletries, after the rent has been paid from their maintenance loan.<sup>39</sup>

The Government's Welfare Reform programme has also had a significant impact on young people and in particular, their ability to access accommodation. Recent [research](#) by the Residential Landlords Association for example, found that two-thirds of landlords were not willing to let to under-35s on Housing Benefit or Universal Credit and that 44% were not willing to let to students. Even if landlords are willing to let to under 35s, [research](#) by the Chartered Institute for Housing has shown that in some parts of the UK, the gap between the shared room rate of the local housing allowance (LHA) and the cheapest private rents in the area, means that virtually all of the properties are unobtainable.<sup>40</sup> As a result, 85% of England's local authorities are struggling to help single people aged 25-34 into accommodation.<sup>41</sup>

It is therefore clear that young people in the UK are increasingly struggling to afford and/or access accommodation and intergenerational housing schemes of this type could help with those issues.

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<sup>39</sup> The maintenance loan is designed to cover living costs, is separate from the student loan to pay for tuition fees and is dependent on family household income. [www.bbc.co.uk/news/business-43157092](http://www.bbc.co.uk/news/business-43157092)

<sup>40</sup> The shared room rate is what qualifying single people under 35 renting in the private sector receive to contribute to their housing costs.

<sup>41</sup> [http://www.huffingtonpost.co.uk/entry/homelessness-government-welfare-cuts\\_uk\\_58d2631ae4b0f838c62df978](http://www.huffingtonpost.co.uk/entry/homelessness-government-welfare-cuts_uk_58d2631ae4b0f838c62df978)

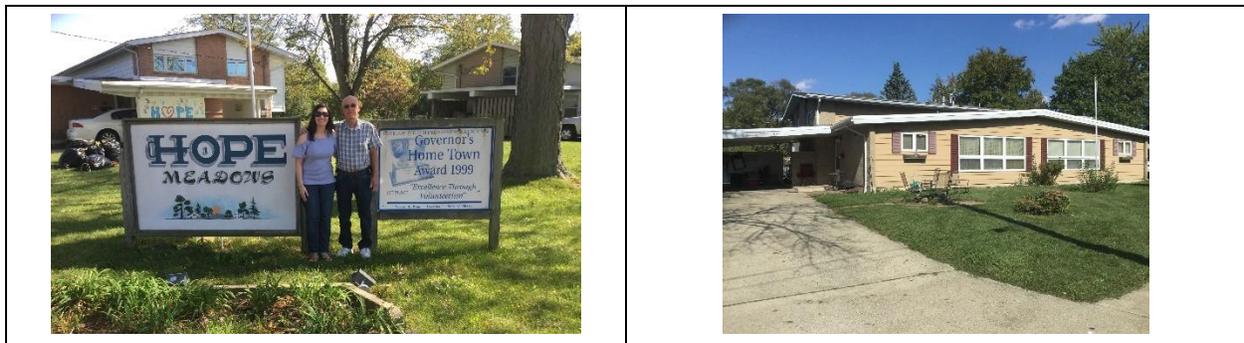
## Model Two – Older residents living alongside foster or adoptive families

### Why were they set up?

In the USA, children are placed in foster care for a variety of reasons – mainly due to neglect, abuse, or abandonment. For about half of these children, foster care is temporary, and they are reunited with their biological families within a year. However, for around 30%, foster care becomes a never-ending limbo with multiple moves. Often placements fail because foster families don't receive the support that they need from over-stretched statutory services, and children bounce from home to home. Also, because there aren't enough homes that can accommodate sibling sets, over 60% are separated from their brothers or sisters, further adding to their trauma. One of the reasons for this is that large homes are frequently unaffordable to fostering or adoptive families.

The purpose of these intergenerational housing schemes is to “stop the bounce”, by promoting permanency, community and supportive relationships for families fostering or adopting more than one child, while at the same time, offering purposeful engagement in the daily lives of older adults. Instead of seeing foster children as victims of circumstance and older people as victims of age, both groups are seen as agents of change in the world around them. Foster children need stable environments and older people help to provide this by providing a sense of community, by being a constant in a child's life, and by helping foster parents address any issues they face. On the other side of this relationship, older people gain a sense of purpose and establish meaningful relationships, which contributes to an overall healthy and positive quality of life.

### Hope Meadows, Rantoul, Illinois



Hope Meadows is based on the former Chanute Air Force Base in central Illinois. It was developed in 1994 by Generations of Hope (GOH), a non-profit organisation, with a \$1million grant from the State of Illinois. Existing structures were converted into 64 homes of various sizes, with 15 allocated to foster and adopted families, 44 to older people, and five reserved for administrative and community activities. There is also a five unit fully

disabled-accessible apartment building, Hope House, which older residents can transition into. The neighbourhood is unfenced and there are plenty of open spaces, including a children's playground. There are two Intergenerational Centres (IGCs) housing a children's library, a computer room, several rooms for individual tutoring, a kitchen, a downstairs playroom and a large multi-purpose space.

Older residents are required to provide six hours per week of volunteer time supporting parents and their children as "honorary grandparents", and in return, they pay below-market rent for their housing (between \$340 to \$550 a month).

When Hope Meadows first launched, families agreed to adopt three or four children from the foster care system. Families received their housing free and one of the parents stayed at home and was paid a salary, along with health insurance. However, this has changed over the years. Foster families no longer receive a stipend and now pay \$475 per month rent.

There are now five GOH communities across the USA with others under development. The model has also been adapted to aid teen mothers aging out of the foster care system, Iraq and Afghanistan veterans with traumatic brain injury and their families, and young adults with developmental disabilities.<sup>42</sup>

### Treehouse at Easthampton Meadow, Massachusetts



Opened in 2006, the Treehouse at Easthampton Meadow consists of 48 affordable cottages for people aged over 55 and 12 three to five-bedroom rental homes for families providing permanency for children through adoption, foster, guardianship or kinship care. There are also 33 privately-owned homes which were sold at market-rate on the

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<sup>42</sup> You can find a list of all the GOH communities and those under development [here](http://ghdc.generationsofhope.org/publications/ghdc-architecture-site-design-guidelines/). Generations of Hope have worked with an architect's firm to develop a 'blueprint' community design details of which can be found here: <http://ghdc.generationsofhope.org/publications/ghdc-architecture-site-design-guidelines/>

periphery. The homes sit in a cul-de-sac, Treehouse Circle - the neighbourhood's main street, which encloses a grassy field with two playgrounds and a memorial garden dedicated to Treehouse elders who have died. The neighbourhood has a village-like feel and it was designed to encourage interaction between neighbours. There is a central focus on Treehouse's community centre which contains a library, kitchen and common room, as a communal space for gatherings as well as educational and recreational programming.

The Treehouse is a partnership between three organisations who split the yearly operating budget of \$1million:

- The Treehouse Foundation – the non-profit umbrella organisation set up by the Treehouse's founder. There are six on-site staff undertaking a variety of tasks including co-ordinating volunteers;
- Beacon Communities – a Boston-based developer of affordable housing who designed the \$15.9 million project. They own and manage the properties;<sup>43</sup>
- Berkshire Centre for Families and Children – they work closely with Treehouse and the Department of Social Services to provide foster/adoptive care placement and on-site social services to residents. They have two staff members on site who provide mental health and parenting support.

To live at Treehouse, applicants must be willing to adopt children from the public welfare system or be able-bodied and age 55 or older, ready to babysit, drive, tutor and, mostly, love the kids who live there. Each older resident (called 'elders') pledges to volunteer at least six hours a week, but most devote far more time. They receive training in how to deal with foster children, many of whom experienced neglect, abuse, domestic violence or the death of a parent.

Aided by tax credits, half of the 12 homes for adoptive families are reserved for households that make less than \$56,700.<sup>44</sup> The 48 cottages for residents 55 and older go to singles or couples with incomes of less than \$42,000. The standard rent is \$830 a month and the median age of residents is 75.

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<sup>43</sup> Financing partners for Treehouse include the Massachusetts Department of Housing and Community Development, the MassHousing Finance Agency, the Community Economic Development Assistance Corporation, and Bank of America, with syndication provided by Centerline Capital Group.

<sup>44</sup> For an explanation of how the tax credit system works in the USA refer to the glossary.

## How did people find out about them?

Residents of all ages had found out about these communities in a variety of ways – they had read about it in a newspaper or magazine, heard about it on TV or radio, through searching on the internet or by word of mouth.

## Why do older people want to live there?

Many older residents had moved considerable distances from all over the USA, drawn by a desire to make a difference in the lives of these children and their parents. Some also had relevant experience which they felt could be of benefit, having worked as school teachers, nurses, social workers or in the court system.

From the older residents I spoke to, the main reasons for wanting to live there were:

- Liked the idea of an intergenerational community and wanted to help the children;
- Wanted to make a difference;
- To continue to contribute or give back;
- Wanted to feel productive and keep active;
- Wanted to be around others;
- Didn't want to live just with people of the same age.

<p style="text-align: center;"><b>Mr Jim</b></p> 	<p>Mr Jim has lived at Hope Meadows for five years. He spent 21 years in the Air Force, 21 years as an elementary school teacher and 12 years on Urbana's City Council. He wanted to live at Hope Meadows so he could work with children. He uses his experience to help parents navigate the school system, gives advice on how to prepare children for school and how to deal with behaviour problems. As a sprightly 85-year-old, he still serves as a Crossing Guard, volunteers at the after-school club and regularly attends sporting and other events at the local schools where Hope's children attend.</p>
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## Why do families want to live there?

The main reason that families want to live in these communities is the whole package – they get good quality, well sized affordable accommodation plus emotional support from

the older residents, the staff, and other adoptive parents who understand and empathise with them as they face the challenges of raising children adopted from the foster care system. Generally, the older residents are the ones that parents turn to first for help and support.

### Application process

To ensure everyone is safeguarded, all residents undergo rigorous vetting and background checks (including criminal record checks) and at Hope Meadows there is a specific provision in the lease around sex offenders. Both organisations also try to make sure that applicants will be a good fit for the community and vice versa. Staff talk to applicants about the purpose of the community and what's expected of those who live there. Existing residents at Hope Meadows also take applicants out for lunch or dinner, which enables applicants to ask questions directly and residents can pass their views on to staff.

Pre-tenancy training and volunteering is also encouraged at Treehouse. I spoke with two elders who had been on the waiting list for some time. They had both undertaken MAPP training (Massachusetts Adoption and Parenting Program) which had moved them up the waiting list and both were volunteering with the after-school program. This had enabled them to get to know others in the community, make friends and start making a difference.

### What's it like to live there?

These are communities where children walking down the street are recognised and greeted by almost everyone, where parents can partner with staff and neighbours to support a child, and where children can participate in a variety of activities that supports their growth and well-being. These are caring communities across all generations. Although there are paid staff on site, their role is really to facilitate bringing together the different age groups, so they can get to know one another and form trusting relationships, rather than to 'make friendships happen'. It's a natural, rather than a forced process, which happens over time. Residents at both places told me they've grown into "*one loving family*" who look after each other and the staff "*make it an amazing and wonderful place and know what they need - what they do makes a difference.*"

The older residents are not just volunteers, they assume multiple roles as friends, mentors, tutors, neighbours and 'grandparents' and they regularly socialise with the children who live there. They give piano lessons, chaperone field trips, take children to ballet and football practice, walk children to school, sew quilts, host sleepovers, go fishing and babysit. They are an active bunch! Residents also enjoy just hanging out with the children and it's clear that real friendships have developed. One older resident at Treehouse told me about a young girl who pops over to see her most days to say hello.

The lady had recently gone on holiday but had forgotten to mention it. When she returned the young girl came over straight away and gave her a big hug because she'd missed her so much. *"She said, 'I love you. Promise you won't go away again without telling me' so I promised."* Yet, it's not just the children and their families who benefit from such friendships. Rosa at the Treehouse, told me how she volunteers with a family of five children once a week so that their parents can go out and have a break. They've all become good friends and she's enjoying watching them grow up. When she herself became ill, the family rallied round. One of the parents took her to the hospital and stayed with her. The family looked out for her and kept popping in to check she was ok when she got back home.

Intergenerational interaction is actively promoted and there is always something going on, particularly at the community centres which act as social hubs for residents of all ages to mix.



The common room at Treehouse that is used for monthly get-togethers, dance classes, yoga, sharing meals at Soup Tasting and Treehouse Tea, theatre groups photography courses and the after-school program – outside they hold picnics and BBQs - giving all age groups the chance to get together, socialise or take part in other organised activities.

Many older residents volunteer at the after-school programs run by both organisations. These were seen as important not only to help the children academically and to provide childcare for working parents, but also because it provided an opportunity for intergenerational interaction. The social workers running the after-school program at Treehouse said they loved working with both ages and felt that the mixing of ages really did make a difference. Over the eight years that Tildy has worked there, she told me she'd seen deep bonds and lasting relationships develop between the children and the older people who volunteer there. *"They just naturally gravitate towards each other based on their personalities and interests – it's not a forced relationship."* It's also a chance for the older residents and children to mix with young adults. At the Treehouse for example, social-work interns from the nearby Smith College and the University of Massachusetts

help kids with homework and many of the young adults who've grown up there help out too. In turn, if the young adults need help with a CV, a job or college application, job training or life skills, the older residents are there to assist.



The after-school club at Hope Meadows. We all had a snack and did homework. We talked about Halloween and decorated paper bats that had been made by Clarissa, one of the older residents, before sharing our creations with each other. After study time, the children were free to play table football, read books or use the soft play area watched over by the elders.

Residents too take the lead in running activities with children outside the 'planned' schedule. Betty at Hope Meadows for example, told me she how she loves the volunteering aspect of living there but that *"the after-school program is too noisy"* now she's 86. She's therefore turned her basement into a play room with toys and the children come over to play or she teaches them how to cook. Clarissa another Hope resident, has turned her basement into an art studio for the children where they can come over and *"be creative."*



The children at Hope Meadows taking part in a leaf-picking day which was organised by Sandy, one of the older residents. Later that day, the children, parents and older residents enjoyed a free pizza party organised by Hope's Director as a 'thank you' for their efforts.

## Has it made a difference?

These communities have definitely had a positive effect on the lives of everyone who lives there. As well as providing a safe, welcoming, and affordable place to live, the mixture of ages has proved beneficial to all three generations.

For the children, the positive outcomes of permanency and stability, community connections, the bonds with their surrogate grandparents and a supportive environment where children’s learning and educational needs are met, are evident. Children and young people placed in foster care have poorer educational outcomes than their peers -they drop out of high school at much higher rates and less than 10% will ever attend college. As a result, when they leave foster care, they are at higher risk of unemployment, substance abuse, becoming teen parents and being convicted of a crime. Yet, as the table below demonstrates, the outcomes for the children who live in these communities is significantly better than their peers. The high school graduation rate for adopted children in Hope is 100% and at Treehouse, all but one of its foster children old enough to go to high school have graduated. All older children attend college or vocational training or are working. In addition, there have been no failed placements at Treehouse and at Hope Meadows the permanency rate is 90%.

Table One: Outcomes for children at Treehouse:

Children and Youth at Treehouse Easthampton 2006 – 2017 (N=100)		
	National Averages for Foster Youth	Treehouse Youth
High School Graduates (of those age appropriate)	58% <sup>1</sup>	95%*
Attending College or Vocational Training for 2+ years	< 10% <sup>2, 3</sup>	100%**
High School Drop Outs	(annually) 8 -14% <sup>1</sup>	(total over 10 yrs.) 5%
Children Repeating One or More Grades in School	33 – 46% <sup>4</sup>	0
Arrests	46% <sup>5</sup>	0
Teens/Young Adults Parenting	48% <sup>6</sup>	2%***
Failed Placements / Children Returning to DCF	16% <sup>7</sup>	0

Source: Treehouse MetroWest: An Innovative Intergenerational Community for Children Who’ve Experienced Foster Care, Their Families and Seniors

Parents too benefit from the assistance of older residents – they can rely on them at times of stress and need, as well as sharing happy moments and successes. Living in these communities enables them to raise their children in an environment that supports them both economically and socially.

Although the primary focus of these communities is the children, the benefits for the older people living there have been just as pronounced. Both organisations have undertaken

surveys with older residents over the years. In an age group where you would expect to see a decline in health, this has not been the case. Older residents actually reported little or no decline in their mental, physical or emotional health, and moreover, they showed significant improvement in other key indicators such as:

- Increases in quality of life;
- Self-esteem and life satisfaction;
- Ability to live independently on fixed or decreasing incomes;
- Reduced isolation and expanded social connections.

Speaking with older residents at both places gave me an insight into why they thought this was the case:

- Feel like they are making a difference in the lives of others;
- Feel needed;
- Makes you get up, get out and do things – helps to keep you active;
- Real neighbours– make friends and this makes you go out;
- Look out for each other;
- Feel connected but don't have to join in;
- Love the kids – they keep you young!

## Resident stories

### Holly's story

Holly has lived as an elder at Treehouse for 10 years. She told me how it was good that the activities bring all the different age groups together because it helps them grow closer. She's a great chef and is always teaching the kids how to cook – she even made me a birthday cake when I visited (and it was gorgeous). Holly told me about a theatre group she'd been part of, that was aimed at educating through the arts (both children and older residents). Through this group she'd made a 'friend for life' in Kadim, one of the adopted children living there. They grew close and he now visits her regularly, "*He comes over and he'll say, 'Miss Holly will you make me an omelette?' and I'll say, 'You know how to make an omelette' then he laughs and says mine are better*". Before taking part in the theatre group, she told me that Kadim used to walk with his head down and keep to himself but now he's opened up – there's been a definite change. Kadim once bumped into her in town when she was with some friends. "*Is that one of your kids?*" they asked her – they were impressed at how lovely and polite he was. Kadim is mixed-race and Holly felt that Treehouse was helping to change the perceptions of race relations in the wider community and "*I'm very proud of that too.*"



Holly (standing in the middle)

### **David and Carol's story**

David (aged 79) and Carol (aged 73) have lived at Hope Meadows for 10 years. David previously served in the forces and has a graduate degree in early childhood education. He has 14 grandkids and 11 great grandkids who now live across the USA. They wanted to live in a new type of community where they could be around children and stay active. They came across Hope Meadows and it seemed ideal. David and Carol are very active at Hope and the families who live there have been a big part of their lives. The walls of their house are covered in photographs of all their adopted 'grandchildren' that they've grown close to over the years and they were proud to tell me stories about each one of them. In the past, David and Carol have helped families by taking children to counselling and out for tea, for example. They have also grown close to a new family at Hope, a single mum with four children, and are helping her out by babysitting and by taking her shopping (the lack of public transportation in Rantoul is a major issue). They clearly devote more than their agreed six hours per week to the community – Carol also volunteers at the after school club and David serves on Hope's Board of Directors, but they did not see this as 'too much' and they told me how much they enjoyed spending time with the community.



## How this intergenerational housing model could help with issues in the UK

Foster children and their families in the UK face many similar issues to those in the USA. Nearly 64,000 children live with almost 55,000 foster families across the UK each day, representing about 80% of all children in care. Children are being taken into care in record numbers, with about 90 new placements every day. In contrast, the number of foster carers is decreasing and the Fostering Network estimates that fostering services need to recruit a further 5,900 foster families in the next 12 months to meet demand.<sup>45</sup> Not only are current foster carers retiring (a typical foster carer is in their mid-50s) or giving it up, there is also a shortage of younger families coming forward.<sup>46</sup>

A recent [Guardian article](#) written by a journalist and foster carer, has given a good overview as to why this is the case. He cites the rise of the so-called sandwich generation as a factor (people who have had children later and now look after both their own children as well as their aging parents) because they just don't have the time to care for foster children. Self-employment and zero-hours contracts are also highlighted as **creating** financial insecurity at home, which isn't **conducive** to foster care. However, the most significant factor mentioned is the cost and availability of suitable housing.

This is supported by a [briefing paper](#) by the Fostering Network, which argues that the cost of housing is a real issue for both current and potential foster carers. Even though the provision of good quality, affordable accommodation of sufficient size is a central requirement (foster carers must provide a separate bedroom for each individual child), the standard fostering allowance paid to foster carers does not include a housing component.<sup>47</sup> Fostering services have the option of paying additional discretionary allowances for housing costs, but this is rare. Problems with affordability are further compounded by the fact that foster carers who claim Housing Benefit cannot include fostered children in the assessment of their housing needs and they are not excluded from the benefit cap (no matter how high their rent or what their assessed housing need may be). Other housing related issues include a lack of long-term security of tenure that comes with renting in the private sector and the shortage of larger family size houses. All of this makes it hard for foster carers to find good quality, stable, affordable rented

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<sup>45</sup> Statistics taken from: <https://www.thefosteringnetwork.org.uk/policy-practice/research>

<sup>46</sup> Clarke H, [The age of foster care](#) (May, 2009).

<sup>47</sup> Weekly allowance rates can be found here: <https://www.gov.uk/foster-carers/help-with-the-cost-of-fostering>

accommodation, particularly where social housing is limited, and private sector rents are high.<sup>48</sup>

The knock-on effect of the shortage of foster carers is that local authorities are often forced to place children where there is a vacancy, rather than with a foster family that best meets a child's individual needs. This means that children may be forced to change schools and/or move far away from family and friends. Mismatched foster placements are bad for children, their parents and their foster carers and are more likely to break down.<sup>49</sup> Indeed, research by [Action for Children](#) found that children are being increasingly moved between placements. In 2016 for example, one in four foster children in the UK (over 14,500) had moved at least once and some had moved more than six times. The charity points out that children and young people who regularly move between foster homes are more likely to have poor social skills, reduced educational outcomes and limited future employment prospects. It can also impact on their mental health and exacerbate existing behavioural and emotional issues. The need to reverse this trend and to bring stability and permanence to looked after children has long been recognised.<sup>50</sup> Indeed, the [2013 Care Inquiry](#) called for a new approach, recommending that there should be a proper structure for permanent foster care, including treating longer term foster placements more like adoptive placements by calling it foster 'parenting' and by acknowledging the importance of the child's relationships with the extended family of the foster carers.

Although further research would be needed to ascertain whether this model would attract new foster carers or be welcomed by existing families, Hope Meadows and Treehouse demonstrate that such schemes really do 'stop the bounce'. There is no reason why similar schemes in the UK couldn't bring similar benefits and outcomes to children, families and older people here too.

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<sup>48</sup> <https://www.thefosteringnetwork.org.uk/sites/www.fostering.net/files/resources/case-studies/briefing-paper-accommodation-fostering.pdf>

<sup>49</sup> Clarke H, [The age of foster care](#) (May, 2009).

<sup>50</sup> Boddy J, [Understanding permanence for looked after children: A review of research for the Care Inquiry](#) (April, 2013).

## **Model three – Grandfamily housing**

### **What is it?**

This type of intergenerational scheme provides supportive housing for grandparents raising children to whom they are related by blood or marriage (for example, mainly grandparents & grandchildren, but also sometime aunts or uncles & great-nieces and nephews, cousins).

### **Why is it needed?**

Around six million children across the USA are living in households headed by grandparents or other relatives. More than 2.4 million of these grandparents have the primary responsibility for meeting the basic needs of these children. Factors such as parental substance abuse, imprisonment, HIV/AIDS, death, poverty, and even military deployments are causing growing numbers of grandparents and other relatives to step forward to keep families together.

Grandparent-headed families face multiple barriers, which include poor access to physical and mental health care, as well as difficulty enrolling children in school and securing legal assistance. Indeed, for the grandparents, raising children again can be as traumatic as it is for the children to be without their parents. Some wonder where they went wrong with their own children, many are depressed and struggling financially on a fixed income, and all have found that the dreams they had for old age had to be abandoned.

Finding safe and affordable housing is also a significant challenge. Many families live in small apartments in buildings that limit the number of occupants, meaning they have to move if they take in their grandchildren. Others live in age-designated housing or housing only for those with disabilities, and fear that the addition of children will lead to eviction. While government-subsidised elderly housing does not legally exclude children, there is a widespread belief among housing professionals that children are not allowed. Private housing landlords may also attempt to evict tenants when a family's composition changes, even though eviction on this basis is illegal.

In terms of the schemes I visited, the need to build this type of housing had been identified by support services on the ground who were working with older people. These were often grandparent carers who regularly spoke about the difficulties they faced raising their grandchildren. It quickly became apparent that one of the most crucial needs for these families was housing—supportive housing to meet the complex needs these families face.

## Where did I visit?

### Griot Village, Cleveland

Fairfax Intergenerational Housing project, also known as Griot Village, is the first of its kind in Ohio, providing specialised housing for intergenerational households. The project offers an affordable, innovative, sustainable and supportive environment for older people aged over 55 who have legal custody of related children. The project is a partnership between Cuyahoga Metropolitan Housing Authority (CMHA) and Fairfax Renaissance Development Corporation, a non-profit organisation.<sup>51</sup> Opened in 2014, it consists of 40 clustered town homes (there are eight two-bedroom units, 31 three-bedroom units, and one four-bedroom flat) that face a shared courtyard to create a feeling of inclusiveness and to promote interaction.



Here you can watch a [video](#) about Griot Village – you can see round the homes and hear about how residents have benefitted from living here.

### Roseland Village, Chicago

Roseland Village Apartments opened in 2011, managed by Mercy Housing Lakefront and owned by the Neighbourhood Housing Services of Chicago. It provides six three-bedroom apartments and four four-bedroom apartments, for older people aged over 62 who are raising their grandchildren or relatives (18 years and under). As of 2016, residents had a median income of \$10,887, were all grandmothers raising between 2-4+ grandchildren and 100% were Black or African American. The apartments are part of a larger Senior Campus providing a continuum of care, being co-located on the same site as Roseland

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<sup>51</sup> For an explanation of what about housing authorities are refer to the glossary.

Place, a 60-unit independent living apartment building and the Victory Centre, a 114-unit assisted living facility.



Here you can watch a [video](#) about Roseland Place and learn more about the Traylor family who live there.

### **PSS/WSF GrandParent Family Apartments, South Bronx, New York**

GrandParent Family Apartments is a collaboration between Presbyterian Senior Services (PSS), West Side Federation For Senior and Supportive Housing, Inc.(WSFSSH), and New York City Housing Authority (NYCHA). Opened in 2005, it has 50 apartments (40 two-bedroom and 10 three-bedroom) housed in a six-story building for caregivers (generally grandparents) who have legal care of younger relatives (usually grandchildren). WSFSSH provides the housing and housing management services, and PSS provides resident services. NYCHA provided the land for the building and provides a yearly operating subsidy for the building. Grandparents range in age from 66-86 years old and children range from four months to 24 years. 56% are African American and 43% Hispanic. The majority are grandmothers and the average household income is \$18,800. Residents typically pay \$300 rent per month.



Here you can [hear](#) more about GrandFamily apartments and how living here has helped the families; [here](#) you can hear more from Crystal who grew up there.

### Common features

Although each scheme is different, there are some common features:

- Grandparents submit their application which is then screened to check if they meet eligibility criteria and they may undergo an interview:
  - There is usually an upper age limit, both for grandparents and children;
  - Grandparents must have a legally sanctioned care relationship with each child (e.g. legally adoptive parent, legal guardian, legal custodian or kinship foster carer);
  - Grandparents must be on a low income (e.g. at or below 50% of average median income) and generally pay 30% of their income towards their rent (the rest is topped up by government funding);
  - Grandparents must understand the concept of grandfamily housing and that alternative accommodation will be needed once the children 'age-out' (i.e. become adults).
- Homes are designed to meet the needs of older adults and children. They are generally fully disabled-accessible and are based on universal design principles (e.g. walk in shower, pull cords, emergency buzzer, intercom, handrails and shower thermostats to stop the water getting too hot);
- An on-site resource or community centre for residents (sometimes opened up to those in the local community) which generally included a large open area, a kitchen and an ICT suite;
- Outdoor green spaces and play areas;
- Located near to public transportation, commercial and/or retail development, hospitals or medical centres and schools;
- Residents were involved in the planning and design of the development;
- Supportive services are provided – these are seen as essential to the success of the projects;
- Dedicated staff such as resident services coordinators, social workers, youth program specialists, family caregiver support workers.



Some of the common facilities available at PSS/WSF GrandParent Housing

### Activities and programmes

Many of the residents I spoke to hadn't heard of grandfamily housing before and some were initially skeptical about what it would be like to live there. However, many told me it was much better than they expected. Although having secure, affordable and good quality accommodation was a key factor in moving there, one of the main things they talked about was the fact there was always something going on for all the family.

Activities, events and programs are mainly organised by staff, but they are based on what residents say they need or would like. Some are aimed at just one age group, whereas others aim to bring all the community together, such as gardening programs. Examples included:

- For grandparents - weekly support groups, peer support, educational and empowerment training, health and wellness advice, counselling, computer training and respite events, advocacy and assistance, information and referrals to outside services, childcare, exercise classes such as Zumba, jewellery making;
- For children - after-school study & recreation (e.g. tutoring, computer classes, peer and academic support, arts and crafts, health and wellness, cooking classes), supervised age-related activities, child counselling;
- For young adults including career guidance and job search strategies, academic support, temporary relief from caregiving responsibilities, information and referral to services, internships and mentoring opportunities.



*“Gabrielle had language development problems when she came to live with me. We got her the help she needed, and she went from not talking to talking too much.”*

*“I just try to keep my grandkids really active. They are enrolled in after school programs and do a lot of art. Ryan draws action figures. Brianna draws fairies. I’ve seen about a thousand fairies.”*

Grandmother Marlene at Roseland Village

Staff also organise and run free holiday programmes, which keep the children busy with fun stuff to do, as well as helping grandparents who don’t generally have the spare income to spend. PSS were going to take the children bowling on Election Day for example, and at Griot Village, they supply free breakfast and lunch for grandkids during the summer break.

Although the grandparents don’t have any volunteering obligations, they regularly get involved by cooking breakfast during the holidays or when special events are taking place, chaperoning during outings, carpooling to go to the grocery store, watching each other’s kids or organising clean up days where everyone gets involved. They’re also instrumental in helping to organise parties and raising funds for events.



Halloween at PSS/WSF GrandParent Family Apartments. Families worked together to decorate the building and grandparents helped to organise a Halloween party for the children. Here you can see 62-year-old Peter who dressed up as a werewolf!

One achievement that the grandparents at Griot Village were very proud of was that they had applied and won funding to build a playground for the children. This meant the children had a dedicated, safe area to play in and the grandparents could keep an eye on them. Residents of all ages were involved in the planning and design of the playground (one young girl was not happy there wasn't a swimming pool!) and over 250 volunteers turned up on build day. The children also worked together with staff to develop rules around safety and bullying with the kids.

### Has it made a difference?

*"A phenomenal place to live"* was how one young resident described living in grandfamily housing, because they have *"a home and can be a family"*. To the families I spoke to, it was the 'whole package' that made a difference to their lives.

The children and young people benefit from:

- Having the privacy of their own room and space, which makes them feel happier and more secure;
- Living alongside others who are going through a similar experience. Some of the children had been teased at school because they didn't have a mum, but here they can talk to friends who feel the same and they can depend on each other;
- More opportunities and improved educational attainment through the various activities and programs offered – many go onto to study at college and obtain jobs which they otherwise would not have done;
- Being supported as their grandparents get older and roles are reversed.

### Jaziah's story

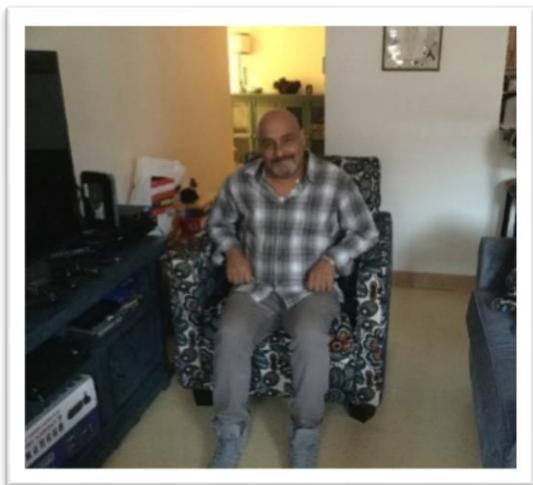


Jaziah is a very articulate 16-year-old who lives at Griot Village with his grandmother and siblings. He's a busy young man with big ambitions! He's a member of the Distinguished Gentlemen, a spoken word performance group and has recently been selected to be a member of the FBI's Future Agents in Training summer program. Out of more than 200,000 applicants, Jaziah was one of only 1200 to be chosen. After high school he plans to study criminology at college. He's also the elected President of the Community Anti-Drug Coalition of America for Cleveland and has met with senators to discuss options for the community.

The grandparents who live here benefit from:

- Having safe, clean, good quality housing, which gives them stability and reduces their anxieties. Residents told me they are better able to support their grandchildren and focus their energy on their grandchildren's emotional and educational needs rather than worrying about housing.
- Having an easier life, which has helped with their physical and mental health. Just having laundry facilities on site for example, was mentioned more than once as a great help because they don't have to take washing long distances to get cleaned. The support from staff and other organisations was also seen as invaluable because *"they make you feel like you can do it."*
- Having support from their peers who are going through a similar experience. Residents told me that neighbours reach out more here because they have something in common. This has helped to reduce their loneliness and expand their circle of friends.

### **Peter's story**



Peter is 62 years old and he's lived at PSS/WSF GrandParent Housing with his ten-year-old granddaughter since September 2017. Despite being disabled, Peter's looked after her since she was one. Due to financial problems caused by his inability to work, Peter has struggled to find suitable accommodation and they've been homeless three times. *"It's hard being on a fixed income"*, he told me, *"I'd be paying \$1500-\$1600 for a two-bed apartment plus I'd have all the appliances to buy."*

To Peter, moving here has *"been a blessing"* and he told me it was the *"best thing that has happened to me in 62 years - we need more programmes like this."* To Peter, living at PSS has given him a safe, clean, affordable home, but more than that, it has given them both stability. He knows he can stay here with his granddaughter for the next ten years and he doesn't have to worry about moving from place to place anymore. Plus, he can talk about his feelings with other grandparents who are going through the same thing which really helps. Another great thing is that there is always something going on that they can both join in with – arts and crafts, parties, and zumba. Peter told me his health had improved since he moved here, and his granddaughter had benefitted too – before

moving here they were both living in one room that was the same size as his current kitchen. *“Now she has her own room and this whole space. She does music and dance, and she’s done really well in a maths contest”* he told me proudly.

All the staff I spoke to love working there and helping the families, and residents were equally gushing about the staff. *“They have so much compassion”*, one resident at Roseland Village told me, *“They help in whatever way they can, and this helps us do a better job of raising our kids. Their door is always open.”* Residents spoke favourably about the different organisations and services that the staff work hard to bring in for them which *“makes our life easier.”* Funding is however, always an issue, so staff have to be creative and seek out partnerships where they can. Grandparents also told me about the financial help that staff give - by helping them access store vouchers, clothes donations, food vouchers, book bags for when the kids are starting back at school, and Christmas presents – this means *“our kids are well taken care of and we don’t have to worry so much.”*

### **Angela’s story**



Case manager Angela works at Griot Village. She’s only contracted for 10 hours per week, but she does many more than that for free. She told me she works with grandparents in the morning and grandchildren in the afternoon, as well as arranging activities that bring both together. Working with both age groups enables her to take a holistic approach and to use all her skills, so she felt she’d greatly benefitted personally from working there.

## How this intergenerational housing model could help with issues in the UK

Around 180,000 children in the UK are being raised by a family member in kinship care because their parents are unable to look after them. The charity [Grandparents Plus](#) estimate that around half of kinship carers are grandparents and that numbers are increasing.<sup>52</sup> Research indicates that two-thirds of children have been abused and/or neglected and that 61% had moved to kinship care because of this. Other reasons for entering kinship care included parental misuse of drugs and/or alcohol (68%), domestic violence (37%), parental mental illness (26%) and the death of a parent (26%).<sup>53</sup> The challenges faced by grandparent carers are many and varied and are similar to those found in the USA such as:

### Financial

Unlike registered foster carers, in the UK there is no statutory entitlement to financial support for kinship carers unless a child is looked after or previously looked after. Local authorities decide what support is available in individual cases. Help is especially difficult to access if the carer is looking after the child as a private arrangement with no legal order. Although statutory guidance from 2011 says children in kinship care and their carers should receive the support they need regardless of their legal status, according to Grandparents Plus, support for kinship care is a postcode lottery.<sup>54</sup>

As a result, grandparents face increased costs at a time when their income is likely to be reduced (in retirement or due to the need to reduce hours worked) and are more likely to spend money on their grandchildren before themselves. Grandparents often juggle employment with child care and typically experience difficulties, stress and financial burden navigating through legal processes involved in care proceedings.<sup>55</sup> Research has found that more than three-quarters of interviewees reported that their financial situation had worsened after becoming a kinship carer and that more than a third of carers used a credit card to buy food, while a similar number missed paying a bill.<sup>56</sup>

### Health and well-being

Grandparents are significantly more disadvantaged than unrelated foster carers - more are lone carers, mostly lone women, and they are more likely to live in overcrowded conditions and to have a disability or chronic illness. Whilst many grandparents report

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<sup>52</sup> The charity wants the Government to start formally recording numbers because at the moment, they only have the 2011 Census to go on.

<sup>53</sup> Statistics from the Grandparent's Plus website.

<sup>54</sup> Roth D, Aziz R and Lindley B, [Understanding family and friends care: local authority policies – the good, the bad and the non-existent](#) (2012).

<sup>55</sup> [http://www.adfam.org.uk/docs/grandparentcarers\\_article.pdf](http://www.adfam.org.uk/docs/grandparentcarers_article.pdf)

<sup>56</sup> <http://www.bbc.co.uk/news/uk-42077295> and <http://www.bbc.co.uk/news/uk-england-42400070>

rewards in providing kinship care, there are also negative impacts such as loss of freedom and disruption of life plans; loss of employment; financial constraints; emotional strain; coping with challenging teenagers, and the considerable impact on wider family relationships, social life and friendships. There are increased physical demands associated with bringing up a child in later life and deteriorating mental health with many suffering from depression, stress, anxiety, worry, loneliness and desperation.

### Lack of support

Grandparents often take on the children's care at a point of crisis and are not prepared for this huge change in their lives and the multiple challenges it brings. Many find it difficult to get the assessments or support they think they need from the state. In addition, many report feelings of isolation and a lack of support from their peers – many grandparents feel alone as their friends are unlikely to be in the same situation. They also have reduced energy levels and less money for socialising at a time when their friends often have more.

### Housing

Housing is another area of great stress to grandparent carers. Often their current property is too small, with children of different ages and sizes having to share bedrooms.<sup>57</sup> Grandparents report having to 'fight' for more suitable accommodation and studies have shown that 54% of local authorities and social landlord lettings policies did not give priority for carers in unsuitable housing to transfer.<sup>58</sup> One couple attending a kinship carers' support group in the north-east of England for example, told Grandparents Plus that they allowed their grandson to be adopted because they felt they couldn't raise another child (they were already looking after his two siblings) without securing a council house with another bedroom. The local authority refused.<sup>59</sup>

It is therefore clear that grandparent carers (and other types of kinship carers) in the UK face many similar challenges to those in the USA. Grandfamily housing schemes in the USA had greatly helped families overcome those challenges and there is no reason why similar developments in the UK could not bring such benefits. However, further research would be needed to establish if grandparent carers in the UK would want to live in this type of housing and how it could be funded.

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<sup>57</sup> [http://www.adfam.org.uk/docs/grandparentcarers\\_article.pdf](http://www.adfam.org.uk/docs/grandparentcarers_article.pdf)

<sup>58</sup> Roth D, Aziz R and Lindley B, [Understanding family and friends care: local authority policies – the good, the bad and the non-existent](#) (2012).

<sup>59</sup> <https://www.theguardian.com/social-care-network/2018/feb/22/kinship-carers-support>

## Model Four - Co-housing

### EcoVillage at Ithaca, New York state

EcoVillage at Ithaca (EVI) is located on 175 acres of land in the Finger Lakes region of upstate New York, around 2.5 miles from downtown Ithaca. EVI is the largest, most well-known ecovillage in the USA and it is part of the Global Ecovillage Network. The aim of ecovillages is to develop green buildings, grow organic food, use renewable energy, create a strong sense of community, use a participatory governance system, and teach what they are learning through practical methods. Over 90% of EVI's land is preserved as open space for farming, wildlife habitat, and recreational trails and 50 acres of land have been set aside as a permanent conservation easement. There are also two farms on the site which provide fruit and vegetables for around 1500 people in the greater Ithaca area. Research has found that the ecological footprint of EVI residents is 70% less than typical Americans, in terms of the resources needed for travel, heat, electricity, food, water and waste.<sup>60</sup>

EVI is an intentional cohousing community made up of three distinct neighbourhoods (FROG, SONG and TREE), each of which is registered as a housing cooperative. Each of the three neighbourhoods has 30-40 homes, ranging in size from two to five-bed. TREE's Common House also includes 15 apartments. Each neighbourhood is clustered on five acres of land which includes parking areas, yards, a Common House, some water features and community gardens. The exterior of all the buildings, the Common House, and the land are owned in common by the Coop. Monthly fees cover ongoing maintenance of the buildings. Most of the homes at EVI are owner-occupied but some are rented.



Homes in the TREE neighbourhood



A view of the TREE neighbourhood from the Common House entrance

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<sup>60</sup> Information taken from Liz Walker, [EcoVillage at Ithaca: Principles, Best Practices & Lessons Learned](#), Prepared for the EPA Climate Showcase Communities Grant (January 18, 2012).

The whole village was designed to promote community and encourage interaction. The site layout and house design are oriented towards a central pedestrian 'street' for example, with cars parked on the periphery, leaving the centre as a place for children to play and adults to chat. The Common Houses are at the heart of each neighbourhood – this is where the community gathers for regular home-cooked meals several times a week. Although each one is different, the Common Houses have many shared spaces including living rooms, home offices, laundry, a kids' playroom, ping-pong and pool tables, a library and a re-use room for clothing and other items.

For a good overview of how the community was started, the challenges and lessons learnt you can learn more from the founder Liz Walker's [book](#).

### Who lives there?

EVI has a goal of welcoming diversity in all forms and currently at EVI there are:

- Around 270 people, ranging in age from one to 88 years old
- Around 23% of residents aged 60 or over and approximately 55 children
- A range of household types — singles, couples, and families with teens and young children
- Some people with major physical disabilities and several children with major developmental delays
- People from differing spiritual backgrounds ranging from Catholic to Buddhist to Jewish to Bahai to Earth-based spirituality, to Atheist
- People from all over the USA and the world, with families moving from as far away as Malaysia, Belgium, Italy, Hawaii, Texas, Florida, and other states
- People from a diverse range of backgrounds - teachers, computer experts, health workers, homemakers, retirees, farmers, small business owners, carpenters, social workers, students, and others from the legal profession
- Less people on low incomes because use of the self-development model has meant that the community is primarily accessible to people from the middle class who can afford to purchase a market-rate house
- Less people represented from BME and LGBT groups.

### Why do people want to live there?

The residents at EVI reported a variety of reasons for wanting to live there. Unsurprisingly, many were attracted by the desire to live a greener and more environmentally friendly lifestyle. However, there were others who said they weren't particularly environmentally-minded before moving there, and their main motivations included a desire for community,

enthusiasm for the cohousing model, a safer or healthier environment and because it “is perhaps *the* best place in the world to raise young children.”

People had found out about EVI in a range of ways, but primarily it was through word of mouth, the EVI website, and the extensive national media coverage the community has enjoyed.

## Application process

Potential residents go through a comprehensive membership process in which they are invited to multiple meetings, visits, and an orientation session. However, rather than going through a selection process, people are invited to decide for themselves whether they share the values of, and an interest in, living there. EVI has its own overarching purpose and each neighbourhood has its own mission statement which sets out what their neighbourhood is all about. This gives potential residents an idea of what it is like to live there, what’s expected of them and how the neighbourhood sees itself. Mission statements for the neighbourhoods can be found on the [EVI web site](#).

## What’s it like to live there?

At EVI, residents enjoy belonging to a community where everyone knows each other, and many described it as being part of an extended family. This community spirit can, in large part, be attributed to the overriding culture of sharing at EVI. Living here is not just about sharing physical spaces (although there are plenty of those), it is also about everyone sharing their skills, time and resources for the benefit of the whole community.

Common House Jobs (D=daily, W=weekly, 2W=every 2 weeks, M=monthly, 2M=every 2 months, AN=as needed)		
<b>General Common House Cleaning &amp; Care</b>		
1	Daily walk through of the Common House (add your name if willing to sub)	D Ros
2	Bulletin board maintenance	W Dennis RP
3	Care for interior plants, including clean up	W Luigi Frank
4	Vacuum TREE OH entrance, hallway	2W Jim D
5*	Prep and wash floors in dining room, activity room	2M Luigi Frank
6	Dust OH casework or iron as needed	M Ann P
7	Clean the glass doors and windows (interior and exterior)	W Ros, LeeEllen
8	Clean and tidy up the sitting room	W Ashley
9	Clean and tidy up the activity room	W Ashley
10	Clean the 2 bathrooms on first floor	D Ros
11	Replenish cleaning and bathroom supplies	W/AN Valerie
12	Wash the 3rd floor bathroom and kitchen towels	W/AN LeeEllen
13	Take out the compost	W Luigi Frank
14	Take out all first floor trash/recycling	W/AN Luigi Frank
15	Clean office, empty trash once weekly	W Eugene Leah
16	Clean and care of cubbies, including updating names	AN Eugene Leah
<b>Common House Residential Areas Cleaning &amp; Care</b>		
1	2nd floor sweep/dry mop	W Karen R
2	3rd floor sweep/dry mop	W ArleneM
3	4th floor sweep/dry mop	W Juliette
4	2nd floor damp mop	M Luigi Frank
5*	3rd floor damp mop	M Luigi Frank
6*	4th floor damp mop	M Luigi Frank
7	Sweep/strip carpet - 3 times/week	W Sherry (monthly, top-down)
8	Wash/dry mats	W Scott
<b>Common House Kitchen and Dining Room</b>		
1	Serve as kitchen coordinator (includes being liaison with the Cook Team, extending common kitchen equipment and supplies not supplied by Cook Team)	
2	Sort/laundry needs (tea, coffee, condiments)	AN Ros
3	Wash/dry and press towels	AN Terry, Fred, and Karen
4	Wash/dry linens	AN Terry and Karen
5	Clean the fridge, freezer, and oven	W Ros, Terry
6*	Wash and mop floors in kitchen	2W Luigi Frank
7	Wash mugs and dishcloths	W/AN Sherry
8	Serve on Tuesday dish crew (dishes listed below)	W
9	Serve on Sunday dish crew (dishes listed below)	2W/AM
Dish Crew duties: wash, dry, and put away dishes, pans, and bowls; clear the kitchen and dining surfaces; sweep kitchen and dining rooms.		

Adult residents and older teens volunteer about two to three hours per week on a community work team of their choice. These include cooking, dish-washing, Common House cleaning, maintenance, finance, and outdoor work. While I was there I witnessed 74-year-old Jim sweeping up the TREE kitchen and dining room. One SONG resident told me how he doesn't see this as a 'chore' because he thinks about all the hours his neighbours put in collectively for his benefit and for the whole community. They can accomplish much more together than one person can on their own.

Residents are also generous in offering up their time outside of their scheduled volunteering hours, helping others with childcare, computing, house cleaning or gardening for example. The whole community is linked up by e-mail and one resident told me if she runs out of something while making dinner or if she is stuck for childcare, she just puts out an e-mail and someone will offer to help in no time. Other residents told me how neighbours had helped them during periods of illness, by bringing round meals or driving them to appointments. The sharing of resources at EVI is also commonplace, with residents loaning out tools or outdoor equipment and car-pooling. There is a thriving re-use culture where residents happily offer up any furniture, clothing, computer equipment, toys or appliances they no longer need to others in the community.

Sharing meals together is an important part of life at EVI. There are three evening meals per week for the whole village and each neighbourhood has one evening meal per week just for its residents. This not only helps to build community solidarity, but also saves on shopping trips and fuel. Meals are a way for all EVI residents to stay connected, catch up, make plans, discuss what's happening across the neighbourhoods, let others know what's going on (such as free resident-led classes) and celebrate any birthdays or special occasions (which luckily for me, did include ice cream).



Enjoying a community meal in the SONG Common House



Residents serving up dinner

The community also holds many annual seasonal celebrations such as “Guys Baking Pies”, when the men and boys pick wild blackberries and make dozens of pies for a community party, an Easter Egg hunt, a Strawberry Solstice party, a Halloween party and the Winter “spiral” solstice candle lighting ceremony. Other annual events or ad hoc activities are also organised by residents such as talent shows, ping pong tournaments, puppet shows, concerts, parties, bonfires, music jams and workshops which give residents of all ages the chance to get together and have fun.

As well as the various forms of social interaction that take place at EVI, there are also twice-monthly business meetings, which also help to reinforce a sense of community. All adult residents are invited to attend and put forward their views on whatever topic is under

discussion. FROG and SONG use the consensus-based decision-making model and TREE uses a system of dynamic governance. Both require high levels of mutual respect and a mindset that places the needs of the community above pure self-interest.

### **Has it made a difference?**

The key themes emerging from both older and younger residents were:

#### **Being more active**

The residents at EVI always seemed to be doing something! I saw older residents heading off into the woods for a morning walk, tending to communal gardens and playing ping pong. Indeed, one 68-year-old resident told me she'd recently taken up pickleball and lost over 20lb. Parents also told me that their children play outside more because it's such a child-friendly environment, plus there is always someone around watching out for them.

#### **Expanded social network and more friends**

One 73-year-old resident told me that she'd previously lived in an apartment building with seven others, but they never spoke whereas now she knows everybody! Parents too thought their children had benefitted in a similar way, because they now had friends on their doorstep and they didn't have to arrange playdates which fostered a more spontaneous lifestyle.

#### **Opportunity to learn and for personal growth**

Because residents at EVI are willing to share their talents and knowledge, there is "*always something to learn*" as more than one resident told me. One 26-year-old resident told me how an older neighbour is teaching her how to grow vegetables and others have shared their knowledge of composting for example.

#### **Spending time with different age groups**

Wallace, an older resident in TREE who's in his 70s, wrote an article about his experiences of living at EVI in which he stated: "We in TREE encounter younger people continually. Our neighbors on both sides are couples with six of the 16 young children in TREE; several other households include teenagers full- or part-time. We regularly join younger adults, and sometimes children, in social events, meetings, and work-team projects. We particularly enjoy watching younger folks' outdoor activities through our large kitchen windows (which, as in all the EVI houses, are deliberately placed to look out on neighborhood pathways): parents and children hurrying to and from school and jobs or appointments downtown; kids rough-housing or having tea-parties on the grassy swale out front, and building snow-houses in winter...I think we have a lot to offer younger people. We can share the breadth and depth of understanding that comes with having

lived long, and the serenity that many of us often feel as we contemplate the coming end of our lives.”<sup>61</sup>



Ashley lives at EVI with her husband and two children aged 8 and 10. They moved here four years ago from Kuala Lumpur after falling in love with the community during a short visit back to the USA.

She told me it was great living alongside older residents because she “feels like she has a lot of mums to learn from.”

Her children are constantly interacting with the older generation and this has benefitted them greatly. Their confidence in talking with older adults has increased and her son has become close to one older LGBT resident, which she feels is broadening his outlook. Also, because residents have such varied experiences, there is always something for the kids to learn.

Older residents also assist with childcare which greatly helps as she doesn’t have any family close by.

### **How this intergenerational housing model could help with issues in the UK**

As discussed earlier, the main problems in the UK housing market are unaffordability and a lack of supply. In addition, it could be argued that the type of new housing being built, and the communities and neighbourhoods that result, are also lacking. Cohousing offers a solution to these problems and interest in the neighbourly, supportive community it fosters is growing in the UK. Until recently, the potential for cohousing to contribute to housing supply in the UK has been limited, but this is starting to change. The [Self-build and Custom Housing Building Act \(2015\)](#), the [Housing & Planning Act 2016](#) and the [Government announcement](#) of £60m for local authorities affected by high levels of second home ownership to develop community-led responses to address pressures on local housing supply, will now make it easier for people who want to set up their own cohousing community to do so.

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<sup>61</sup> Wallace Watson, [Aging in Community. How an older couple Helped launch a New multi-Generational ecovillage Neighborhood](#), Communities, No 172.

## Model Five – Intergenerational housing for veterans and their families

### Cannon Place, Danville, Illinois



Mercy Housing's Cannon Place is an intergenerational housing development for veterans of all ages and their families. It was built to support low income veterans who are homeless, at risk of being homeless or disabled.

The 20-acre property is located on the campus of the [VA \(Veterans Affairs\) Illiana Health Care System](#) and is within walking distance of the Danville Area Community College.<sup>62</sup> There are 65 units of affordable and supportive housing (42 one-bedrooms, 20 two-bedrooms, & three three-bedrooms), including accessible and adaptable apartments. The amenities and services available to residents include:

- Fully-furnished apartments including living room, dining room, bedroom furniture sets, and appliances;
- Laundry facilities and resident lounges on each floor
- Fitness and computer centres
- Outdoor green space with patio, picnic tables, barbecue grills, gazebo & gardens, vegetable patches
- Donation room
- Community event room
- On-site property management and supportive service staff
- Case management services provided by the VA Illiana Health Care System & Crosspoint Human Services
- Accessible pick-up/drop-off point

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<sup>62</sup> The Danville VA Medical Center is officially known as the VA Illiana Health Care System. It serves more than 150,000 veterans living in the surrounding 34-county area of central Illinois and Indiana. The medical centre is a full-service hospital providing a full range of patient care services, education and research for veterans residing in east-central Illinois and west central Indiana.

## Who lives there?

At the time of visiting in October 2017:

- 94 people were living at Cannon Place, including 72 adults, 14 children and eight older adults (65+);
- 65% were White, 22% were Black or African American, 2% were Hispanic and 6% classed themselves as other;
- All residents were on low incomes (below \$14,000) and they paid one-third of their income toward rent, with the remainder covered by U.S. Department of Housing and Urban Development vouchers;
- Some had moved considerable distances from all over the USA to live here, whereas others were already receiving treatment at the nearby medical centre.

## What's it like to live there and has it made a difference?

When I visited Cannon Place it was fairly new – residents only began moving in during September 2016 and the Grand Opening took place in April 2017. As a result, Mercy Housing hadn't yet undertaken any evaluation of the impact of this type of housing on residents. Also due to the timing of my visit, I was only able to spend a limited amount of time there which meant I unable to gain an in-depth picture of what's it's like to live there.

However, it was clear that residents had benefitted physically and mentally from living there. They were able to walk across to access treatment at the VA medical facilities and were helped by the on-site support services. As one resident Willie highlighted, Cannon Place has given the veterans a chance to turn their lives around and get back on track, *"From PTSD to drugs to prison, I've had my struggles since I got home from Vietnam. But this apartment is an opportunity for me to be better. I see my psychiatrist at the VA, I go to my meetings, and I've been sober for nine months now. I'm thankful for every day."*

Intergenerational interaction is also something that is actively promoted. As Mark Angelini, President of Mercy Housing Lakefront told me, *"We're trying to get people connected, to break down isolation. Seniors connect with young people, and the young ones see the elders as mentors and confidantes."* As in many of the other intergenerational housing schemes I visited, eating together was recognised as a key way for residents of all ages to socialise and mix. Residents regularly held cook outs and dinners in the community room or in the outside BBQ area which was seen as a great way for everyone to get to know each other. Although residents felt that the community room was under-used, there were plans to start holding movie nights with popcorn and to start running craft activities. Residents were also planning a Halloween party and were intending to run events during the holiday seasons.

Because many of the older veterans have moved large distances to live there, they didn't get chance to see their families that often, so they told me they enjoyed seeing and mixing with the children in the building. Indeed, some real friendships have developed between the different age groups. One mum told me that her daughter loves talking with the older residents and that she's made good friends with one who likes colour-therapy - they hang out together, sharing colouring books and gel pens. Pets had also helped older residents form relationships with the children living there. Residents told me that pets "*are like a magnet*" and this enables them to make friendships with children who love to stroke their animals or help take them for walks.



James is 59 and he lives at Cannon Place with his dog Buddy. He moved here from Texas. James has a bad back and has problems with mobility. He told me he loves living here and that the atmosphere is the best thing. He felt it made a difference having families here – the kids love his dog, they come up to pet him and he gets the chance to talk with them.

### Ronique's story

Ronique has lived at Cannon Place with her 11 year-old-daughter since December 2016. She was already a patient at the medical centre on site and was experiencing financial issues due to her disability. Staff at the medical centre told her about Cannon Place and encouraged her to apply. For Ronique the best thing is the facility – she has a nice, new three-bed apartment which lets in lots of natural light and there are lots of communal areas to mix with other residents. Her daughter loves having her own space and being able to use the computer lab and the fitness centre. Ronique told me that she's felt much better emotionally and physically since she's moved here. She generally feels less worried about her situation and can focus more on her daughter. Her daughter has also improved academically at school – she's gone from the lowest grade to the highest level, so moving here has made a big difference to her. Ronique is also completing her bachelor's degree and was going to be starting work as Cannon Place's Resident Services Coordinator which she was very excited about.

## Common themes and lessons learnt

### 1. Having a sense of purpose is important

All the housing schemes I visited had a definite sense of what they wanted to achieve and what their community was about - whether that was living greener or supporting older people on low incomes. They were keen to share this purpose with prospective applicants and explain to them at an early stage in the process what would be expected of them. For the residents living there, the purpose is what generally drew them there in the first place and it is what makes the community more cohesive and stronger.

Conversely, losing that sense of purpose can have a negative effect on residents. Hope Meadows for example, had ceased to be a licensed child welfare agency after the Illinois state child welfare system changed its focus from substitute care to permanent placements which led to a reduction in the number of children coming into the welfare system. With the relinquishment of the license came a loss of funding which in turn, led to a reduction in staffing and an increase in rent levels (although still under market-rate). Although many foster families still live at Hope, the organisation is no longer responsible for placing, monitoring and completing paperwork. Many older residents I spoke to expressed sadness that the community's original purpose and vision had been lost and were upset that there were not as many children around nowadays. *"It's not the same as it used to be"* one resident told me. Some even went so far to say they were considering moving.

Having a sense of purpose is therefore important – it is the social glue which binds the community together. However, this purpose should not dictate how residents live their lives in minute detail, rather the community should be allowed to evolve naturally based on a common goal.

Anyone considering setting up an intergenerational housing scheme should therefore spend time considering why they want to set up a particular scheme and what they hope to achieve.

### 2. You need the right residents to make it work

Intergenerational housing and the sense of family/community it fosters and engenders, cannot be imposed on residents - it can only develop organically and on a voluntary basis. The people who live there need to want to be part of a close-knit community where they will actively engage in meaningful activities with different generations because it is the people that make these communities special.

There had been instances at the schemes I visited, where previous residents had kept to themselves and not really interacted with the rest of the community. In such cases, the

residents themselves decided to leave after realising that intergenerational housing wasn't for them.

Anyone considering setting up intergenerational housing in the UK may therefore want to consider the appropriateness of the following (dependent on the type of scheme):

- Undertaking careful selection of residents based on their motivation for wanting to live there;
- Whether it would be appropriate for the selection of new residents to be undertaken in conjunction with people already living there;
- Whether it would be appropriate to give preference to people with particular qualifications and/or experience, e.g. in education, community or social work;
- Although no issues around safeguarding were encountered, this can in part, be attributed to the stringent checks that were carried out pre-tenancy. It would therefore be advisable to take a responsible and considered approach to risk during the application process;
- Being clear on ground rules or expectations at an early stage;
- Enabling applicants to undertake trial visits at a nominal cost – this enables both parties to check they are the right fit.

### 3. You need to the right staff in place

Although it's not a prerequisite for a successful intergenerational community (as shown by Ecovillage), from my experience in the USA, often residents needed some professional help to create opportunities for interaction and to facilitate the building of relationships. Generations of Hope call this 'walking with the community' – helping to establish a sense of *“connectedness and neighborliness, based on working together toward a common purpose with a like-minded group of people, creating an ethic of care and community responsibility.”* Sure, you could build an apartment block for young people and older adults, but would they necessarily interact in a meaningful way without some support or help?

Having the support of paid staff was especially relied on by older residents in terms of organising activities, programs and events. Indeed, where such support had been cut due to funding reasons, older residents were finding it increasingly difficult and stressful to take the lead given their increasing age and/or health conditions. That said, it is important that residents play an active role – they should be involved in planning, developing and implementing activities, taking the lead in different committees and have a say in governance (where possible).

This member of staff should therefore be someone who will:

- Encourage residents to become, and remain, engaged in the life of the community;
- Help establish intergenerational relationships;
- Offer training to residents to enable them to provide effective support to their neighbours;
- Support residents to decide what sort of activities they want and need;
- Plan and facilitate activities on a practical level;
- Evaluate activities and participation – this can help to inform future activities but also can be useful to demonstrate outcomes;
- Develop innovative partnerships with service providers in the broader community.

Potential intergenerational housing providers therefore need to consider:

- What staff resources they would want/need to put in place and the costs associated with this;
- How they would recruit staff with the right skills, experience, commitment and motivation who can work with different age groups;
- Whether there are structures in place to enable residents to have their say and to play an active role in decision-making at an appropriate level.

#### **4. It's important to consider planning and design**

Unfortunately, there has not been time within this report to go into detail about the specific design features of each of the housing schemes I visited.<sup>63</sup>

However, some key points in respect of planning and design are:

- Residents should ideally be involved in the planning and design of the buildings and outside spaces;
- It should meet the needs of the different age groups who live there (e.g. disabled accessible or on-site laundry);
- Residents should have their own private space (e.g. room or entire home);

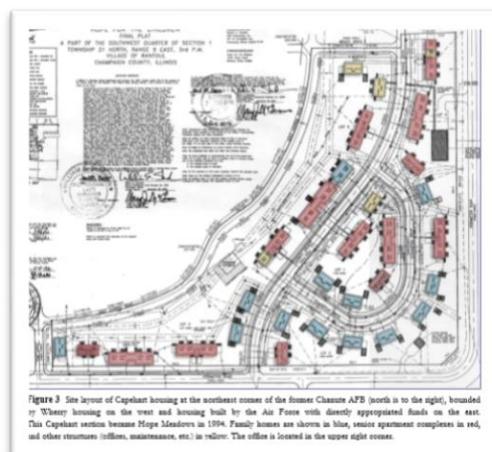
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<sup>63</sup> For further information about planning and design see in particular: Kaplan M , Haider J , Cohen U, D Arch D and Turner I (2007) [Environmental Design Perspectives on Intergenerational Programs and Practices](#), Journal of Intergenerational Relationships, 5:2, pp81-110; Ammann I and Heckenroth M (2012) [Innovations for Intergenerational Neighborhoods](#), Journal of Intergenerational Relationships, 10:3, pp228-245.

- There should be shared spaces (e.g. kitchens, gardens, common rooms) where residents can interact;
- There should be separate and private spaces away from the common areas;
- There should be plenty of open space (if possible) to promote spontaneous meetings and informal encounters with people;
- It should promote interaction, but have a balance between privacy and community – it should protect against social isolation but at the same time allow residents to choose how much or for how long they are socially engaged;
- Housing should be located close to community, transport and other services;
- There should be recreational facilities for all ages (e.g. play areas);
- You need to get the size right – if there are too many residents they won't get to know each other but, having too few may inhibit relationship forming. Also, if the scheme is physically too big it could be difficult to foster interaction and relationship building between residents.

It's also important to carefully consider the suitability of existing properties before identifying them for conversion. The fact that Hope Meadows was converted from decommissioned Air Force housing for example, has created some issues. The neighbourhood stretches out along an arc extending almost a quarter of a mile which means some homes are relatively isolated from the geographic centre. Some residents talked about the disadvantages of being on what they called 'perimeter' because it did not lend itself to natural interaction – *"you don't get many people walking by."* Maintenance of the aging buildings has also been a problem, both financially and practically.

Figure Two: Plan of Hope Meadows



## 5. You need to plan for the future

One of the main themes that emerged during my trip was the inevitable aging of residents and in some cases, this shift had started to change the dynamics of the whole community.

At Ecovillage for example, the children of the founding families had all grown up and most had moved away, meaning there were very few people in their 20s-30s and there were not as many children living there as there once had been. Residents were clear that they wanted to keep and strengthen the intergenerational aspect of EVI, but there was no clear way on how best to attract and retain younger families. At the same time, the proportion of older residents at EVI is increasing and this has become so worrying, that residents have set up a village-wide Community Health and Aging Team (CHAT). The group meets monthly to discuss present and anticipated needs of individuals in EVI and to coordinate volunteers who provide meals, grocery or medicine pick-ups and trips to doctors. Members of CHAT also organise help for residents in health emergencies – they stand ready to guide ambulances to homes, contact family members, and temporarily take care of children and pets as needed. Although having this support from neighbours has enabled residents to remain in their homes for much longer, those helping can sometimes struggle with ‘compassion fatigue’ and coordinating care can be complex and emotionally fraught. These issues were not something that community members had considered when the village was originally conceived.

The second issue raised in relation to aging arose in the Grandfamily schemes that I visited. Here, residents were required to ‘transition out’ once the youngest child reached a certain age, usually between 19 and 21. Although this was explained to them when they moved in, families had naturally made the scheme their home and were reluctant to move on. Staff were sympathetic to the families’ feelings and did their best to help minimise the impact, such as discussing things early, helping them consider their options and arranging the practicalities. However, because there is great demand and schemes are there to cater for families at a particular time in their lives, it is a rule that staff must enforce.

Future planning should also be considered in terms of other types of transition arrangements. Where students or young people were living in schemes on time-limited agreements for example, I found that it was necessary for staff to prepare older residents when the placement was coming to an end. Sometimes very close friendships or bonds had developed between the two, so the departure of the young person could bring a sense of loss and sadness. One Resident Assistant at H.O.M.E for example, was well loved by all the older residents which created some tensions for the next person coming in. Coordinators therefore try hard to manage the transition by speaking with the Resident Assistant one month before they leave and by trying to prepare residents for their departure.

Potential intergenerational housing providers therefore need to think about:

- How will you prepare for community aging? How will you ensure your housing scheme remains intergenerational?
- How you will help older residents age in place? Is it appropriate to build some sort of transitional accommodation such as Hope House or the apartments in the Tree Common House, that older residents who can no longer manage, or need, family size housing can move into? What level of support is the community able and prepared to offer?
- What's the plan for older residents who are no longer able to live independently? Will you help them move to more suitable accommodation as they become increasingly frail? What if they no longer have mental capacity?
- How will you handle any transition arrangements, such as time-limited placements?

# Possible barriers to setting up intergenerational housing in the UK and recommendations

## 1. It's not a well-known concept

Even in the USA where intergenerational housing is much more common and where various models exist, there was still a lack of awareness of the concept. Many of the residents I spoke had never heard of intergenerational housing before. One resident told me, *"I didn't believe a place like this existed"* and Judy Cockerton, founder of The Treehouse explained, *"It takes a while for people to wrap their heads around this idea"*. Although residents were generally excited by the idea once they'd heard about it, some were apprehensive about moving in as they were unsure what it was actually going to be like in practice.

One of the main preconceptions held by the older people I spoke to was that it would be noisy. Indeed, this was a topic that cropped up more than once during my travels. In the main, older residents told me that they were worried about the *potential* for noise before they moved in - either due to small children running about or students coming in at all hours. However, it seemed this was more an issue of perception than reality, as in general, it was not a significant problem. Indeed, many older residents liked the fact they could hear children playing outside for example. The only place that noise had caused tensions was at Ecovillage, but this seemed more related to the sensitivities of certain residents than being a neighbourhood-wide problem.

It's therefore likely that people in the UK may have a hard time understanding what intergenerational housing is and that similar preconceptions (around noise for example) may exist. This may make it difficult to attract potential residents.

Recommendations:

- We need to increase awareness of intergenerational housing more widely amongst the general public – it would be great to see a similar programme to the Old People's Home for Four Year Olds, dedicated to the benefits of intergenerational housing.
- For anyone considering setting up an intergenerational housing scheme, careful consideration of marketing and promotion would be essential. It would be necessary to explain the concept clearly, tell people what the benefits are (tailored to the audience the housing is aimed at) and to address potential preconceptions or concerns.

## 2. Do we have the right culture to make it work?

Recent news articles have been published on the subject of neighbourly friendliness in the UK, with attention-grabbing headlines such as: *'The UK is the second least*

*neighbourly country in the EU after Germany'* and statistics such as 60% of people in the UK wouldn't feel able to borrow a cup of sugar from their neighbours and 75% wouldn't feel comfortable letting a neighbour look after their pet while on holiday.<sup>64</sup> Luckily for me, I live in one of the areas rated 'most neighbourly', but it did get me thinking.

Most of the residents I met in the USA were just so nice, friendly, trusting and neighbourly. When I stayed at Hope Meadows for example, they couldn't do enough for me. Carol and David checked in on me each day and took me to breakfast, Sandy brought me minted hot chocolate in a thermos and one young lad brought me round home-made burgers for dinner. Residents genuinely seemed to care for each other and were happy running errands, giving lifts, babysitting, doing shopping or picking up medication when someone else in the community needed it, even at short notice.

Would this happen in the UK or is American culture just more inclined to this level of community?

I don't have the answer to this question, but I think it's an important one to pose and it would be one worth considering by anyone thinking of setting up intergenerational housing.

### **3. Could we get the funding and partnership working in place to make it happen?**

In terms of getting projects off the ground, the main issue encountered by the housing schemes I visited was a lack of understanding of the concept and the length of time taken to get funding in place. "*They [the Ohio Housing Finance Authority] just didn't get it at first*", Denise van Leer from FRDC told me about Griot Village. It took nearly six years of research, conversations, meetings, presentations and so forth, to convince the authorities and funders that there was a need for this type of housing. It then took a further 18 months of meetings with grandfamilies and service providers to get an insight into what the village should look and feel like before the project was finally completed. Other intergenerational schemes had encountered similar issues – it took six years to get the land and funding ready for Cannon Place for example, plus a further 12-18 months to build.<sup>65</sup>

Funding for housing in the UK is hard to come by, particularly in the social rented sector, so would be possible to convince local authorities, planners, developers, funders and

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<sup>64</sup> <https://www.theguardian.com/news/datablog/2014/jun/18/uk-second-least-neighbourly-country-eu-after-germany> / <http://www.independent.co.uk/news/uk/politics/know-your-neighbours-how-many-britain-death-downing-street-a7873736.html>

<sup>65</sup> For further information on how housing is funded in the USA please refer to the glossary.

regulators who don't necessarily 'think intergenerational', to support a non-traditional housing model?

The benefits that intergenerational housing can bring are clear and cut across health, social care, education and social services. However, it's important that the right resources are in place to make this happen. Depending on the type of intergenerational housing scheme, this may require collaboration between, and the pooling of funding from, different areas such as the NHS, social services or education. However, given the lack of awareness of the concept nationally, it might be a difficult sell. Also, in this era of austerity where everyone is expected to do more with less, it could be a challenge to persuade departments or organisations that it's a worthwhile investment without proven, demonstrable outcomes in a UK context. Another issue is that often organisations are allocated funds for specific activities or target groups. Even if organisations were disposed toward collaborating across age ranges, they may be prevented from doing so by their contractual obligations.

Recommendations:

The UK government can play an important role by:

- Taking an inter-departmental approach which puts intergenerational thinking at the heart of public policy around housing, health, social care and education;
- Ensuring that national frameworks do not create difficulties and barriers to the establishment of intergenerational housing;
- Encouraging local stakeholders to support a greater mix of ages in their social housing projects, and by offering services and an urban space which are adaptable to all age groups to encourage a generational mix in private housing.

Local authorities and other local commissioners can play an important role by:

- Adopting an intergenerational approach at the heart of all thinking and policies – from local community planning and housing to support services, community development, and local engagement and budgeting.

## Conclusion

Prior to submitting my application to the Winston Churchill Trust, I completed a significant amount of desktop research into the different models of intergenerational housing schemes that exist in the USA. So often, it's easy to look at a web site or read an article and think 'what a great idea' but until you actually witness it first hand, there is always an element of doubt as to whether the reality will live up to the expectations. My Travelling Fellowship gave me the opportunity to put those doubts to rest and it has strengthened my belief that intergenerational housing should be considered in the UK alongside more traditional housing models.

The key findings from my trip are that intergenerational housing:

- Works particularly well as a model for supported housing – for example, at H.O.M.E it helps older people on low incomes maintain their independence and reduces or delays their move into costlier services/accommodation - and at Hope Meadows and the Treehouse, it helps foster children and their families build a new and better life with the support of a caring community.
- Really does foster the creation of friendly, neighbourly, supportive communities where residents of all ages engage and interact on a regular basis – I couldn't believe the amount of activities these guys get up to! I just hope when I'm in my 80s, I'll be like Mr Jim, still giving back and enjoying being surrounded by young people of all ages.
- Can bring many benefits and a range of positive outcomes to individuals, the community and the state. Such benefits have been discussed throughout my report, so I don't intend to reiterate them all again here. However, it was clear that the lives of people of all ages had been enriched by the special communities they lived in.

Thank you for reading my report - I hope it has inspired you to 'think intergenerational'!

## **Appendix One - Glossary**

### **Older people**

The World Health Organisation takes the chronological age of 65 years as a definition of 'elderly' or older person. The Collins English Dictionary defines a senior citizen as an older person who has retired or receives an old age pension.

### **Intergenerational practice**

Activities involving older adults and young people and/or children together. Although the term is a loose one and there are differing interpretations, it's clear that intergenerational practice is not just about putting different age groups together in a room. It is about creating purposeful interactions and connections that are beneficial to both age groups. It's about the way young people and older adults interact, support and exchange resources and learning with each other.

### **HUD**

US Dept for Housing and Urban Development – manages Section 8 programs.

### **Public housing agencies (PHAs)**

PHAs provide and develop housing to assist low income residents. There are around 1.3m households living in public housing units managed by over 3,300 public housing agencies. HUD administers federal aid to the local housing agencies that manage the housing for residents at rents they can afford. Residents pay no more than 30% of the household's monthly adjusted income towards rent and utilities. PHAs administer the HCV program for their area and inspect housing units to make sure they comply with HUD quality standards.

### **Section 8 rent assistance**

Section 8 authorises the payment of rental housing assistance to private landlords (including both for-profit and non-profits) on behalf of around 4.8m low income households. However, it is limited and only available to around 25% of those who need it.

The main Section 8 program is the tenant-based **Housing choice voucher program (HCV)** where the tenant is free to choose a unit in the private sector rather than

government owned housing. Most households pay approximately 30% of their adjusted income on rent and the PHA pays the landlord the remainder of the rent up to the “Fair Market Rent”, calculated by HUD, based on the amount required to cover rent and other basic necessities within a metropolitan area.

There is a specific program for veterans – the **Veterans Affairs Supportive Housing (VASH)**, or HUD-VASH, which distributes roughly 10,000 vouchers per year to eligible homeless and otherwise vulnerable U.S. armed forces veterans. This program was created to pair HUD-funded vouchers with VA-funded services such as health care, counseling, and case management.

The HUD web site has a good [fact sheet](#) on how the HCV program works.

The other main type of rental assistance is the **project-based voucher program**. Under the ‘project based’ rental assistance programs, private owners (including both for-profit and non-profits), enter into multi-year rental assistance agreements with HUD. They agree to reserve some or all of the units in a building for low income residents, in return for HUD’s guarantee to make up the difference between a tenant’s contribution and the rent in the owner’s contract with the Government. In the project-based voucher program, the rental assistance attaches to the building, not the household.

## **Tax Credits**

In the USA context, tax credits are an incentive used by the national government to encourage private investment in housing projects. Corporations are encouraged to invest funds in affordable housing projects in return for tax credits over ten years which gives them a return on their investment. This means affordable housing projects get investment of around 50-60% of the cost without the need to support repayments from the net rental stream of the project. The tax credits are given on the condition that the properties remain as affordable housing for a set number of years. For more detailed information on how the tax credit system works in the USA and how it could be applied in the UK context please see Vic O’Brien’s Winston Churchill fellowship [report](#).

## **Retirement housing**

Retirement housing provides an alternative to private residential housing and residential care for older households. It targets older people requiring specialist housing support or care (or will in the future) but who also wish to maintain their independence and can provide a community (with ongoing activities and support provided), not just housing. The key shared factor of all retirement housing is that occupiers own or rent their own independent property with a shared central core providing communal facilities which vary in size and provision according to the development type.

## Appendix Two - Full list of organisations visited:

- [Housing Opportunities and Maintenance for the Elderly](#) (H.O.M.E), Chicago, Illinois
- [Roseland Village](#), Chicago, Illinois
- [Hope Meadows](#), Rantoul, Illinois
- [Mercy Housing Cannon Place](#), Danville, Illinois
- [Griot Village](#), Cleveland, Ohio
- [Judson Manor](#), Cleveland, Ohio
- [Ecovillage](#), Ithaca, New York State
- [The Treehouse](#), Easthampton, Massachusetts
- [PSS/WSF Grandfamily Housing](#), South Bronx, New York
- [Crosspoint Human Services](#), Danville, Illinois
- [Danville Housing Authority](#), Danville, Illinois
- [Bridges Together](#), Sudbury, Massachusetts
- [Hebrew Jewish Living](#), Newbridge on the Charles, Massachusetts