Policy Paper

THE FUTURE OF MULTIGENERATIONAL HOUSING IN EXISTING COMMUNITIES: INSIGHTS FOR TRANSATLANTIC CITIES

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About the Authors

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About the Sponsor

AARP is a nonprofit, nonpartisan organization that empowers people to choose how they live as they age. AARP Livable Communities supports the efforts of neighborhoods, towns, cities and rural areas to be great places for people of all ages. We believe that communities should provide safe, walkable streets; age-friendly housing and transportation options; access to needed services; and opportunities for residents of all ages to participate in community life.

The Future of Multigenerational Housing in Existing Communities: Insights for Transatlantic Cities

Geraldine Gardner and Alexander Nasserjah

Why Transatlantic Cities Need Multigenerational Housing

In November 2017, the Urban and Regional Program (URP) of the German Marshall Fund of the States (GMF) convened 150 of its transatlantic leaders for its annual BUILD conference, which took place in Detroit, Michigan. GMF partnered with AARP on a breakout session titled Multigenerational Cities: Aging as Innovation. This session brought together a cross-sector group to discuss the importance of building multigenerational cities, and to share thoughts on the policies, plans, and practices that contribute to age-friendly cities. From this discussion, GMF and AARP gleaned that transatlantic urban leaders viewed housing and mobility as key factors to achieving age-friendly cities.

As a follow-up to BUILD, GMF and AARP convened a group of 13 transatlantic experts from their networks to explore a specific dimension of multigenerational housing in transatlantic cities: how can the existing housing stock in established communities be adapted with new housing models and technological innovations? This is an important part of the overall discussion of affordable and accessible housing challenges facing many cities. The workshop had a specific focus on existing neighborhoods and housing stock to emphasize the importance of adapting what is already there rather than building new. Given the large amount of housing stock in cities on both sides of the Atlantic that is not fit to support aging in place, this should be a priority for policymakers and planners in building more age-friendly communities.

Over two days participants discussed alternative housing models and technological innovations (such

as smart home systems and wearable devices) that offer the opportunity to connect multiple generations, reduce isolation, and improve integration. The group worked to identify good practice and specific conditions that would enable implementation, all with an eye to the transferability to both the United States, U.K., and European contexts. It was clear from the outcome of the workshop that the rapid pace of technological change will continue to influence the ability of people to age in place and thrive in their existing communities. While urban leaders must be plugged into how technology can support age-friendly policy objectives, the group identified an opportunity to focus additional transatlantic engagement around alternative housing models that serve multiple generations.

This policy paper synthesizes and expands on the key points from this year-long dialogue on housing solutions for multigenerational cities. The first section presents a brief overview of the key trends and drivers that suggest that alternative housing models are important levers for enhancing multigenerational cities. It then presents the four models discussed in the June 2018 workshop, including examples of good practice, policy enablers, and factors to consider for transatlantic transfer. The final section lays out a pathway for moving from ideas to action that policymakers and practitioners can consult to determine what type of housing models may be appropriate for the unique context of their communities. This policy paper is intended to be a primer for the future exploration of specific models and the enabling of policies that can provide further support and direction to transatlantic urban and regional leaders.

Why Does Multigenerationalism Matter in Transatlantic Cities?

People Are Aging

McKinsey Global Institute asserts that aging and demographic change is one of the four most significant global trends that impact economies, politics, and societal change.[1] This widely recognized global trend is particularly relevant in the United States and Europe where there has been a steady growth of the population in the 65 years and over demographic since 1950. Aging is part of the normal human process; however, the post-war or "baby-boomer" bubble moving into retirement age has brought new attention to this age group.

People Are Living Longer

Across the board, adults in the United States and Europe are also living longer. Lift expectancies in both regions are expected to increase by approximately five years by 2050, when one-fifth of the U.S. population and over a quarter of the European population will be 65 or older. Advances in medicine and supportive technology are also enabling people to be healthier in their longer life. Both trends point to the need to build suitable housing for aging populations that helps them remain in their communities and expand access to affordable and safe housing.

More People Are Living Alone

Today, of those who are 65 and older, nearly a third in Europe and a quarter in the United States live alone. The trend is not just limited to this age group. In the United States the number of single-person households has increased by 20 percent since 1960.[2] In the EU, there is an increasing trend of people living in smaller households, especially in northern European countries; between 2005 and 2013 the share of EU households with one or two persons increased by 4 percent. Many people live alone by choice, but increasingly the high cost of living

Figure 1. U.S./U.K./EU Comparative Percentage of Total Population of People Aged 65+ Over Three Time Periods
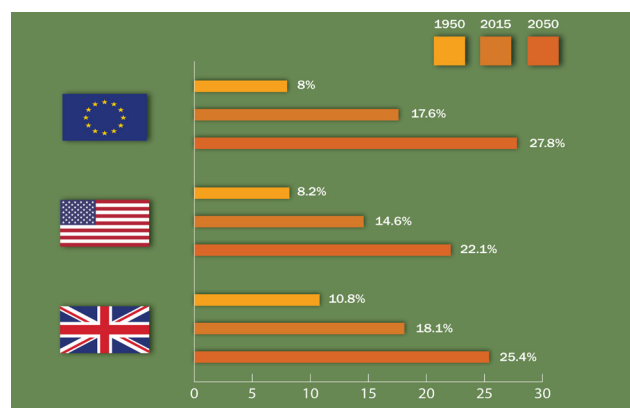
Source: United Nations Department of Economic and Social Affairs Population Division, "Profiles of Ageing 2017",

## Figure 2. U.S./U.K./EU Comparative Average Life Expectancy
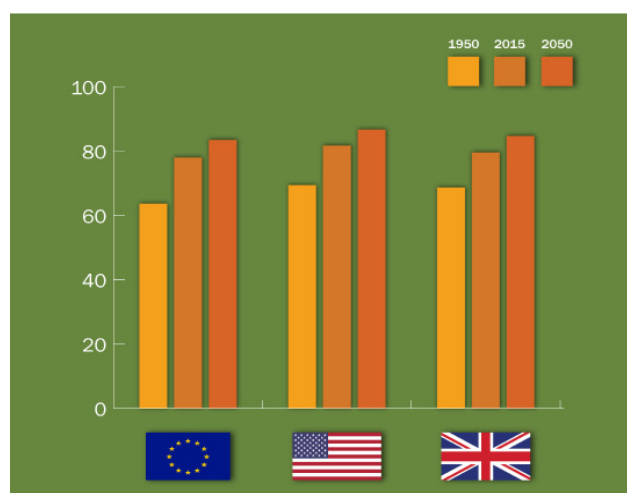
Source: United Nations Department of Economic and Social Affairs Population Division, "Profiles of Ageing 2017",

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1 Richard Dobbs, James Manyika, and Jonathan Woetzel, "The four global forces breaking all the trends", McKinsey & Company, 2015.

2 United States Census Bureau, "Table HH-4. Households by Size: 1960 to Present," November 14, 2018.
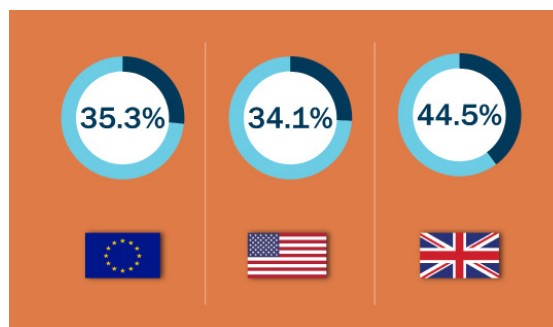
Figure 3. Percentage of Older People Who Live Alone
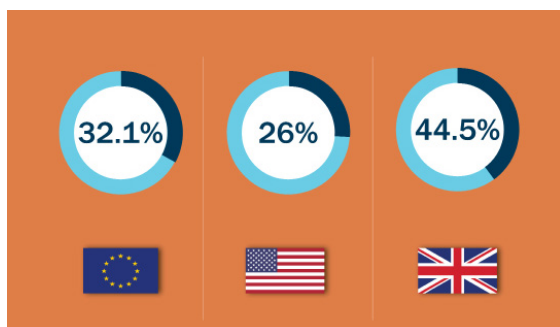
Figure 4. Percentage of People Aged 18-34 Living at Home with family

in urban areas is increasing the burden of rent and mortgages on small households. By creating housing choices that promote multigenerational living, there is the opportunity to address economic pressures while leveraging the social benefits of shared living.

Cities for Multiple Generations

In the United States and Europe cities continue to grow due migration and immigration; by 2050, 87 percent of the U.S. population and 82 percent of the European population will live in urban neighborhoods. This population growth is multigenerational with adults aging in place or moving to cities, younger people moving to cities for education and job opportunities, and more families choosing to stay and raise their children in urban areas. On the U.S. side, cities are experiencing two trends with regard to the 65 and older demographic. First, the historic trend of seniors moving to the Sun Belt is shifting to population growth in other metro areas, with the population of seniors in most cities in the United States growing by 7 percent between

2011 and 2014.[3] Second, 77 percent of people age 50 and older in the United States want to remain in their communities as long as possible.[4] The multigenerational nature of cities brings many benefits to both the economy and society.

Economic Benefits

In the United States and Europe, the "silver economy" (people aged 50 and older) accounts for a significant portion of each regions' annual GDP. As their populations continue to age over the next ten years, the "silver economy's" contribution will grow. By 2025, Europe's population "silver economy" will account for 32 percent of annual GDP. By 2032, the "silver economy" will account for over half of the U.S. annual GDP. Leveraging multigenerationalism in urban areas can shift the narrative surrounding the aging from a drain on the economy to an asset, as posited in the silver

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3 Joel Kotkin, "America's Senior Moment: The Most Rapidly Aging Cities," February 16, 2016.

4 Joanne Binette and Kerri Vasold, "2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus," AARP Research, August, 2018.

Figure 5. Urbanization Rates
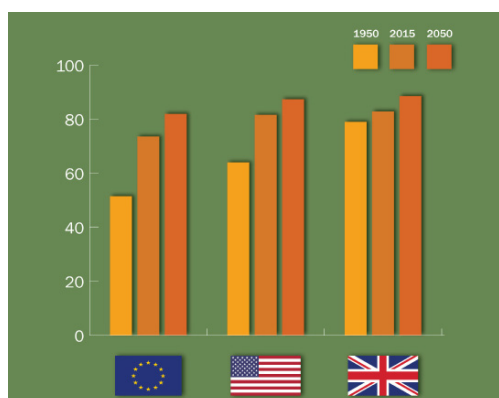
Figure 6. Silver Economy as Percentage of Overall conomy

economy. Allowing older adults to live in and contribute to their cities though expanded housing choices will ensure the "silver economy's" potential is fully realized.
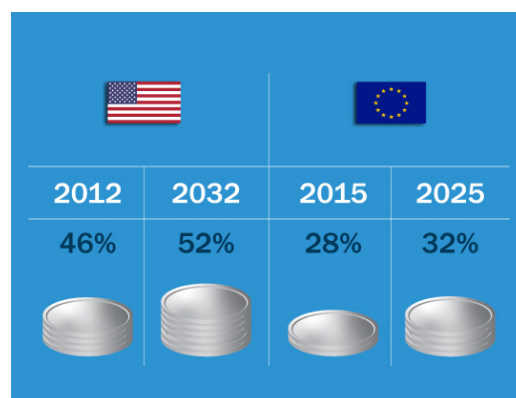
Social Benefits

Aside from the "silver economy", there are many societal benefits to multigenerational cities. For families with younger children, grandparents provide childcare for working parents. Volunteer and mentoring programs provide opportunities for generations to engage and learn from each other. Older adults can also be powerful contributors to local economies by pursuing new entrepreneurial ventures as second careers, by mentoring young professionals and by investing in local businesses.[5]

The trends are clear: aging is a powerful and positive opportunity for U.S. and European cities. However, public, private and civic sectors must align their efforts not only to support age-friendly policies but also to enhance the multigenerational nature of cities. As recognized by URP's

network of urban leaders, housing is a critical lever for achieving this. Multigenerational housing can be achieved through housing models that enable people of all ages to live together and share space in different ways.

Expanding Multigenerational Housing Opportunities in Existing Communities

This paper focuses on strategies to increase the supply of multigenerational housing options in existing communities. In keeping with the principles of compact and sustainable urban development, it is essential to focus development in existing communities as opposed to on the urban periphery. Not only does this facilitate the preservation of social and economic ties to place, but it also makes efficient use of existing housing stock through building retrofits and underutilized land. Focusing on infill development and retrofits also aligns with how people are living, especially in Europe and the United Kingdom. In 2016, over 41 percent of the EU's population lived in apartments. Below are some

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5 David Lanham, "Beyond millennials: Valuing older adults' participation in innovation districts," Brookings, March 22, 2017.

Figure 7. Multigenerational Households in the United States and the United Kingdom with a Member Aged 60+
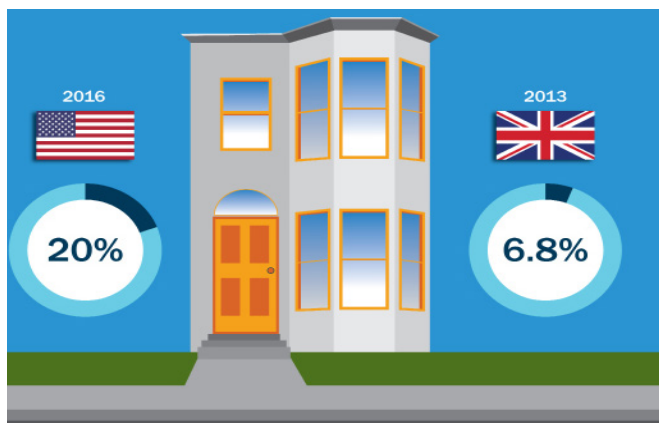
Source: *D'vera Cohn, Jeffrey S. Passel*, "A record 64 million Americans live in multigenerational households*", (April 5, 2018); Gemma Burgess, Charlotte Hamilton, Michael Jones, Kathryn Muir, "Multigenerational living: an opportunity for UK house builders?", (July, 2017)*
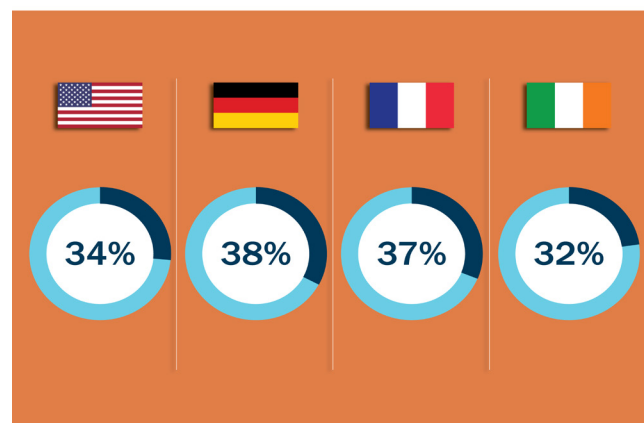
Figure 8. Percentage of Households With Members Aged 60+ (2018)

Source: *United Nations Population Division, "Household Size & Composition, 2018", (2018)*

additional factors to support new multigenerational housing development in existing communities.

People Already Live Multigenerationally

As of 2016, 20 percent of Americans lived in multigenerational households, which are defined as having at least two adult generations or grandparents and grandchildren younger than 25. Across Western Europe and the United States over a third of households have a member who is 60 years or older; the percentages are even higher in Southern European countries and in rural areas of Eastern Europe where there are traditionally larger, multigenerational households.[6] The transatlantic trend toward multigenerational households can be attributed to cultural norms among certain ethnic and minority populations, economic reasons due to rising housing costs, and social supports to aid with childcare or eldercare. As more people see the benefits of multigenerational

living, there will be more demand for housing that can accommodate different needs.

More People Could Live in Multigenerational Housing

Across the EU and the United States, there are two trends that suggest there is an opportunity for additional shared living in multigenerational settings. In the United States 79.5 percent of householders age 65 and older owned their homes in 2016.[7] In 2016, approximately 16.6 percent of the EU's population was living in an overcrowded household, while more than 34.8 percent was living in under-occupied dwellings.[8] With the trend of the increasing percentage of single-person households on both sides of the Atlantic, there is an opportunity for

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6 Eurostat, "Quality of life indicators – material living conditions," January, 2018.

7 United States Census Bureau, "Facts for Features: Older Americans Month: May 2017," April 10, 2017.

8 More than two-thirds of the population in Ireland, Cyprus, Malta and Belgium lived in under-occupied housing in 2016, while the share was more than half in Spain, Luxembourg, the United Kingdom, and the Netherlands. At the other end of the range, the proportion of the population living in under-occupied housing was less than 10 percent in Latvia, Hungary, and Romania.

Figure 9: Percentage Household Size Composition 2017
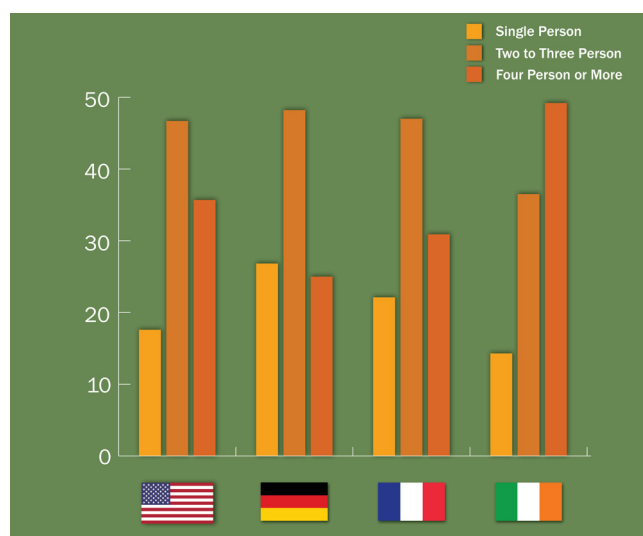
Figure 10: Average Household Size (Average Size) of New Houses Built (United States, Germany, France, and Ireland)
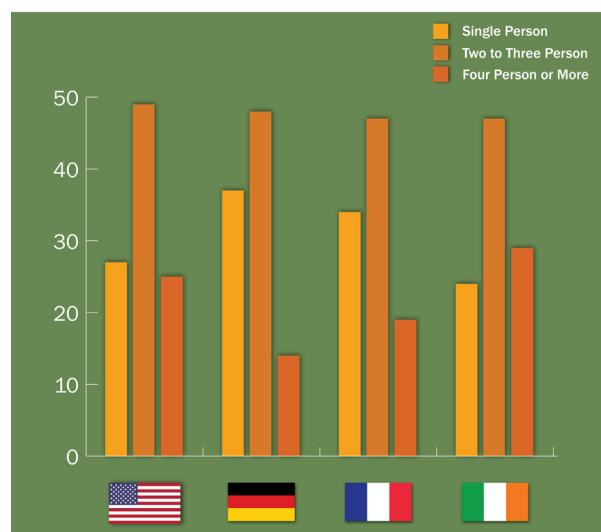
Source: United Nations Department of Economic and Social Affairs Population Division, "Household Size and Composition Around the World 2017", (2017); United Nations Population Division, "Household Size & Composition, 2018", (2018)

older and younger generations to share existing housing units. This would increase the efficiency of urban housing and address the issue of under-occupied housing, while also offering social benefits and housing cost-sharing.

Developing Multigenerational Housing Communities Is Not Without Challenges

There are distinct reasons while different housing models that cater to multiple generations are not being constructed across the United States and Europe. This policy paper examines those challenges and offers ideas for how to adapt policy and regulation on both sides of the Atlantic. One of the biggest challenges that is outside of the purview of policymakers and local leaders is the mismatch in supply and demand in the housing market. With household sizes across the United States, the EU, and the United Kingdom getting smaller, the real-estate market is responding in different ways on both sides of the Atlantic. In the United States, the size of new houses being built has remained the

same or, in some cases, the size of new houses being built is increasing.

Europe is ahead of the United States on this point. Housing unit sizes in the United Kingdom have been decreasing since the mid-20th century.[9] In Europe, the number of square meters of housing per person has largely remained constant or decreased in urban areas. Careful engagement with real-estate developers, architects and planners is an essential part of the strategy for creating the enabling conditions for multigenerational housing that rely on alternative models.

The remainder of this paper presents the alternative housing models that can help achieve the twin goals of supporting multigenerationalism and effectively adapting existing housing to meet new needs and realities. The next section gives an overview of the models with insights

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9 Patrick Collinson, "UK living rooms have shrunk by a third, survey finds", The Guardian, April 8, 2018.

Figure 11. Average Household Size (United States, Germany, France, and Ireland)
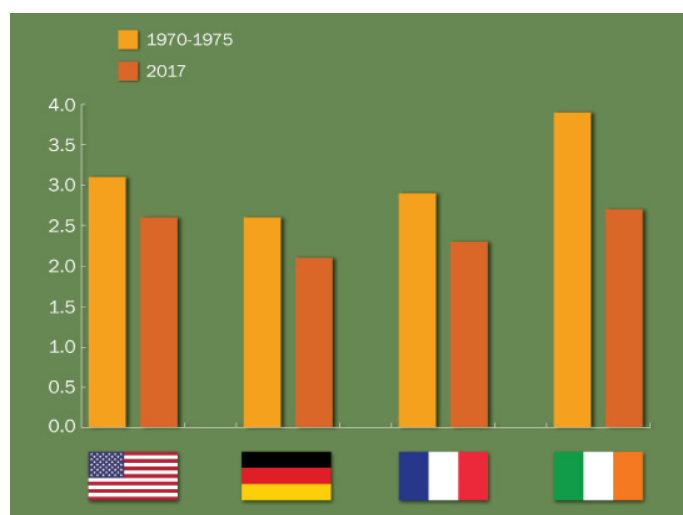
Figure 12. Average Size of New Houses Built in the United States.

on how they are implemented in U.S., European and U.K. cities. The following section then provides building blocks for policymakers and practitioners to consider in assessing the unique needs of their communities and how alternative housing models can address them. These 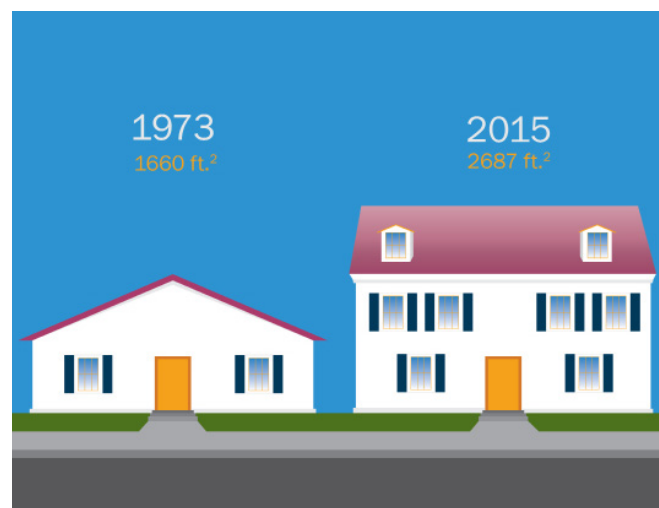building blocks offer suggestions to consider in a policy-planning process and in implementing ideas – moving from ideas to action.

Exploring the Models

As discussed above the shifting demographics in transatlantic cities are also impacting housing needs and preferences across the age spectrum. With cost of living in most urban areas already high, it is important to create alternative models to housing that will enable people to age in their homes or communities for as long as possible. Failure to do so risks displacement to areas with weak transportation infrastructure, medical and social services, as well as damage to the fabric of the community. This section presents different alternative housing models that

provide opportunities to expand multigenerational living in existing communities. These models are drawn from U.S. and European practice; in some cases, the models are working on both sides of the Atlantic but under different contexts.

There are extensive domestic resources available on these models in situ, but here we point to the transatlantic opportunities for knowledge and policy transfer that bring additional perspectives and considerations to the implementation of new models. In some specific cases, one side of the Atlantic has solved a particular challenge in a unique way that may unlock barriers to implementation on the other. The models presented in the tables below include accessory dwelling units, co-housing, shared housing, and short-stay hotels. These models largely fall along a spectrum of engagement intensity and can be adapted to different scales of existing units from single-family structures to multifamily buildings.

While each model is unique, there are several common factors that are relevant for transatlantic audiences to bear in mind.

Models are not inherently multigenerational; for example, co-housing can be formed with individuals of the same age, like student housing. Emphasizing the opportunities for these models to facilitate multigenerational living creates an intentional connection with citywide age-friendly policy and planning frameworks. Incentivizing multigenerationalism within the development of the housing will be key to ensuring that these benefits are realized.

Implementing these models will in some cases require adjustments to rules, regulations and building codes to enable or incentivize development. These range from simple yet fundamental requirements, such as relaxing minimum unit sizes and parking requirements, to more substantial regulatory reforms, such as fundamentally redefining a dwelling unit to accommodate shared facilities.

The alternative nature of the models will require consumer education and exploration of demonstration projects or models to spur demand. Policymakers and planners cannot simply live by the mantra of "if you built it, they will come." Some models have a specific set of values and requirements around communal living that guide their approach; consumers will need to have a clear understanding of these parameters and expectations.

Similarly, the insurance and finance fields also need to increase their awareness and familiarity with these products to support their development, since traditional loan and insurance products are not appropriate or sufficient in many cases.

The tables on the following pages provide an overview of each model, offering U.S. and European perspectives. The models and how each one contributes to multigenerational communities are also discussed. Furthermore, we highlight issues that may impact their implementation and discuss how these models are relevant to U.S. and European cities. Finally, reference case studies and additional resources to dive deeper into the model are included.

The range of alternative housing models described in the tables illustrates the potential to efficiently and compactly utilize space in existing communities that bring multiple generations together for shared living and other social benefits. The tables above showcase some considerations and possible obstacles to overcome when attempting to transfer this model from one international context to another. The following section explores a framework for considering how to further explore and implement the models at the local level.

Accessory Dwelling Units	
What Is the model?	Accessory Dwelling Units (ADUs) are secondary housing units on the site of the primary unit that can be rented out at an affordable cost. These can take advantage of already existing housing stock by coming in the form of over-the-garage apartments, finished basement units, or tiny houses situated in the backyard. ADUs are legally the same property as the main home, but they provide flexibility for homeowners to house a caregiver, older family members who desire independence, young people in need of affordable housing, or others who may provide services to the main homeowner. As discussed among the experts in the transatlantic group GMF and AARP convened, there are spatial constraints in many European cities that have limited the development of ADUs as separate structures on a single-family lot. There are some examples of ADU-like units within an existing building in a basement or attic space.
Opportunity This Model Offers	The main opportunity this model offers is the chance to maximize already existing space like basements and garage units to create a variety of efficient housing options. By providing a variety of efficient housing options, older individuals can have access to more accessible spaces that are easier to maintain and navigate. Additional benefits include the ability to live independently while living in close proximity to others, as well as generating more income for the primary homeowner.
Things to Consider for Transatlantic Transfer	In the European context, the availability of space for development will drive whether an ADU model is suited for a separate structure or within an existing building. In space-constrained cities, more focus should be given to creating in-home ADUs. European cities with larger single-family lots and more suburban-style development patterns could accommodate an ADU model common to what is trending in the United States. On both sides of the Atlantic, there are regulations that restrict density and other factors that limit the development of ADUs.
What Are the Key Regulatory/ Policy Enablers?	Local municipalities are responsible for ordinances and regulations on new building projects. In most parts of the United States, local rules, excessive requirements/fees, or administrative hurdles stymie the uptake of ADUs. Some localities, like Portland, have relaxed zoning laws to encourage ADU creation. Ireland is now considering a new "granny flat" legislation to allow older adults to convert their homes into two units and offering grant funding to support the conversion. Additional case-study research on the zoning limitations to ADU development in European cities would be beneficial for further analyzing policy enablers.
Case Studies	• Orange Splot in Portland, Oregon (http://www.orangesplot.net/#) is a housing development company and general contractor whose mission is to develop new models of affordable and green housing in Portland. • Hawaii ADU (http://www.hawaiiadu.com/about/ is a "one-stop-shop" for high-quality, affordable, and efficient ADUs. Their goal is to maximize property space and innovate for the good of the community. • Crest Homes in San Diego, California (http://www.crestbackyardhomes.com/ http://www.crestbackyardhomes.com/) San Diego has committed to accelerating the development of ADUs around the city by laying out clear guidelines and blueprints. Crest Homes offers a variety of ADU units to suit individually tailored needs.
More Resources	• AARP report on Creating Room for ADUs: https://www.aar p.org/livable-communities/housing/info-2015/accessory-dwelling-units-model-ordinance.html • For more on ADUs and the rules surrounding them, see https://accessorydwellings.org

Co-Housing

What is the model?	Co-housing models focus on building communities around shared spaces that bring residents out of their homes to connect with one another. Shared spaces like community dining areas, recreational areas, and gardens can all contribute to frequent interaction among neighbors. Some co-housing developments also include a suite that can house a caregiver as a cost-efficient way to provide support to multiple residents as they age. Residents of co-housing developments commit to being a part of the community to everyone's mutual benefit. This model is useful in promoting diverse, multigenerational communities that benefit all who participate.
Opportunity This Model Offers	Co-housing surrounds independent households with intentionally structured communities. Each household retains its independent incomes and private lives but is committed to collaborating with neighbors on community activities and the management of shared spaces. This model allows for the creation of multigenerational communities that include older people, families, and younger people. Building co-housing communities around shared values like sustainability and inclusivity can create a positive atmosphere that brings residents together. Whenever one might need assistance with babysitting, transportation, or household maintenance, the co-housing community is designed to bring the community together for each other.
Things to Consider for Transatlantic Transfer	Across Europe, co-housing has been a popular option for those seeking diverse, tight-knit communities. The first co-housing community can be traced back to Denmark, where the concept gained popularity since its start in the 1970s. Increasingly there are government sponsored initiatives to support co-housing development through financial incentives. For example, Germany's government supports multigenerational co-housing developments that provide common activity spaces and health services as well as promote community engagement. The United States has seen an increasing interest in co-housing because of community-led initiatives rather than government support.
What Are the Key Regulatory/ Policy Enablers?	Countries like Denmark, Germany, and Ireland have national-level support for co-housing-type programs. In the United States, the creation of co-housing communities is ultimately up to those interested in living in them. Should the creation of a community in the United States require new development, it is up to the local municipalities to decide how to implement it.
Case Studies	• Mehrgenerationenhäuse (Multigenerational homes) in Germany (www.mehrgenerationenhaeuser. de) is a federally subsidized program that focuses on accommodating demographic change and integrating recent immigrants in municipalities. This is done by the creation of multigenerational homes that promote dialogue, strengthen citizen participation, and bring the community together. • ASB Mehrgenerationenhauses, Lohfelden, Germany (http://www.asb-mehrgenerationenhaus. de/) is a place for children, adolescents, adults and senior to enjoy everyday life by helping and learning from one another. Services like childcare, migration assistance and counseling are provided by the many volunteers on staff. • Munksøgård in Denmark (http://www.munksoegaard.dk/index.html) is an organic community focused on integrating environmentally healthy practices in their establishments and operations. Young adults, families, and seniors are all welcome residents in the co-housing community. • Milagro Cohousing in Arizona, United States (http://milagrocohousing.org/) is a multigenerational co-housing community with 28 energy-efficient adobe homes, located near the Tucson mountains. This community is committed to a sustainable green design that is friendly to people and the earth.
More Resources	• This PBS Newshour video provides a profile of U.S. and European international co-housing communities: https://www.pbs.org/newshour/show/cohousing-communities-help-prevent-social-isolation • For more on cohousing in the United States, visit the Cohousing Association of the United States: https://www.cohousing.org/ • There are numerous co-housing organizations and networks in Europe that provide information about their work; however, not all of this information is available in English. For more information on cohousing in the United Kingdom, visit U.K. Cohousing: https://cohousing.org.uk/ • The Institute for Creative Sustainability in Berlin has information about its local co-housing initiatives in English at: https://id22.net/en/

Home-sharing

What is the model?	The term home-sharing has taken on a variety of meanings over the last years, especially due to the rise of vacation rental services that have adopted this terminology. Here the more formal definition is used, which pertains to a housing model: home-sharing brings together two or more unrelated residents to share a home for mutual benefit. Homes can include apartments, condominiums, mobile homes, or traditional single-family houses. Home-sharing arrangements are unique to the needs and skills of the people being paired together and written agreements are usually created to outline how mutual benefit is defined (e.g. chores around the house, shopping, deliveries, etc). Even within this formal definition, there is a spectrum of ways to implement home-sharing –from structured services that make matches to online portals that homeowners use on their own. For example, there are nonprofit home-sharing or housing organizations that provide services to homeowners and homeshare seekers. The range of services depends on the mission of the organization but can include full-service support assisting homeowners throughout the entire process (screening, interviewing and matching). Many organizations facilitate the home-sharing agreement and continue to support the match after it has been made. Alternatively, homeowners can work independently to find a person through local channels or use an online platform. The case studies below provide different examples of these types of home-sharing organizations and services.
Opportunity This Model Offers	Homes-haring is a solution that addresses the needs of people of all ages in need of affordable housing, and older people who require some support to live independently. Since many homes in the United States and across Europe are privately owned, many older adults want to age in place but have challenges with keeping up a home, feel isolated living alone, or need some light support to continue to live independently. Home-sharing creates an affordable housing option for the renters, ensures the homeowner covers their housing costs, and provides both with mutual benefits that can increase their quality of life. Not only can home-sharing help with the burden of paying for a large space, but older people who own the space can also receive payment in the form of household maintenance, cooking, yard work, pet care, or transportation. For those who are older, having a helping hand around the house can go a long way in improving their quality of life.
Things to Consider for Transatlantic Transfer	Whenever there is an exchange of services, labor laws play a strict role in the EU. This can be a major barrier for more informal home-sharing agreements where the exchange of services is not clearly outlined or when services are exchanged for zero rent. The EU and the United States also face issues when determining the taxable income that would be generated by the homeowner. In some cases, this is addressed by limiting the renters to students in need of affordable housing who agree to exchange household services.
What Are the Key Regulatory/ Policy Enablers?	Enabling a successful home-sharing program requires a careful examination of key issues with zoning and rental regulations, taxable income policies, government benefit programs, and labor standards. The local and national contexts on either side of the Atlantic will shape the extent of policy and regulatory reform needed to enable home sharing. Key considerations include: • Zoning ordinances that do not unduly restrict unrelated people from inhabiting one dwelling unit. • Additional income from rent received does not impact an older person's eligibility for government services and programs. • Exchange of services in return for low-cost rent is allowed under labor laws.
Case Studies	As discussed above, there is a range of types of home-sharing support organizations and services. The following case studies provide an example of each. • HomeShare Vermont, United States (https://www.homesharevermont.org/) is working to improve lives and communities by bringing together people across Vermont to share their homes. It offers full-scale services through every step of the home-share agreement. • HIP Housing, California, United States (http://hiphousing.org/about/) enables people with unique situations, either due to income or circumstance, to live independent and self-sufficient lives in safe, low-cost homes. It provides matching services depending on the individual needs of each person. • Wohnen für Hilfe (Housing for Help), Cologne, Germany (https://www.stadt-koeln.de/service/produkt/wohnen-fuer-hilfe-1) was founded by the city of Cologne to support new forms of housing, specifically ones that pair people with certain needs with students in need of accommodation. • Nesterly (https://www.nesterly.io/) is an online platform for intergenerational home-sharing. The goal is to make it safe and easy for households to share an extra room with a young person for over a month. This is solely an online service for matching people looking for home sharing opportunities.
More Resources	• Homeshare international is a worldwide network of home-sharing programs: https://homeshare.org/ • For more information on home-sharing in the United States, see the National Shared Housing Resource Center: http://nationalsharedhousing.org • For more information on the United Kingdom's network for home-sharing schemes, see Homeshare UK: https://homeshareuk.org/

Extended-Stay Hotels

What is the model?	Extended-stay hotels are a modern play on the residential hotel design. They incorporate services the hospitality industry provides with affordable and efficient housing units in a hotel format. While still just a concept, similar ideas have already been put into practice, ranging from high-end hotels designed for longer stays to an affordable option for those looking for an all-in-one package. This model can be an attractive option for older people who desire a smaller space that is easier to manage, or for younger people who are looking for somewhere affordable and flexible.
Opportunity This Model Offers	The extended-stay hotel model would create highly efficient housing that can suit a variety of demographics. Older people who desire independent living but can no longer manage a large home will find the compact space much more suitable. Younger people who need affordable housing will also find this as an attractive option for them. Aside from providing efficient units, adding the benefits of the hospitality industry like concierge services and room services, can make this model beneficial to people who are busy, require minimal assistance, and look to be part of a community.
Things to Consider for Transatlantic Transfer	In Europe, this model is very applicable due to a need for more housing in dense areas. Zoning and development laws can present a major barrier for this model in the United States since rezoning old hotels into housing stock would change the original purpose of the building. By combining these spaces with the commercial industry to include storefronts and office space, it would make the model a lot more attractive to municipalities for zoning purposes.
What Are the Key Regulatory/ Policy Enablers?	Zoning and land-use policy is the main vehicle for enabling the adaptive reuse, modification or new construction of extended stay hotels, which will vary by jurisdiction on either side of the Atlantic. The location of the property and its zoning will determine if the use is permissible or if special approval is needed. As this is a developing alternative housing model, it is important that case studies be developed and disseminated to explore the feasibility and impact of this model.
Case Studies	While there is an increasing trend toward the development of extended-stay hotels or executive apartments in Europe, there are no successful case studies of developments that focus on multigenerational housing (as opposed to short-term vacation or travel). • Hotel Louisville (http://www.hotellouisville.org/) is a 12-story high-rise in downtown Louisville, Kentucky that operates as a safe and clean transitional living shelter for women and families, in addition to providing hotel rooms for tourists and travelers. The hotel is mostly staffed by the men and women who have completed or are participating in the hotel's recovery and training programs. With a focus on helping the homeless, Hotel Louisville houses a diverse range of residents while providing resources that allow people to re-enter the job market.

Ideas to Action: Planning Framework for Multigenerational Housing Models

As outlined above, there are considerations for policymakers and planners in transatlantic cities to consider when exploring alternative housing models for multigenerational communities. While there is a growing awareness about the opportunities for multigenerational housing, there are also unique local barriers to production and utilization that require careful navigation. The benefits to the public and private sectors should trigger an interest in jointly creating opportunities for alternative, multigenerational housing models. This section provides a short road map to navigating the opportunities and challenges of supporting the growth of multigenerational housing models in existing communities. While not a comprehensive list of every scenario that a local stakeholder could encounter, it offers a set of building blocks for a successful policy planning and coalition building process.

Phase 1: Exploration

The first phase of the roadmap is undertaking preparatory activities to assess how alternative housing models can advance an age-friendly policy and planning framework while meeting local needs and preferences. These recommendations are designed as an inquiry process and are not sequential; the order and pace of the process should be adapted based on local contexts and resources.

1. **Connect the opportunity with vision.** How does a multigenerational housing strategy contribute to the city's overall vision and age-friendly policy goals? Whether the city has articulated an age-friendly policy or a series of policy or planning objectives that are related in a city-wide planning document, it is important for policymakers to connect the opportunity to existing policy, assuming that was based on sound analysis and public input. Being able to clearly articulate how alternative housing models connect to existing policy and planning priorities is a key point to building consensus to experiment with something new. Alternatively, if there is not a specific reference to alternative housing models or multigenerationalism in the city's plan, connections can be made to city-wide policies that support affordable housing, compact development, reuse of underutilized properties, mixed-income neighborhoods or multigenerational cities.

2. **Define the opportunity with data.** Most local governments collect or have access to basic demographic data, including age and life expectancy, and to building-permit data to understand their communities. Some localities engage in population forecasting for long-term planning and trend analysis. Utilizing existing data sets to understand the city's multigenerational profile and housing stock is an important first step to defining the opportunity with data. Key questions to explore include:

- What does demographic change look like in the community overall and for different subgroups?

- How are household sizes and needs changing over time?

- What is the homeownership and renter profile in the community?

- What are the rates and profiles of rent-burdened households?

- What is the typical unit size being built?

- Have there been recent building permits for non-traditional housing development projects?

- Where are the gaps between what is currently available and being built, and the housing needs and preferences today and in the foreseeable future?

3. **Define the opportunity with people.** Data and past policy can only reveal so much. It is important to find out what constituents say and whether they see the value in multigenerational living. Directly engaging different constituencies about their housing needs, barriers, and perspectives is a critical part of informing the inquiry. It is important ask about the perceptions of multigenerationalism;

these insights will provide rich information on the work that may need to be done to bring people together on this topic and educate consumers. In addition to residents, the business and development community must be engaged: What is the real estate and development community saying about the housing and development trends in the city? Do they have experience with building alternative housing models or the willingness to try if there

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was a supportive regulatory environment? There are numerous other stakeholder groups that can also be engaged to understand the opportunities and challenges of implementing alternative housing models to serve multiple generations. Input from social service providers, community facility operators, and the faith community should be sought, and the engagement strategy has to be thoughtful, ensuring an inclusive process that offers multiple ways to engage based on the characteristics of the stakeholders. Activities can include: holding focus groups or small group meetings, conducting in-person and online surveys, and utilizing planned outreach and engagement to conduct informal surveys.

4. **Change the narrative.** The process to understand needs, also creates an opportunity to change the local narrative around aging and multigenerationalism. As discussed above, too often older people are viewed as a burden instead of an asset. Recent studies have highlighted how older adults can share their expertise and leadership experience, including serving as business and entrepreneurship mentors and volunteers. Efforts such as AARP's Disrupt Aging campaign in the United States, , and the World Health Organization's planned Global Campaign to Combat Ageism can provide useful guidance on changing the local narrative around aging. These efforts can also build a constituency and align allies for multigenerational alternative housing models.

Phase Two: Ideas to Action

After an initial inquiry, policymakers and planners can begin to move from ideas to action through the next series of building blocks. One crucial aspect of this phase is understanding the needs of constituents and the opportunities for development. There are additional considerations policymakers should consider in proceeding with selecting the appropriate models for their city.

5. **Match the models.** Insights from data and in-person feedback should paint a picture of the needs of a multigenerational constituency and suggest the types of alternative housing models and other planning supports that may be best suited to the city. It is important to draw on insights from the exploration phase to match needs, and also to consider the feasibility of the models. An important element to the matching process is assessing the readiness of the implementers of the models, including real-estate developers, bankers, and insurers. In addition, the spectrum of models introduced in the previous section suggests the type of civil society and NGO infrastructure needed for implementation. The most effective way of applying these models is to continue the practice of engagement from the exploration phase to get input, test assumptions and get feedback. Growing the constituency and potential beneficiaries from the models will be needed to help overcome any barriers to development identified in the next step.

6. **Identify opportunities and challenges to planning/implementing the model.** A related step is identifying the potential opportunities and challenges to implementing the alternative housing models, such as regulatory barriers or policy constraints. Conducting a SWOT (strengths, opportunities, weaknesses, and threats) analysis can be a useful exercise to scan the horizon for potential issues. Some questions to consider under the analysis include the following:

Strengths: What are the existing assets that can support the implementation of alternative housing models (people, policies, etc)?

Weaknesses: What are the barriers in the existing regulations or planning guidelines that would prevent this model from being implemented?

Opportunities: How does multigenerational housing fit into the city's existing policy and planning priorities?

> " *After an initial inquiry, policymakers and planners can begin to move from ideas to action through the next series of building blocks.*

Threats: What are the potential barriers from various sectors to the implementation of this model?

7. **Build coalitions of likely and unlikely allies.** The SWOT analysis can reveal different stakeholder groups, businesses, institutions, and organizations that may be key to delivering the alternative housing model pursued. A stakeholder mapping exercise can expand that analysis and identify key influencers and implementers needed to tackle potential barriers to implementation. A mapping templates that assess the interest and power of stakeholder groups can be useful in identifying unlikely allies among these. Cross-sector partnerships can also aid in narrative-change efforts and demonstrate the alignment of different interests under an age-friendly, multigenerational cities agenda.

8. **Engage in participatory design and action planning to tackle administrative, regulatory, and financial barriers to production.** Drawing on the coalition-building process, engagement can move to the next level by discussing the specific alternative housing model and what might need to change within planning, policy or regulation to enable its development. It is important to utilize a broad set of engagement strategies and participation tools to be inclusive of potential user groups and any unique needs they have to participate effectively. The housing model and the policy changes needed to enable it should be set in a broad context to establish how it will advance already agreed community priorities. For example, if the community has prioritized affordable housing or senior housing, then the linkage to the model should be made. The trade-offs and opportunity costs of not acting must also be outlined. Data, maps, and other concrete metrics can be helpful in making the case.

9. **Engage with peer cities.** There are several transatlantic cities that have made policy and planning moves to support age-friendly and multigenerational cities – whether implementing specific alternative housing models, shifting the public narrative around aging, or developing age-friendly planning frameworks. The opportunity for peer-to-peer learning can produce insights on how those cities approached the policy change, addressed any roadblocks encountered, and measured long-term success. There are many reports on best practices and these can be a starting point for engagement. Diving deeper into lessons learned will take the exercise beyond the page of a report. Strategies to engage can include the following:

Own contact: Existing networks can be combed for contacts that may work in cities with age-friendly policies, or examples of alternative housing models with a multigenerational focus. Ask contacts for an introduction to the appropriate local expert.

Through a network: The World Health Organization's Global Network of Age-friendly Cities and Communities Network is a great example of an affinity network that can provide a wealth of resources to cities looking to learn more. GMF can also be a resource for connecting professionals to city leaders active in this space and the transatlantic working group that informed the development of this report.

Through a professional association or NGO: AARP's Livable Communities program continually produces a variety of valuable resources. Professional associations like the American Planning Association and the Royal Town Planning Institute in the United Kingdom have conference topics and materials on their website that highlight best practices.

10. **Take action.** After an inclusive and comprehensive engagement process to assess what models are needed and feasible for the community, it is time to move to implementation. This stage will look different for each community, but it may begin with ensuring the enabling framework within local laws and regulations is set. Other actions may include identifying particular properties, financial incentives, and engaging with the development community to encourage adoption. The capacity built through the planning process will ultimately be helpful in creating the network of allies and supporters to move from ideas to action.

Conclusion

As demographics in transatlantic cities shift, it is imperative to address the impact this will have on housing needs across the generations. More and more Americans and Europeans are aging, living longer, living alone, and living in urban areas. Age-friendly, multigenerational housing in existing communities can reduce social isolation, improve housing affordability, and enable people to not just age in place, but also to thrive in place. The four alternative housing models discussed in the transatlantic working group and expanded in this paper illustrate a concrete set of options for local leaders to explore as they confront housing challenges and demographic change in their communities.

The intent for this paper is to document and advance the conversation begun at GMF's BUILD 2017. It provides a useful starting point in two areas: to explore the transatlantic applicability of the alternative housing models for multigenerational living and to uncover the policies that will enable their successful development in U.S. and European cities. On this latter point, additional case studies and research are needed to identify barriers to implementation and refine policy or regulatory solutions. As the United States and Europe will continue to confront demographic change and affordable housing challenges into the future, further transatlantic engagement and exploration of multigenerational housing models in U.S. and European cities will be needed.