

Briefing Book and Case Studies

2022 SHAW SYMPOSIUM ON URBAN COMMUNITY ISSUES

Multigenerational Housing and Neighborhoods:
Meeting the Evolving Needs of Families and Individuals

June 7, 2022 . Washington, DC

 **Urban Land Institute** Terwilliger Center
for Housing

 **Urban Land Institute** Building Healthy
Places Initiative

The AARP logo is centered at the bottom of the page. It features the word 'AARP' in a bold, grey, sans-serif font, with a registered trademark symbol (®) to the upper right of the 'P'.

May 31, 2022

To the attendees of the 2022 Shaw Forum:

It is my pleasure to welcome you to the 2022 ULI Shaw Symposium on Urban Community Issues. The Shaw Symposium is an annual forum endowed by former ULI chairman Charles (“Charlie”) H. Shaw that brings together a selection of leading national experts and practitioners to address the challenges and opportunities of urban neighborhoods.

The 2022 Shaw Symposium is being convened in partnership with AARP and will focus on opportunities and barriers to creating homes and neighborhoods that meet American families’ evolving, multigenerational housing needs. A confluence of demographic change, economic challenges, and shifting consumer preferences has driven changes in household composition and, as a result, housing demand. Nearly one in five U.S. households was multigenerational in 2021, a number that has been steadily increasing.¹

Increasingly, families are looking for housing—and neighborhoods—that are built for or can easily adapt to comfortably accommodate multiple generations and a variety of abilities as family needs change over time. This year’s symposium will engage participants in an interactive discussion focused on the following:

- Understanding policy, market, and design barriers to the creation of more multigenerational housing and neighborhoods;
- Identifying potential solutions;
- Exploring potential next steps and actions for ULI, AARP, and ULI members; and
- Sparking new conversations and thinking on this important topic.

These briefing materials provide background information and context for the Shaw Symposium, which will consist of presentations, panels, and small group discussions. These materials and the symposium conversation will inform a series of recommendations that will be captured in a publication to be shared later this year with ULI members and other development stakeholders. Your experience and expertise represent unique insight into this year’s subject matter, and we thank you for your participation.

Sincerely,



Christopher Ptomey
Executive Director, ULI Terwilliger Center for Housing

2022 SHAW SYMPOSIUM ON URBAN COMMUNITY ISSUES

AGENDA

Tuesday, June 7, 2022, 8:30 a.m.–5:00 p.m. ET

- 8:30–8:35 a.m. Welcome and overview of the day (Christopher Ptomey, ULITC)
- 8:35–9:15 a.m. Participant introductions “lightning round” (name, organization, opportunity)
- 9:15–10:15 a.m. Global perspectives on multigenerational living
- Stephanie Firestone, AARP, moderator
 - Ian Spero, Agile Aging Alliance
 - Rose Gilroy, Future Housing Alliance
- 10:15–10:30 a.m. Break
- 10:30–11:30 a.m. Multigenerational housing trends and opportunities in the United States
- Ron Terwilliger, moderator
 - Rodney Harrell, AARP
 - Daniel Parolek, Opticos
 - Helen Foster, Foster Strategies
- 11:30 a.m.–1:00 p.m. Lunch: Diana Lind
- 1:00–1:30 p.m. Whiteboarding: barriers and opportunities
- 1:30–2:45 p.m. Effective strategies and models for meeting multigenerational needs
- Margaret Wylde, ProMatura, moderator
 - Leon Caldwell, Ujima Developers
 - Scott Choppin, Urban Pacific
 - Eric Kronberg, Kronberg U+A
 - Aakash Thakkar, EYA
- 2:45–3:00 p.m. Break
- 3:00–3:30 p.m. Breakouts: Identifying strategies to overcome barriers
- Development and finance
 - Policy and planning
 - Design
- 3:30–4:00 p.m. Report out and discuss next steps for participant organizations, and critical stakeholders

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What Are “Multigenerational Housing and Neighborhoods” and Why Do They Matter?

Demographic, social, and economic changes are giving rise to the need for more multigenerational living options. There is no official definition or industry consensus of what specifically constitutes a multigenerational family, home, or neighborhood (see sidebar), which is in part due to the diversity of family situations and housing needs that are driving demand for more flexible housing options.

At the macro level, multigenerational living is not a recent phenomenon and was once a common living arrangement. The proportion of such households declined significantly after World War II through the 1980s. The decline is attributed in part to the rise of suburban dwellings, reduced immigration, and the rise in health and economic well-being.⁵ Since 1980, the trend has shifted back in favor of multigenerational living, with the proportion increasing steadily to 18 percent in 2021.⁶ In addition, trends indicate that the percentage of U.S. children living in a household headed by a grandparent (which may not be captured in statistics that rely on a three-generation definition of multigenerational) has consistently increased in the past 40 years, rising from 3 percent in 1970 to 7 percent in 2010.⁷

There is a range of reasons for living in a multigenerational household. These include family preferences or cultural traditions that prioritize providing mutual care and support for family members, allowing families to enjoy a higher quality of life and develop a stronger sense of togetherness.

According to the Harvard Joint Center for Housing Studies, people of color and foreign-born individuals are far more likely to live in multigenerational settings than non-Hispanic whites and people born in the United States.⁸ Since 1970, there has been a discernible growth in the immigrant population, mainly of Latino and Asian descent where living in a multigenerational household is considered a cultural tradition.⁹

Though such considerations are important, recent data suggest that the primary deciding factor for the formation of multigenerational household is economic in nature.¹⁰ Living with family creates an opportunity to contribute income and share costs, build savings, and improve overall household financial stability. In some cases economic need—rather than choice or preference—drives decision-making, because of insufficient income, rising cost of living, and/or an unexpected life event (job loss, divorce, foreclosure, etc.).

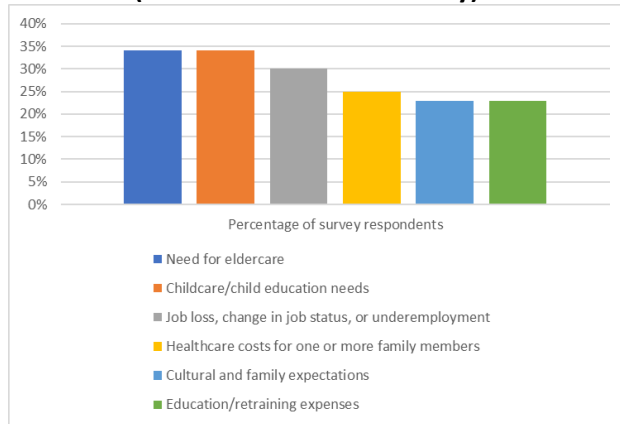
NOTABLE DEFINITIONS

The U.S. Census Bureau defines multigenerational families as “households consisting of three or more generations.”²

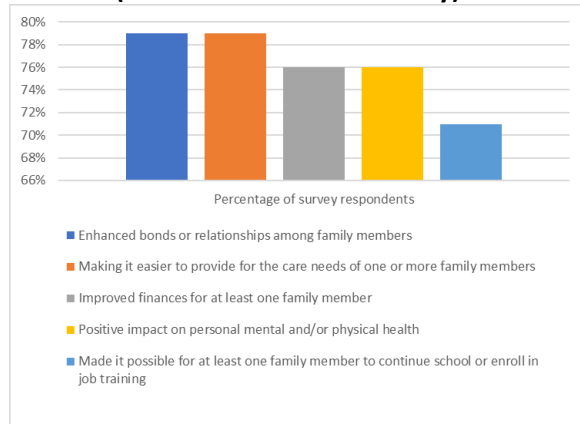
The ULI Senior Housing Council and the Community Development Council have defined multigenerational households as those that may include parents and their adult children who left and have returned home; parents, their adult children, and their offspring; great grandparents, grandparents, parents, and their children; [and/or] other relatives of other generations living with younger or older relatives.³

The AARP *Policy Book* defines multigenerational household as referring to “people of different generations, whether related or not, who live together. This can be in the same house or in close proximity in the same residential building or neighborhood.”⁴

Reasons for Forming Multigenerational Household (Generations United Survey)¹¹



Cited Benefits of Multigenerational Household (Generations United Survey)¹²



External shocks have also contributed to the expansion of multigenerational living. For example, the Great Recession of 2008 increased unemployment and foreclosures and had spillover impacts on households choosing to “double up” or delay household formation.¹³ The COVID-19 pandemic and associated economic disruption has played a similar role. Recent data suggest that one in four Americans are living in a multigenerational household, with six of 10 families claiming that the decision was motivated by the pandemic, according to a 2021 Generations United survey.¹⁴

ADDITIONAL INFORMATION

For more information and statistics regarding trends, motivations, benefits, and challenge, see: **APPENDIX A: Generations United Fact Sheet on Multigenerational Households.**

Overcoming Barriers to Realize the Multigenerational Opportunity

With the projected increase of the aging population in the next decade and the rising trend in multigenerational household formation, it is critical to ensure viable housing and neighborhood options for multigenerational families. As it stands, families face multiple barriers in their search for a home or community that accommodates the needs of multigenerational households:

- There are too few and insufficiently diverse housing units that offer space and design characteristics (for example, accessibility) to accommodate multiple family members of different generations and needs.
- In addition, the neighborhood in which these homes are located and the broader built environment may lack the characteristics that facilitate a healthy quality of life for all generations. Specific challenges may include limited multimodal transportation options; a lack of nearby and accessible amenities, goods, and services; and insufficient services and supports (such as health care).

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- Multigenerational households may struggle to afford the limited number of homes and neighborhoods that meet their needs. Home attainability is a particular challenge (and often a contributing factor) for those “sharing space” for economic reasons.

For the purpose of this conversation, we use the term “multigenerational housing” to refer to *individual housing units in neighborhoods with the necessary infrastructure and supports to enable households of diverse sizes and needs to live with a high quality of life*. Given the multitude of multigenerational household characteristics, no single housing type or neighborhood typology will address all needs. Rather, improving housing attainability and stability for these households requires an intentionality that aims to create more diverse housing options and to address specific barriers in the built environment.

The following sections discuss multigenerational needs and barriers in more detail, as well as role the planning, development, and financing community must play in addressing them.

Seizing the Opportunity to Create Multigenerational Communities: Needs, Challenges, and Approaches

Facilitating multigenerational living requires a holistic approach to design, development, and planning. For the purposes of this discussion, this brief discusses needs, challenges, and approaches in three categories in ascending level of scale:

- Design characteristics of the individual housing unit;
- Diverse and attainable housing options; and
- Supportive environment (services and neighborhood characteristics).

The following sections provide background details and examples in each category to better inform Shaw Symposium discussions.

Design Characteristics of the Individual Housing Unit

To realize the vision of multigenerational living, individual homes will need to be designed to meet the needs of people at different life stages and abilities. The World Health Organization's work on age-friendly environments stresses the need to improve the fit between a person's needs and the environment in which they live, work, and play. AARP International's Equity by Design initiative takes a more inclusive approach, known as "enabling design." The concept, originally developed by environmental gerontologist Esther Greenhouse, focuses on designing a built environment that enables people to function at their highest level. This means that a person should not have to constantly struggle to function in spaces, on the one hand, and on the other hand that the capacities they have should be used to function in the built environment, lest they atrophy.

Design Considerations for Differing Abilities

Today's housing stock is not fit to accommodate the changing needs of multigenerational households. According to the Centers for Disease Control and Prevention, one in four U.S. adults (61 million Americans) have a disability that impacts major life activities.¹⁵ Despite this, research indicates that most homes in the United States are not fully accessible.¹⁶ Further, less than 1 percent of the housing stock is accessible to people using a mobility assistance device (such as a wheelchair).¹⁷ Though the standard for accessible design most appropriate for a given household may vary, a considerable gap exists between what is needed and what the current housing stock accommodates. In AARP's short film *Demand for Enabling Design*, Dr. Bill Thomas warns that most housing units will eventually be occupied by someone with differing abilities.¹⁸

To address this gap, new-home construction can incorporate the principles of universal design and visitability. The Disability Act 2005 defines "universal design" as the design and composition of an environment so that it may be accessed, understood, and used to the greatest possible extent; in the most independent and natural manner possible; and in the widest possible range of situations, without the need for adaptation, modification, assistive devices or specialized solutions, by any persons of any age or size or having any particular physical, sensory, mental health, or intellectual ability or disability. "Visitability" is one of the main concepts of universal design, meaning that all dwellings must fulfill minimal accessibility standards to allow individuals with disabilities to freely visit and navigate other

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people's homes.¹⁹ Zero-step entry, broad doorways, and at least a half-bath on the first level are the fundamental prerequisites to achieve optimal visitability.

However, achieving a higher standard of accessibility at scale requires improvements to the existing building stock. Retrofits and alterations to existing homes can improve the quality of life for residents.

In these circumstances, thoughtful design considerations for members with both physical and cognitive differences may be implemented.²⁰ Retrofits to facilitate healthier living environments for people with a range of abilities vary substantially in scale, cost, and complexity. Government, health, and nonprofit institutions can support households in these efforts through programs that provide assessments of existing conditions in the homes, identify the modifications necessary to improve safety and quality of life, and facilitate the implementation of such improvements.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

Rebuilding Together's Safe at Home initiative provides free home modifications for families with mobility issues and other disabilities to "improve accessibility, reduce falls, increase independence, and facilitate aging in place. For more information, visit <https://rebuildingtogether.org/safe-at-home>.

Johns Hopkins' Community Aging in Place—Advancing Better Living for Elders (CAPABLE) initiative assists older adults with home modifications and repairs by reducing the height of cabinets, tightening loose stair rails, or installing a second banister. An occupational therapist, nurse, and repair person work together to examine the home environment to prioritize interventions that improve functionality, safety, and independence of the resident. For more information, visit www.huduser.gov/portal/periodicals/em/summer17/highlight1.html.

One minor challenge that can be overcome with intentional consideration during the design process is to strike a balance between the needs of the different members of the household. For example, a multigenerational household may have the need for both a bathtub (often preferable for small children) as well as a walk-in shower.

Flexible Spaces That Allow for Both Privacy and Togetherness

Though accessibility/visitability features may be a threshold consideration for multigenerational living, other design features can better enable people to thrive within the home. One such feature is flexible space that allows families to strike the balance between privacy and togetherness. Multigenerational living arrangements can alleviate the feelings of isolation and foster closer relationships for members of the household. However, a lack of flexible spaces that allow privacy can be a source of stress.²¹

The pandemic has also affected the need for flexible design because of the growing number of families who require separate rooms for work and play.²² The insights gained from the pandemic can be applied to multigenerational households to create an environment that permits individuals to maintain their individual privacy while working but then come together later as the workday ends. Design considerations that enable privacy when much of the home is "communal" include the following:

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- Separate bedroom with its own bathroom on the first level of the home;
- Bedrooms for each family member with ample space and storage;
- A second kitchen and exterior stairs, or exterior access, to separate rooms from main house;
- Private entries;²³ and
- Flex spaces, which allow rooms to be easily converted from living space to workspace. In some cases, a simple divider can achieve this goal.

Builders and architectural firms have begun marketing homes and floor plans that have extra, flexible space that can accommodate multigenerational living and evolve to meet the needs of the household as it advances through different stages of life.²⁴ For example, a smaller room can serve as a nursery and later be converted to private space/office/hobby room for an older adult as the children age. However, many of these design characteristics/unit features require more space, which often comes with a cost and may not be as readily available in a multifamily setting (see discussion of attainability to follow). Furthermore, state and local building and zoning codes may place limitations on certain features (such as a second kitchen).

Diverse and Attainable Housing Options

Though intentional multigenerational housing examples do exist, most households live in “general occupancy” homes that may or may not be conducive to their diverse needs. In some communities and for some households, affordable options may be limited for families searching for homes that have the space required to accommodate multiple family members under one roof. For example, less than 12 percent of the existing multifamily rental housing stock (and less than one-third of all rentals) in the United States has three or more bedrooms.²⁵ Of the 375,000 multifamily units built in 2020, only 10.13 percent had three or more bedrooms.²⁶ Meanwhile, of the 912,000 single-family units built in 2020, 90.13 percent had three or more bedrooms.

Though there is not a one-for-one correlation between housing type (multifamily vs. single-family) and tenure (renter vs. owner), the lack of family-sized multifamily units could lead to challenges for multigenerational renter households, and those without the means to purchase a home compete for scarce inventory with the growing higher-income segment of the rental market. Units that bridge the gap in the market between multifamily and single-family housing are also in short supply. According to an AARP survey conducted in 2014, nine of 10 older adults in the United States believe that single-family detached homes are readily available. Yet only 58 percent replied the same when questioned about alternative, potentially more affordable forms of housing, such as townhouses, duplexes, garden apartments, and other “missing middle” housing (see building type discussion below).²⁷

Supply constraints—combined with income/economic challenges—can drive attainability issues for households of all types. According to the Joint Center for Housing Studies at Harvard University’s State of the Nation’s Housing 2021 report, 37.1 million households (about 31 percent) were “housing-cost burdened” in 2019, paying 30 percent or more of their income on housing.²⁸ Renters are disproportionately affected, with 46 percent of households experiencing cost burden compared with 21 percent of homeowners.²⁹ Since 2018, the share of people who say affordable housing is a key issue in their communities has risen across demographic categories.³⁰ U.S. Census Bureau American Community Survey data does not include a category for multigenerational households in its analysis of housing-cost burdens. However, rates of cost burden within the “Other family household type” category³¹ are similar to those of the population as a whole, with the biggest discrepancy being among renters (42 percent cost burden rate vs. 46 percent for all renters).³²

“Grandfamilies”—that is, households led by grandparents that include young children without their parents in residence—confront specific housing availability and attainability challenges. Some age-restricted communities prohibit children from residing in the property (or have de facto limits based on a lack of family-sized units), limiting housing options for grandfamilies. Those who violate occupancy requirements are frequently susceptible to eviction if the children they are caring for are discovered.³³ Further, if they lack formal custody of the children, grandparents frequently face difficulty convincing regulatory agencies and/or private landlords to acknowledge their need for larger dwellings.³⁴

To the extent that inventory is available, multigenerational households of greater means will have an advantage identifying a home that works best for their family. In some cases, the combined incomes from this living arrangement are what enable them to find a home within their means. Some lower-income households may have access to housing subsidies and/or committed, income-restricted affordable housing units specifically targeted to their needs. However, gaps still remain. Income-restricted affordability programs/units are nearly universally oversubscribed, leaving many lower-income households vulnerable. In addition, middle-income households may earn too much to qualify for housing supports but not enough to find a home on the open market without being cost burdened.

To illustrate the challenge, a recent study estimated that by 2029 there will be 14.4 million middle-income older adults, 60 percent of whom will have mobility limitations and 20 percent of whom will have high health care and functional needs.³⁵ The study projects that 54 percent of this cohort will not have sufficient financial resources to afford the level of care provided by age-restricted housing. For many of these older adults, multigenerational living presents an opportunity to address both their economic and care needs, if housing stock is available to accommodate them.

ADDITIONAL INFORMATION

For more information on market opportunities and opportunities for innovation in the older adult housing market, see **APPENDIX B: Middle Market Seniors Housing Study Executive Summary** from NORC at the University of Chicago and the National Investment Center for Seniors Housing & Care.

Development Approaches for Meeting Multigenerational Needs

Developers have considerable opportunities to meet the demand for housing units that effectively serve multigenerational households. This section outlines characteristics of the current “mainstream” housing options before outlining more “specialized” housing types that also facilitate multigenerational living.

Single-family homes are standalone, detached properties, generally consisting of a single kitchen, with direct street access. Single-family homes are typically the largest housing type and can sit on self-contained lots, which can create opportunities for additions, bump-outs, or other modifications to add living space for a multigenerational household. However, this housing type is often more expensive, and although the single-family rental market is growing, some neighborhoods may have fewer rental options. In addition to affordability, barriers to multigenerational single-family homes may include local zoning and building codes (or homeowners association rules/private covenants) that prevent certain types of modifications (such as a second kitchen or the addition of living space).

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

Willowsford is a 4,125-acre master-planned community that includes a range of single-family housing with amenities, many related to fostering healthy lifestyles, including a working farm and a farm-to-table focus. The project consists of four noncontiguous villages linked thematically and with shared amenities and outdoor spaces designed for socializing and interaction. The development includes a range of floor plan options, some of which can accommodate multigenerational households. A total of 2,195 homes are planned at full buildout. It is located in the outer suburbs of the Washington, D.C., metro area in Loudoun County, Virginia. For more information, visit casestudies.uli.org/willowsford/.

“Missing middle” housing encompasses a range of building types with multiple units—including duplexes, triplexes, fourplexes, courtyard apartments, bungalow courts, townhouses, and multiplexes. The diversity of these housing types can translate to more housing options in terms of tenure and affordability (though given market dynamics, “missing middle” housing may not be synonymous with “middle-income” housing). Attached housing types can allow multigenerational families to live adjacent to or near one another while maintaining a fully independent housing unit. However, the proportion of missing middle units has lagged in recent decades. From 2014 to 2019, the total supply of homes in two- to four-unit structures declined by 38,000, while homes in five- to 19-unit structures increased by only 790,000 (compared with 3.3 million each for single-family homes and homes in multifamily properties of 20 units or more).³⁶ Barriers include restrictive land use and zoning codes and less prevalent financing tools.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

In Virginia Beach, Virginia, Kirbor Homes provides a selection of multigenerational floor plans, including townhouses featuring larger spaces as well as privacy, marketed as being designed with multigeneration families in mind. In the two-story, four-bedroom Nansemond floor plan, for instance, the majority of the amenities (kitchen, laundry, and a full bathroom) are located on the ground floor, including the master bedroom suite.³⁷

Mid-Atlantic Builders in Rockville, Maryland, constructs townhouses with an optional multigenerational suite on the ground floor, complete with a no-step entry. The website includes an interactive floor plan, demonstrating the developer’s approach to meeting the needs of multigenerational families.³⁸

Multifamily housing represents the majority of new rental housing developed in recent decades but can also provide homeownership opportunities in the form of condominiums. As previously discussed, on average multifamily housing has smaller unit sizes and bedroom counts. As the millennial cohort has aged and is increasingly having children, there has been a modest increase in the number of urban, family-sized units targeted toward younger families that appreciate urban lives but who cannot afford to buy larger houses in their current neighborhoods, or who simply enjoy the convenience and flexibility of renting (or buying) in highly amenitized, maintenance-free communities.³⁹ Meanwhile, suburban rental

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homes may be a more viable alternative for certain families in need of additional space or bedrooms, which can be difficult to come by in cities. Often, these communities attract parents who desire access to a particular area or school district but are still saving for or delaying homeownership. Multifamily properties can also benefit from affordable housing capital subsidy programs such as the Low-Income Housing Tax Credit (LIHTC). Land use and zoning codes can again be a barrier to multifamily development, and certain provisions of building codes (i.e., restrictions on single-stair apartments) make one- and two-bedroom apartments the “path of least resistance.”

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

Encore is a mixed-use, mixed-income public housing redevelopment that integrates both age-restricted and family housing. Located in downtown Tampa, Florida, Encore currently comprises four apartment buildings with a total of 662 units of housing, 559 of which are affordable to older adults and family households with low incomes. At full buildout, the LEED for Neighborhood Development Gold-rated community will have up to 1,513 housing units, plus 180,000 square feet of office space, 200 hotel keys, and a 36,000-square-foot grocery on its 12 city blocks. For more information, visit casestudies.uli.org/encore/.

In addition to traditional, family-sized single-family, missing middle, and multifamily housing types, the following living arrangements/housing types can help meet the demand for housing for multigenerational families.

Accessory dwelling units (ADUs) are small residences that share a lot with a larger, primary dwelling. Such units may take different forms, including detached, attached, or fully internal to the primary unit. As an independent living space, an ADU is self-contained, generally with its own kitchen or kitchenette, bathroom, and sleeping area. ADUs can be converted from an existing structure (such as a basement or a garage) or built new. In some contexts, ADUs can be less expensive than other rental typologies. They can also provide a source of income for the owners of the “primary” property, which can contribute to the financial stability of low-income homeowners or help older adults on a fixed income age in place. ADUs may also serve as a “caregiver suite” or enable an older adult or younger relative to move in with family members while maintaining independent, private space.

AARP found in 2018 that two-thirds of persons over 50 would contemplate living in a smaller ADU, and one-third would consider establishing a new one.⁴⁰ However, just eight states, along with the District of Columbia, have a statewide ADU policy, severely restricting housing alternatives for many multigenerational families.⁴¹ In states that permit the construction of ADUs, some may prohibit building a complete kitchen with a stove and oven, forcing family members to rely on alternative and inconvenient amenities such as hot plates.⁴² However, local communities often have the authority to adopt more permissive standards than state law, and some communities (such as Alexandria, Virginia) have recently adopted zoning changes to encourage more ADU development.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

The Austin Alley Flat Initiative facilitates the construction of small, detached ADUs that homeowners can use to generate additional revenue or to accommodate family members. The Alley Flat Initiative has a comprehensive list of options for income-qualified homeowners, providing personalized support through the development process, including green design, financial education and pre-qualification, property management, and construction guidance. For more information, visit <https://thealleyflatinitiative.org/>.

Tiny homes are small, self-contained units that may resemble detached ADUs but are not necessarily tied to a larger, primary unit. Tiny homes may be built in “cottage clusters,” which can enable multigenerational neighborhoods by efficiently integrating a diverse and/or service-enriched housing type and price point into the existing built environment. Conversely, tiny homes may be mobile in nature, enabling “part-time” multigenerational living for older adults traveling to visit their families or younger adults returning home. Zoning and building code provisions related to lot size, unit size, and limitations on mobile structures can serve as barriers to tiny home development and occupancy.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

Located in Falls Church, Virginia, about 30 minutes outside Washington, D.C., is the Railroad Cottages, which caters to persons ages 55 and older. The cottages’ construction began in 2019 and the development now features 10 fully built homes. The 1,490-square-foot homes are equipped with energy-saving systems and amenities.⁴³ The development is located immediately adjacent to a popular walking/biking trail, and the homes enable multigenerational living at the neighborhood level by providing a more diverse housing alternative in a predominantly larger single-family-home neighborhood.

Shared housing refers to a situation in which a homeowner cohabits with a renter. With the exception of the resident’s bedroom, the rest of the house, including the kitchen and dining space, is shared. Shared housing can be a solution for residents young or old who need to share the property’s financial or maintenance responsibility, or who want to move into a shared home as a tenant.⁴⁴ Shared housing and cohousing (see below) are options for individuals who are seeking housing arrangements that encourage interpersonal connections and combat isolation. However, some local codes may limit shared housing (particularly for nonfamily arrangements), predominantly through restrictions on the number of unrelated individuals living in a housing unit.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

HomeShare Vermont is a nonprofit that aims to reduce barriers to home sharing. The organization provides a range of services, including assistance with the screening and matching process.⁴⁵ For more information, visit www.homesharevermont.org.

Cohousing is a community-based living option for people of all ages seeking strong social relationships, while maintaining individual living space and amenities. In this case, residents have their own private dwelling, but community areas such as gardens, laundries, and gathering spaces are shared.⁴⁶ Again, zoning and land use codes may restrict this type of housing or limit the types of areas that such housing can be built.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

In the Netherlands, a model has emerged that integrates housing for students and older adults. Humanitas is a social service organization that helps students pay their dorm expenses in exchange for spending about 30 hours per month with the older residents on activities such as preparing meals, grocery shopping, teaching, and accompanying them for recreational activities.⁴⁷

Purpose-built multigenerational communities are relatively rare but can be targeted to meeting specific needs in the community. These are often tied to subsidies or other incentives for affordable housing. The purpose-built nature of such developments enables developers and associated partners to seek funding to develop and implement robust resident amenities, services, and supports that meet the specific needs of the residents. Aside from typical zoning and land use barriers, there may be challenges related to the availability of subsidy as well as the coordination of various subsidy programs (for example, eligibility conflicts between a given set of housing and health subsidies).

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

The Plaza West apartments in downtown Washington, D.C., offer 223 affordable rental units. Fifty of the units are devoted to “grandfamilies,” composed of grandparents raising grandkids in the absence of their parents. These units provide accommodation for grandfamilies with incomes between 30 and 60 percent of the area median income (AMI).⁴⁸

In a redeveloping region on the east side of downtown San Diego, Celadon at Ninth and Broadway is a multigenerational high-rise apartment building consisting of 250 apartments. Celadon has 25 apartments set aside for youths aging out of foster care under the Mental Health Services Act program, and 63 apartments set aside for older adults with considerable health challenges under the Program of All-Inclusive Care for the Elderly. The rest are within reach of families earning up to 60 percent of the AMI.⁴⁹

At Patuxent Commons, the planned 76-unit, mixed-income community will comprise three primary resident groups: adults with disabilities, older adults, and younger adults/families. The project allocates a 25 percent set-aside for adults with disabilities, while the remaining units are aimed for families and older adults. Of the 76 units available, 70 percent are affordable, and 30 percent are market rate. When construction is complete, the community’s residents will take an active role in helping their neighbors in a manner appropriate to their abilities and interests.⁵⁰

Supportive Environment (Services and Neighborhood Characteristics)

Individual housing units do not exist in a vacuum. The benefits of a home built to the highest standards of enabling design will be muted if the surrounding community context is unsupportive of—or hostile to—a healthy living environment for all ages. Creating a supportive environment is beneficial not just to multigenerational households but to the community at large. In planning for all ages, we create the resilience and adaptability for all people to maintain a high quality-of-life across all stages and circumstances.

This brief provides a nonexhaustive overview of the major factors that constitute a supportive environment for multigenerational living: socioeconomic integration, supportive programming and services, and the neighborhood characteristics and infrastructure.

Demographic/Socioeconomic Integration

Integrated communities provide a range of housing choices and neighborhood services that meet the needs of people from all walks of life. In addition to fulfilling the moral imperative to combat segregation, inclusive communities provide broad benefits: diverse housing options allow families to choose the neighborhood that meets their needs and stay if their circumstances change; integration allows employers to recruit from a broader range of prospective employees; and businesses have a broader consumer base, to name just a few positive aspects of integration.

Options for staying in a neighborhood throughout various stages of life are strongly influenced by development patterns and housing-type diversity. If a neighborhood provides a range of housing choices, individual households have a greater likelihood of finding a nearby home that meets their needs, thus facilitating a multigenerational neighborhood, whereas housing “monocultures” may make it more difficult to accomplish that goal if the predominant housing type is not accessible (from an income and ability perspective). Furthermore, intentional decisions related to the locations of age-restricted and/or service-enriched housing development can either facilitate or limit integration within the broader community. Though some older adults may prefer to live in a community that specifically caters to their age cohort, others may prefer a more integrated lifestyle.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

In a three-phase process, Enterprise Community Development (and formerly, the Community Preservation and Development Corporation) is working on a scattered-site redevelopment of an isolated, 200-unit age-restricted public housing development through HUD’s Rental Assistance Demonstration.⁵¹ The resulting developments (two of which are now complete) will integrate affordable housing for older adults alongside developments for families to create multigenerational neighborhoods.⁵²

In addition to considerations related to age and ability, past and current patterns of segregation (both de jure and de facto) have limited such integration for racial/ethnic minorities and lower-income households of all ages. Today, promoting integration requires bridging considerable income and wealth disparities (caused in large part by both explicit and implicit discrimination).

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Neighborhood-level housing conditions—especially high housing prices, lack of rental inventory, and/or high rental costs—create barriers to entry for households with less financial security or with specific housing needs. Data on income and wealth disparities specific to multigenerational households is not readily available. Across all household types, the 2019 Survey of Consumer Finances demonstrated that longstanding and significant wealth disparities between families of different racial and ethnic groups have remained relatively unchanged since the previous survey in 2016; the typical white family has eight times the wealth of the typical Black family and five times the wealth of the typical Hispanic family.⁵³ In addition, one study found that households headed by people of color, particularly Latin Americans, were more likely than those headed by white residents of the same age to have poor housing fit, where design does not meet the needs of the aging resident.⁵⁴

According to the report “State of the Nation’s Housing 2020,” more than half of Black and Hispanic renter households were cost burdened before the pandemic, compared with 42 percent of Asian and white households. Black renter households were the most likely to be severely cost burdened, with housing accounting for more than half their income. While 21 percent of white renter households, or 4.8 million households, were severely cost burdened in 2019, 29 percent of Black renter households, or 2.5 million households, were severely burdened. Furthermore, 26 percent of Hispanic renter households (2.3 million) and 24 percent of Asian renter households (556,000) were severely burdened.⁵⁵

If these disparities persist across household type, racial and ethnic minorities—many of whom are part of cultural traditions that particularly value sharing the responsibility of care across generations—may face disproportionate barriers to integrated living.

Finally, integration is not strictly determined by housing availability and attainability. Even if a multigenerational family can afford to live in a given neighborhood, other economic and cultural barriers may exist. For example, lower-income families may struggle if local retail predominantly targets higher-income customers. Non-native English speakers may face challenges if bilingual communication and/or language services are limited across the community.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

In September 2021, California passed SB 9, simplifying the process for constructing a duplex or subdividing an existing lot, thereby creating a path to increase California’s supply of low-rise infill housing. This follows similar statewide legislation that facilitated construction of ADUs throughout the state. Existing, low-infill housing is primarily concentrated in low- and median-income neighborhoods, where many of the residents are people of color.⁵⁶ Proponents of this legislation hope that expanding the opportunities for this housing typology to be constructed in single-family detached neighborhoods (which tend to be more segregated by race and income) will expand housing opportunities for people of all socioeconomic backgrounds.

Supportive Programming and Services

Family members of all ages can benefit from supportive programming and services that enhance quality of life. Some services (education, food and nutritional assistance, general health and wellness services, etc.) are generally applicable, while others may be targeted toward specific needs and abilities. For older adults and persons with disabilities, assistance provided by families (in multigenerational households or

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otherwise) can be supplemented by services that expand capacity (for example, paratransit services) or provide a professionalized service (visiting in-home health aides). For children, neighborhood-based daycare/child-care services, educational enrichment, and recreational activities can facilitate early childhood experiences that have a lasting impact on a child’s identity, health, and academic success.⁵⁷

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

“Villages” are grassroots, community-based organizations often formed among neighbors to connect older adults to “a full range of support services to help with nonmedical household tasks, services, programs, and transportation. Villages promote staying active by coordinating recreational, social, educational, and cultural programs.”⁵⁸ For examples and more information, visit www.vtvnetwork.org/.

With the Integrated Wellness in Supportive Housing initiative, older citizens who live in low-income apartment complexes can gain access to health and wellness resources. Health care professionals will make home visits to conduct basic health screenings and services as part of the effort.⁵⁹

In New York City, the city school department teamed with the Department of Aging to transport older New Yorkers from senior centers around the city to museums, parks, supermarkets, and other public places in school buses when they were not being used for children. For older adults, the trips are free.⁶⁰ In rural New York state (Chenango County), the government combined funds and services for disabled and older adult paratransit, Medicaid transit, and Meals on Wheels programs to form the core of a broader public transit system for users of all ages.⁶¹

Kiddo (Kids in Downtown Denver Organized) is a group that aims to improve livability for families in the central neighborhoods of Denver. Its objectives include the development of intergenerational programming and the advocacy for additional play areas and services for children. The organization creates educational programs for homeowners associations, neighborhoods, and civic leaders in order to bring generations together behind a shared development objective.⁶²

Neighborhood Characteristics and Infrastructure

The design of the built environment—homes, businesses, streets, sidewalks, parks, and other infrastructure—plays a major role in determining how conducive a neighborhood is to multigenerational living. Consistent with design considerations for the home itself, a community for all ages requires thoughtful attention to how individual components support or inhibit a high quality of life. There is evidence documenting the connection between built-environment characteristics and an increase in chronic health problems, particularly those associated with obesity, lack of exercise, poor diet, and pollution.⁶³ Though many neighborhood characteristics impact quality of life, this brief focuses on three core components: Destinations/Third Places, Outdoor Space (together, “where you can go outside the home”), and Mobility/Transportation Infrastructure (how you get there).

Destinations/Third Places are the businesses, service providers, faith-based communities, and gathering places that allow residents to meet their needs (and fulfill the need for connection) outside the home. Access to healthy food and health care services are particularly important and sometimes difficult to achieve. Numerous studies have revealed that many underprivileged and vulnerable neighborhoods lack

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stores that sell fresh foods, contributing to health inequities.⁶⁴ Food insecurity is at least twice as prevalent among families with a resident grandchild as it is in families without a resident grandchild, and the extent of very low food security has expanded at a faster rate in these households over the last decade.⁶⁵ Neighborhoods with locally accessible, affordable health care options can also have a considerable impact on multigenerational families, who must coordinate transportation and care while balancing work and other responsibilities. Though access alone does not solve food or health insecurity (as poverty/lack of income is often a key driver), addressing conditions such as “food deserts” and medically underserved areas is a necessary first step.

Not all neighborhoods have the capacity to meet the need for destinations/third places in a self-contained environment, thus underscoring the importance of transportation/mobility infrastructure. However, in general, proximity eases mobility burdens. Improvements in destination availability and mobility can create a virtuous cycle: children and their families are more likely to walk or ride their bikes when there are convenient shopping options, a pedestrian- and bicycle-friendly infrastructure, and public transportation options nearby.⁶⁶ This confluence of factors supports the viability of local shops.

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

An underused alleyway (616 East Douglas Street) in downtown Wichita was transformed into Gallery Alley in 2017 by the Wichita Downtown Development Corporation, creating a bustling public space with outdoor food and entertainment options, as well as artwork and music by local artists and performers. For more information and additional examples, visit AARP’s Parks and Public Spaces Collection: www.aarp.org/livable-communities/tool-kits-resources/info-2018/livable-parks-guide.html.

Playing Out is a not-for-profit group that is guiding a resident-led movement in the United Kingdom for play streets—roadways that are closed to automobile traffic and made available for play. For more information, visit <https://open-city.org.uk/my-city-too>.

Barriers to robust destinations/third places often include zoning and land use policies that prohibit mixes of uses within a neighborhood and/or unrelated provisions (such as parking requirements) that make setting up such establishments more difficult in practice. In the realm of retail services, the continued increase in online shopping also constitutes a barrier to local bricks-and-mortar stores, though this may be offset by the convenience that delivery services provide (particularly for mobility-impaired residents).

Outdoor Space is an important component of a healthy neighborhood. Safe access to outdoor spaces, such as parks and trails, can be beneficial to family members of all ages. Parks and trails can promote physical activity and community engagement, and provide both environmental and mental health benefits. When well designed, parks have been shown to reduce stress and foster community interaction. The interaction between outdoor space and mobility is especially important, as pedestrian mobility infrastructure (i.e., trails and sidewalks) is a critical component of the outdoor active recreation environment (and sometimes maintained by park services). Designing outdoor space that works for all ages—for example, by providing public restrooms and resting places (such as benches)—is also crucial for encouraging individuals to walk and feel confident and comfortable venturing farther from home.

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Several cities, including New York, have public bench initiatives through which individuals may request benches in high-need areas.⁶⁷

Mobility and Transportation Infrastructure provides the core connection between peoples' homes and all other aspects of their life. Multigenerational families often have diverse mobility needs (sometimes within the same household). Disabilities and other medical conditions associated with aging can complicate mobility. Without suitable transportation, older residents may face isolation and increased dependence on family members, which could further stress family dynamics.⁶⁸ However, many transportation systems disregard the physical limitations of their potential users.⁶⁹

NOTABLE EXAMPLES & ADDITIONAL INFORMATION

The Bonifant in downtown Silver Spring, Maryland, is a mixed-income apartment community designed for older adults who want to live an urban lifestyle. Most of the units are affordable to residents earning between 30 and 60 percent of AMI. The Bonifant is located in a mixed-use neighborhood with a WalkScore of 98, is less than a one-half-mile walk to a WMATA Metrorail station, and is within walking distance of important services and amenities such as a library (co-located on site), grocery stores, and medical facilities.⁷⁰ Crucially, the Bonifant was the result of an intentional public effort in which the county government owned the property and prioritized the development of affordable housing and community facilities on the site.⁷¹

In 2015, Houston's Metro board of directors authorized the Reimagined Bus Network Plan, an innovative system of simplified routes aiming to build a network with improved connections and weekend service. Individual routes on the map are color-coded based on their base network frequency, or how frequently the bus arrives at each stop along the route. On the most frequent routes, local buses run every 15 minutes or less on main streets, at least 15 hours per day, seven days a week, serving communities, employment, education, medical care, and retail stores.⁷²

Improving walkability and multimodal transportation does not always necessitate large and expensive infrastructure investments. For example, with a budget of less than \$5,000, Wenatchee, Washington, reduced conflict points for both pedestrians and drivers by merging two westbound lanes prior to before vehicles reached the crosswalk, resulting in a natural decrease in the average speed of vehicles.⁷³ With a \$7,500 budget, a crosswalk was built at the intersection of Smokey Point Boulevard and 180th Street Northeast in Arlington, Washington, to allow pedestrians and bicycles to pass safely.⁷⁴ To address connectivity issues that contribute to food insecurity and a lack of pedestrian safety, the city of Airway Heights, Washington, used limited resources to create a traffic-slowing pavement mural, new crosswalks, sidewalk gaps, and a vibrant COVID-safe public gathering space. With a budget of \$8,693, the King Street demonstration project fostered community enthusiasm and ownership, increased walking and bike activity, and resulted in a safer pedestrian routes.⁷⁵

Mobility systems that meet the needs of people at all stages of life must be multimodal. This means that automobile infrastructure will continue to play a role (particularly when mobility impairments severely limit a person's ability to walk). However, in too many neighborhoods the pendulum swings too far in the other direction, with an automobile-centric system that can be inhospitable to pedestrians and make public transportation less efficient. However, these modes are crucial for meeting diverse mobility

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needs, particularly for reducing the isolation of residents who cannot drive. Walkability provides both mobility and exercise, potentially contributing to better health outcomes.⁷⁶ Safe, dependable, and affordable public transit enables families to access jobs, educational opportunities, and other necessities situated both within and beyond their neighborhoods.

However, because walkable and multimodal neighborhoods are desirable, there is often a cost premium associated with them that can create barriers to entry for lower-income households. As such, intentional strategies (including subsidies and land use tools) to support committed, affordable housing are often necessary to ensure that such neighborhoods are attainable across the full income spectrum.

About the Urban Land Institute

The Urban Land Institute is a global, member-driven organization comprising more than 45,000 real estate and urban development professionals dedicated to advancing the Institute's mission of shaping the future of the built environment for transformative impact in communities worldwide. ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 80 countries.

More information is available at uli.org. Follow ULI on [Twitter](#), [Facebook](#), [LinkedIn](#), and [Instagram](#).

About the ULI Terwilliger Center for Housing

The goal of the Urban Land Institute Terwilliger Center for Housing is to advance best practices in residential development and public policy and to support ULI members and local communities in creating and sustaining a full spectrum of housing opportunities, particularly for low- and moderate-income households.

Established in 2007 with a gift from longtime member and former ULI chairman J. Ronald Terwilliger, the center integrates ULI's wide-ranging housing activities into a program of work with three objectives: to catalyze the production of housing, provide thought leadership on the housing industry, and inspire a broader commitment to housing. Terwilliger Center activities include developing practical tools to help developers of affordable housing, engagement with members and housing industry leaders, research and publications, a housing awards program, and an annual housing conference.

Learn more and connect: americas.uli.org/research/centers-initiatives/terwilliger-center-for-housing.

About the Urban Land Institute Building Healthy Places Initiative

The Building Healthy Places Initiative leverages the power of the Institute's global networks to shape projects and places in ways that improve the health of people and communities. Since its inception in 2013, the Initiative has been engaging, informing, and inspiring ULI members to promote human health and wellness through their professional practice as well as through their leadership and influence in communities. Building Healthy Places strives to cultivate champions for health and social equity among the ULI membership, drive industry change towards health and social equity, and make communities healthier and more equitable.

Learn more and connect: uli.org/health and health@uli.org.

About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence and nearly 38 million members, AARP strengthens communities and advocates for what matters most to families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org, www.aarp.org/espanol or follow @AARP, @AARPenEspanol and @AARPadvocates, @AliadosAdelante on social media.

AARP's Housing Focus

Housing and livable communities have been a part of AARP's DNA since AARP's founder Dr. Ethel Percy Andrus encountered a former teacher living in a chicken coop. AARP's current housing work endeavors to ensure that all people have access to housing and neighborhoods that will meet their needs as they age. This work is accomplished through advocacy, partnerships, research, and programmatic work. To learn more, visit www.aarp.org/futureofhousing and www.aarp.org/livable.

AARP Equity by Design

Equity by Design is a series of global conversations, case studies and other resources that support built environment professionals to plan, design and build **housing and communities that enable every resident to thrive across increasingly long lifespans. Our Principles in Action series spotlights innovations that are moving the needle on a set of guiding principles for advancing this aim:**

Enable By Design

Regulations and practice should fully consider citizen's needs, abilities, and behaviors. We shall create housing and communities designed to fit people's varying functional level, providing an optimal balance between effort and support so people can function well within their abilities at every age.

Drive Informed Demand

Individuals and families have a right to expect living environments that are safe and enabling across lifespans. We must demonstrate innovations that advance these goals and become the norm and not the exception.

Alleviate Disparities

Low-income and minority communities disproportionately struggle to attain basic health, safety, and wellbeing. Built environment professionals should prioritize the creation and maintenance of enabling built environments in disproportionately impacted communities, as a vehicle for properly addressing the needs of disadvantaged residents and alleviating disparities.

Create Appropriate Finance Products

Current finance products limit the renovation or development of housing models that meet the diverse needs of different people over longer lifespans. Financial models and products should facilitate investment in housing stock and communities that enable independence over the lifespan and view lifelong, multigenerational living environments as an asset.

Prioritize Connectivity

Built environment professionals must prioritize the provision of broadband access and appropriate technologies that enable telehealth and remote learning, work, and engagement, to facilitate greater independence and participation by residents of all ages and abilities in all aspects of society.⁷⁰

Facilitate Intergenerational Engagement

Built environment professionals should create living environments that facilitate regular interaction and engagement across all generations, for their mutual benefit and the continued contribution to society by people of all ages, and to combat ageism.

Include Age-Friendliness in Other Priorities & Lead Cross-Sector Collaboration

Built environment professionals should utilize planning and other collaborative tools to advance developments that demonstrate an active contribution to societal agendas, and they should tap existing efforts to advance U.N. Sustainable Development goals as opportunities to regenerate and retrofit our built environment assets using a lifelong equity lens.

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