Stimulating collaborative housing for and by seniors

An empirical study into the housing demands of young seniors, and the constraints they encounter while realising collaborative housing projects.

TU Delft

Glenn Jones

January 2020

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“All happy families are alike; each unhappy family is unhappy in its own way.”

Leo Tolstoy

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I - Colophon

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II - Preface

The spark that lighted this research comes from an anecdote I have - unsuccessfully - tried to weave into the academic aspect of the research throughout the months that I have been working on it. Time and time again, it became clear to me that it served as an unsatisfactory introduction. Finally, I have found where I *should* include it - the preface.

It was the unfortunate reluctance of a particular farm building, belonging to a friend of the parents of a close friend, to be transformed into a collaborative housing project, that in fact sparked my interest. Here was a diverse, educated and resourceful group of people, one in ownership of the spacious farm building, all of them brimming over with ideas and energy, with connections to local politics, eager to realise collaborative housing in an otherwise dilapitating farm, within a shrinking and aging municipality.

And it was in this almost ideal environment, that nonetheless, the project could not come to fruition. I thought to myself, if this group cannot realise these kinds of projects, in this kind of municipality, who can? That was the seed from which this research grew.

I have received a lot of support during this project, from all sides. In particular I want to thank my mentors Darinka Czischke and Monique Arkesteijn for their guidance and support. I want to thank Lars and Leon from Dubbel-L for granting me the chance to learn about many things relating to real estate. Also my friends, family, mentor, and my girlfriend, for their limitless support. Lastly, the family Kloeg, for being the source of this anecdote.

Glenn Jones
14th of January 2020

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III - Summary

This summary starts with an introduction of the topic and the accompanying problem statement and research questions. Then the theoretical background is briefly discussed, followed by the research framework (research design). Thereafter, the summary follows the chapters of the research; the addressed research question is repeated, after which the findings and key discussion aspects per chapter are summarised. Lastly, the research conclusions are summarised.

1 – Introduction

1.1 – *Topic*

The Netherlands is rapidly aging, and will age more rapidly over the coming decades (CBS, 2014). Both the absolute and relative amounts of seniors are increasing: seniors represent 20% of the population in 2019 but will represent 34% of the population by 2030 (CBS, 2017). Moreover, seniors are aging differently: they are more healthily (CBS, 2019b), more active, are open to work until later in life, more affluent, more educated, have a higher self-reported quality of life, are more independent, wish to exert more control over their own lives (Smits, van den Beld, Aartsen, & Schroots, 2014) and are less lonely (van Campen, Vonk, & van Tilburg, 2018).

Those demographic changes are expressed through (radically) changing housing needs. As such, they prefer more autonomous living, in apartments, or group living projects, rather than care homes (De Lange & Witter, 2014). Adjusting for those changing needs, providing suitable housing for seniors is a significant challenge within the Netherlands. Half of all municipalities have expressed concerns over being unable to provide enough suitable housing for seniors by 2020 (Ipso Facto, 2016).

It is therefore now increasingly important to evaluate alternative forms of housing provision. One such alternative is “collaborative housing” (Richard Lang, Claire Carriou, & Darinka Czischke, 2018), an umbrella term that characterises projects that: are not for profit, are initiated by a group of future occupants, are participated in by those residents and have a co-operative nature (Twardoch, 2017).

Collaborative housing can have significant positive effects on its occupants including better health conditions, a reduced demand for professional care, higher social inclusion, more social activity, which in turn enables seniors to keep up their mental and physical ability to self-organise their lives (Kehl & Then, 2013; Labit, 2015). This research investigates further the topic of col-

laborative housing as a tool in resolving the housing mismatch for seniors.

1.2 – *Problem statement*

The high and increasing amount of interest among seniors for housing with traits of collaborative housing is not being translated into proportionally more collaborative housing projects for and by seniors (CBS, 2019c). The disparity between demand for collaborative housing among seniors, and the amount of collaborative housing projects being realised, posits that there are constraints in the collaborative housing development process specific to the context of seniors.

By studying and evaluating the constraints that seniors are encountering in developing collaborative housing, a model has been developed upon which seniors can make better choices during the development process of their project, suitable to their context. The resulting insights then enable outside actors such as municipalities to improve the development process from their perspective.

1.3 – *Research questions*

To address this issue, the following main research question was formulated:

> *How can young seniors positively contribute to the realisation process of appropriate housing for themselves?*

In turn, this is split into the following five sub research questions:

1. *What are the housing demands of young seniors, and through which criteria's do they judge their environment?*
2. *How will the housing demand of young seniors change over the coming decades?*
3. *What government policies affect the match, and how?*
4. *What are the key constraints affecting the development process?*
5. *How can the constraints be alleviated?*

1.4 – *Objectives*

The objective of this research is to provide a framework that allows seniors and external parties involved with these housing projects to make better choices during a collaborative housing project, so as to maximise the chances of the project being realised. Concretely there are two objectives:

1. A decision-making model to help seniors make better decisions during the project process. By giving insight into what aspects of their project organisation are critical, young seniors are stimulated to invest resources into ensuring decisions are taken well. Moreover, seniors become aware

of common pitfalls, can recognize them, and through the decision-making model, are aware of concrete actions they may take to prevent and/or counter the adverse effects of these pitfalls.

2. The second goal is a framework for municipal actors involved with the collaborative housing process to better understand their role in relation to the constraints occurring during the development process – and enable them to take supporting action.

1.5 – *Scientific and social relevance*

Even though collaborative housing is an actively researched domain, with increasing research activity, no specific empirical research exists investigating the process-level constraints for collaborative housing from the perspective of young seniors, in the Netherlands. More generally, there is a lack of knowledge about the organisational, governance and development process aspects. Current research has focused on the demand-side: what do the occupants want, what are the benefits for occupants, how will needs of occupants change? This research attempts to contribute to a better understanding on the supply side: how are projects realised, what factor are consistently present across successful projects, and what issues are inhibiting the process?

Supporting parties (internal or external) to make better decisions during the development process will hopefully lead to more realised projects, in turn enabling a population to self-organise their housing more effectively. This would continue the trend of increased self-reliance, developed of the last few years resulting in more adequate housing being realised for seniors.

2 – **Theoretical background**

2.1 – *Collaborative housing*

Collaborative housing is an umbrella term, encompassing among other items, housing models. A housing model is a theoretical description that helps you understand how the housing instance works by describing (part of) its system's elements.

Collaborative housing may be defined as housing projects or housing models that fulfil the following conditions:

- Are initiated by future residents (Twardoch, 2017)
- Co-operation (intention towards building community) (Fromm, 2012); R. Lang, C. Carriou, and D. Czischke, 2018); Twardoch, 2017)
- Presence of (some) autonomous housing units (Fromm, 2012; International Collaborative Housing and Vestbro, 2010)

- Participation (in development process, ongoing management) (Richard Lang et al., 2018; Twardoch, 2017)
- Not-for-profit (Richard Lang et al., 2018; Twardoch, 2017)
- Explicit housing dimension (Richard Lang et al., 2018)

In the Netherlands, four different housing models satisfy these boundaries, that will exclusively be considered in this research: Co-wonen, Co-housing (centraal wonen is a Dutch synonym), Wooncoöperatie and Collective Private Commissioning.

Stakeholders can be categorised into: primary stakeholders, which have significant control and/or strong legitimacy over essential resources within the project, secondary stakeholders, which play an important role but are not involved with the day-to-day operations, and the wider environment, which are affected by the project but have weak legitimacy and resource control (Czischke, 2018).

2.2 – *Seniors*

This research adopts the starting age of seniors to be 55, in line with van Iersel & Leidelmeijer (2016), in part due to consumer behaviour significantly changing around that age (Moschis, 1996, 2003; Moschis, Lee, & Mathur, 1997). This research focuses on seniors most likely involved with collaborative housing. Segmentation studies by Schiffman and Sherman (1991), Moschis (1996), Sudbury and Simcock (2009), Doekhie et al. (2014) indicate that the senior segment is highly heterogenous.

This research focuses on a specific segment of seniors, named “young seniors”. These are between 55 and 65 years old, and cognitively feel significantly younger. Currently there are about 2.500.000 seniors within this segment.

2.3 – *Real estate market*

Real estate is “property consisting of land and the buildings on it, along with its natural resources such as crops, minerals or water” (Oxford Dictionary, 2011).

An economic market is a set of systems, infrastructures, institutions, procedures and social relations whereby parties engage in exchange. The market therefore is a facilitator of trade, and a distributor and allocator of resources within a society.

The real estate market is unique and - in the context of this research - difficult to navigate for non-professionals, due to 6 traits:

1. Durability: real estate can last for decades
2. High transaction costs: exchanging real estate comes at a high cost, with typical transaction costs between 1% and 6%
3. Immobility: real estate is immobile, implying that real estate can't be brought to a market, and thus markets shape according to provided real estate in a geographical area
4. Slow response times: financing, designing and realising new real estate takes long
5. Heterogeneity: by definition, every piece of real estate is unique
6. Both investment good and consumption good: participants may purchase real estate for investment and/or usage

2.4 – *Development process*

Collaborative housing has a distinctly different development process as compared to traditional housing, due to the inherent characteristic of self-organization, and high resident participation. Brouwer et al. (2014) discern 6 different phases (colours): Community building, Development, Requirements definition, Design, Implementation, and Operation/Maintenance, as visible in figure A.

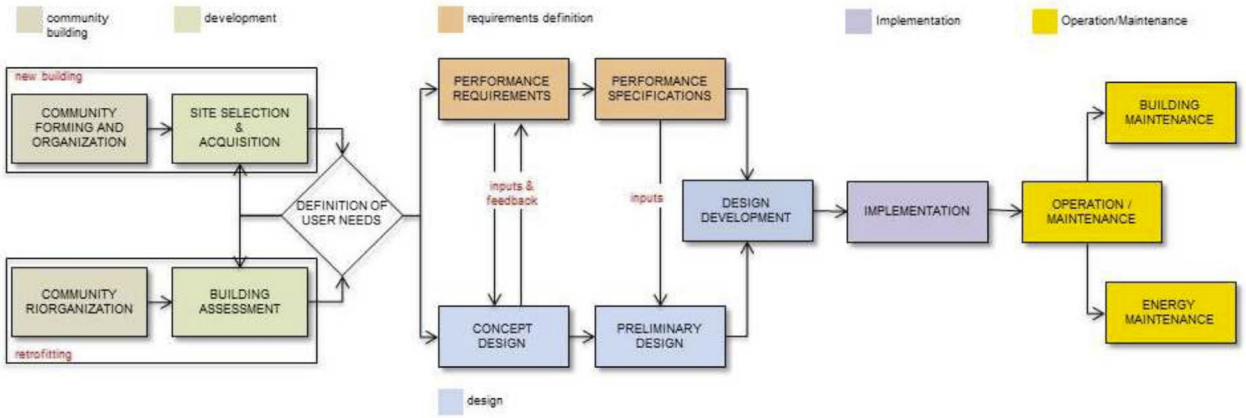

Figure A Collaborative housing development process (Brouwer et al., 2014)

2.5 – *Constraints*

The real estate development process involves participation from many different parties. Needs and constraints within this environment bring complications in project management, and unmanaged, they can develop into disputes, conflicts, and as a result bring direct and indirect (cost) consequences to all parties involved (Yates & Hardcastle, 2002). Controlling constraints within project development is thus required to enable good project performance (Lau & Kong, 2006).

A constraint is defined as a constraining condition, agency or force that limits the system's performance in a given context/environment (Mayer, Painter, & Lingineni, 1995), and it is that which impedes progress towards an object or a goal (McMullen Jr, 1998).

Lau and Kong (2006) identified constraints to be one of the following five categories:

- Economic: due to budgeting and allocation of money.
- Legal: due to regulations.
- Environmental: due to public concern and public interests.
- Technical: stemming from the site and its logistical limitations.
- Social: of a societal origin, or human origin.

2.6 – *Municipality*

In 2006 the "National Spatial Strategy" (Ministeries van VROM, 2004) delegated relatively more power to municipalities, receiving merely spatial 'recommendations' from the provincial and national level – with the exception of plans that have a strong provincial/national interest.

A municipality itself is dualistically organised, with an elected municipal council, which in turns appoints a municipal executive. This distribution of responsibilities influences decisions in spatial policy, and is highly relevant for collaborative housing projects, which require favourable spatial policies to be feasible. Figure B displays the connections within the municipal organisation (Dutch).

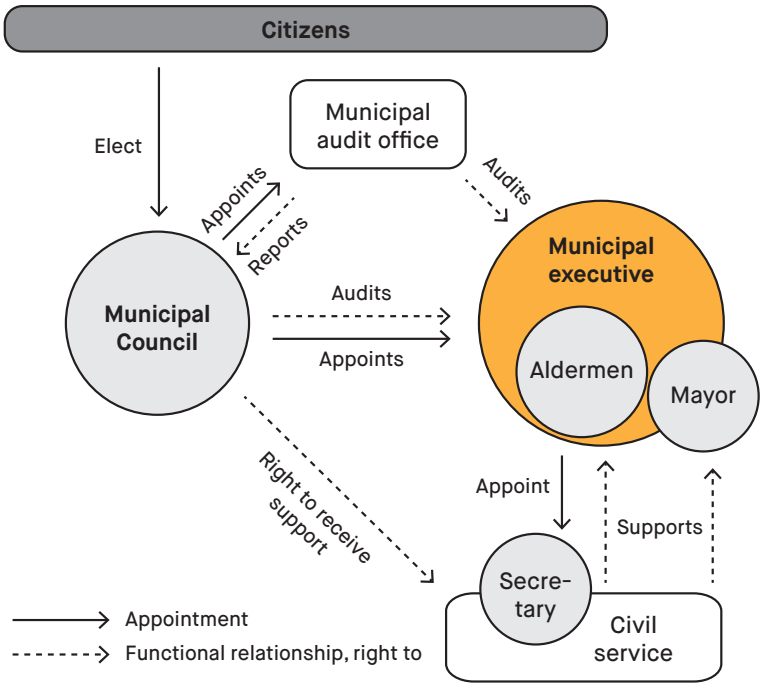

Figure B Municipal organisation (simplified by author)

3 – Research framework

3.1 – *Research type*

This research takes an empirical approach, focusing on producing knowledge and formulating explanations. Its research subject is past instances; projects that have occurred or are occurring, in order to descriptively create an understanding of its situation.

3.2 – *Methods*

Due to the small sample size available (by 2019 only about 230 collaborative housing projects in the Netherlands (S. Williams, 2016)) and a high variance among project and team organisations, qualitative methods are employed to answer the research questions. A wide variety of methods are used to appropriately answer each research question (Table A).

Sub research question	Objective	Methods
What are the housing demands of young seniors?	Determine housing criteria's for young seniors	• Semi-structured interviews
How will the housing demand of young seniors change over the coming decades?	Establish and project relevant demographic trends	• Literature research • Policy document research • Market document research
What government measures and policies affect this (mis) match, and how?	Determine relevant and acting government measures and policies	• Policy document research
What are the key constraints affecting residents during the development process	Inventorise and categorise key constraints	• Semi-structured interviews
How can the constraints be alleviated?	Determine how constraints can be alleviated	• Case study investigation • Literature research

Table A Research questions with their objectives, with the employed methods

Rather than to produce standardized data collection, or to be able to widely generalize the findings of this research, the purpose of this research is to produce "thick" descriptions (Clifford, Cope, Gillespie, & French, 2016) that highlight the specific context of a limited set of cases.

3.3 – *Operationalisation*

Operationalisation is based on Grounded Theory (Strauss & Corbin, 1994). It focuses on the construction of new theories through collection of empirical data, rather than description or application of existing theories (Charmaz & Bryant, 2011). Therefore, it is especially relevant for exploratory or descriptive studies of relatively new research domains, where both theories and

samples can be scarce, such as in the investigated domain.

Initial sampling, based on the research problem, leads to immediate data collection, which is coded with the help of sensitizing concepts arrived at through the research problem. Post data collection, the theoretical saturation is evaluated, leading to a decision of whether or not more data collection is necessary. If necessary, another iteration of data collection and processing is performed. Thereafter, the constant comparison method is used to transform the data into a coherent theory. The process is visible in figure C.

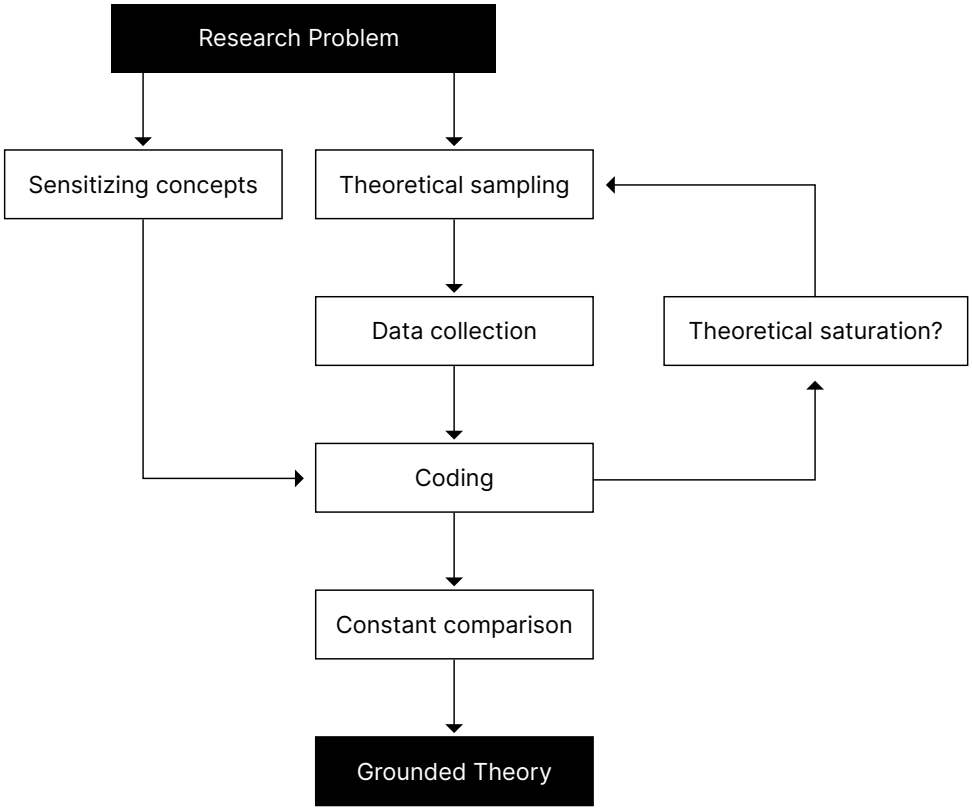

Figure C Operationalisation process based on Bryant and Charmaz (2007)

3.4 – *Sampling*

The research makes use of the concept of 'theoretical saturation' to achieve appropriate sample sizes for the interviews and case studies. Analytical generalization (also called theoretical generalization) is achieved through rigorously documenting the sampling process, data extraction process, and making the data easily interpretable, which is rigorous inductive analysis and are confirmatory strategies (Polit & Beck, 2010).

4 – Current housing demands

RQ *What are the housing demands of young seniors, and through which criteria's do they judge their environment?*

4.1 – *Findings*

Through semi-structured interviews, a concrete set of housing attributes and motivations could be identified from the data, presented in figure D. Additionally, it was found that 87,5% of the interviewees are involved with collaborative housing projects in the form of Collective Private Commissioning, while the remaining 12,5% were involved with co-housing. This contrasts with the findings of the theoretical framework, which states that four collaborative housing models should have been found.

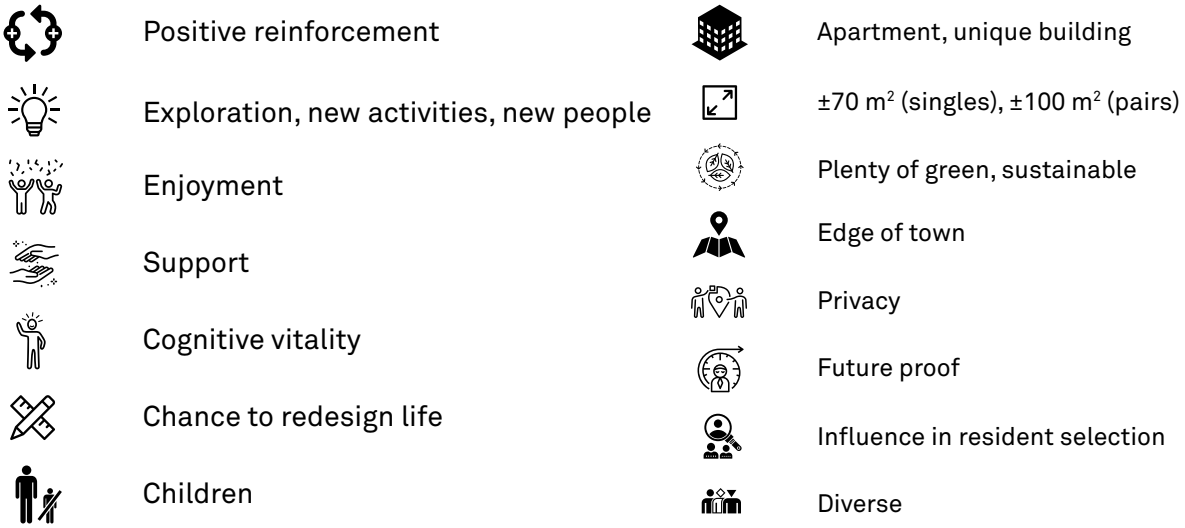

Figure D Motivations (left) for and demanded housing traits (right) of housing, by seniors

4.2 – *Discussion*

Some limitations were encountered while gathering the data, mostly due to the inexperience of the author. Firstly, it led to somewhat inconsistent data, as in order to create goodwill, a natural conversational interview style was adopted, which led to some questions and domains being left untouched in certain interviews. Moreover, there was a lack of interview "flow" control.

Nonetheless, the data confirms findings from the theoretical framework: namely the demanded housing typology (apartments) and the demand for shared facilities. That last finding however is self-supporting considering the scope of the research. The comparison moreover is less relevant due to the theoretical framework describing segments (groups) while the data describes individuals.

5 – Changing housing demands

RQ *How will the housing demand of young seniors change over the coming decades?*

5.1 – *Findings*

Making use of the document analysis method, the question is answered from the perspective of government parties and market parties. The data shows there is widespread awareness of the following facts:

- The number of seniors will strongly increase
- The number of households will increase proportionally
- The qualitative demands of seniors will further diversify
- A mismatch can be observed between the current supply and demand of such housing.

It stands out that on a national and municipal level, there is sufficient awareness of the upcoming demographic (and subsequently following housing) challenge. On a provincial level, this awareness seems to be lacking. Municipalities seems to be a relatively well-informed entity, which takes in the available data from the levels above, and makes a connection to local supply, leading to a relatively clear (local) picture of the quantitative and qualitative match between demand and supply for seniors. This awareness did not differ significantly between very large, large, medium and small municipalities.

Market parties are non-explicit in their observed metrics and trends, preferring to say “increase” or “decrease”. Most market parties, with the exception of housing corporations, get their data through consultancies and research agencies. Housing corporations seem to be highly aware of the upcoming challenge and are actively looking for solutions. Most market parties classify any housing pertaining to seniors under ‘healthcare’ – which is ironic considering the improving health of (young) seniors. Nonetheless, market parties seem to be relatively aware of the qualitative housing demands of young seniors.

5.2 – *Discussion*

To achieve theoretical relevance (versus statistical relevance), an accurate crosscut of market parties was achieved by first mapping the stakeholders in the domain. Thereafter each ‘type’ of stakeholder could be sampled. Theoretical relevance could be improved by sampling more than one actor within each respective category – as it turned out there was quite some variance in the document output per actor. A suggestion for further research therefore is to investigate further to what degree market and government parties have an understanding of (young) seniors, their demographics and demands.

6 – Existing policies

RQ *What government policies affect collaborative housing for young seniors, and how?*

6.1 – *Findings*

The research question is answered through a document analysis. Policies are split into direct policies, those that are "explicitly aimed at collaborative housing initiatives, for (young) seniors.", and indirect policies, those that are "relevant to housing initiatives by young seniors and can provide a benefit but are not directly aimed at them".

Four direct policies were found, all financial in nature, consisting of either grants, loans or guarantees for loans. The municipal policies are all one-off, while the national policy is in stages. Overall it can be said that a limited set of policies have been implemented to stimulate the development of new collaborative housing initiatives. It can also be said to be limited due to there being only one national policy available (albeit a significant one), none on the provincial level, and less than a handful on the municipal level, of which not even all are accessible to residents. Moreover, those on the municipal level are composed of rather insignificant financial sums.

In terms of indirect policies, five were found of a financial nature, and two of an "ecosystem" nature (benefitting primary and secondary stakeholders within the collaborative housing domain). Provinces provided grants, whereas municipalities provided loans. The ecosystem policies; a "kwartiermaker" and a "promotor", were hard to verify and hard to reach. Therefore, they may prove of limited use for residents. Lastly, indirect policies were more strictly bound to the CPC housing model.

All in all, all the policies identified fall into two of three policy categories as defined by Van den Broeck et al. (2015), giving an indication that government(s) can look into further regulatory and communicative policies in order to stimulate collaborative housing projects in new ways.

6.2 – *Discussion*

There are more than 300 municipalities in the Netherlands, yet policies could only be found for four of them. This is unlikely. Nonetheless, the sampling strategy (keyword search) emulates residents, in which sense the data is representative.

Secondly, the findings present policies that are mostly of the "financial" type, noting that there are no regulatory and limited communicative policies. In reality however, this is more nuanced: one of the interviewees was

part of a project where the local municipality "zoned" an area to be open to housing experiments, which make it a regulatory policy. This policy was not uncovered through the keyword search but does exist. This points out a limitation in the research method.

Thirdly, collaborative housing has been investigated all over the world, and especially all across Europe (own observation, based on Tummers (2016)). Therefore, it may be more fruitful to look at policy implementations across Europe, as opposed to only in the Netherlands.

7 – Key constraints

RQ *What are the key constraints affecting the development process?*

7.1 – *Findings*

Through semi-structured interviews, the research question could be answered. Firstly, two more phases were identified in the process of residents getting involved with collaborative housing (figure E): an ideation phase and a community nurturing phase.

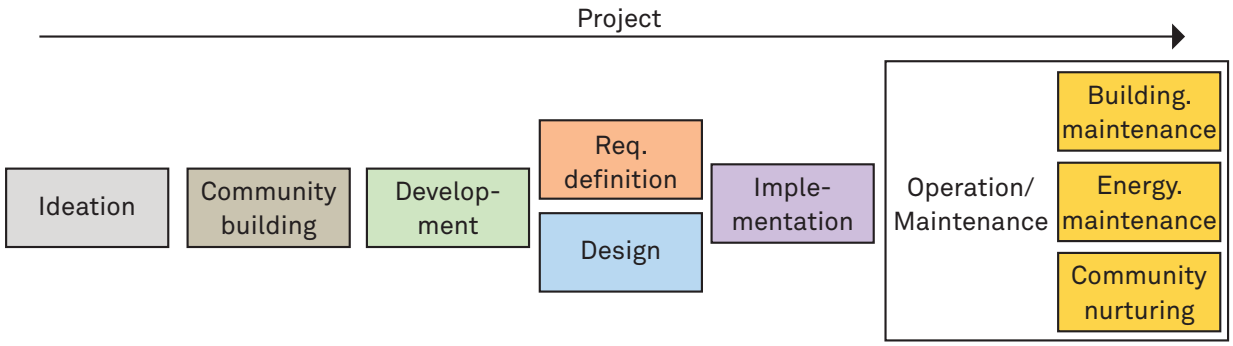

Figure E Collaborative housing development process, based on Brouwer et al. (2014)

In terms of constraints, 26 constraints could be identified across 5 constraint categories, visible in figure F.

The majority of constraints belong to the economic and legal constraint domains, both in terms of number of unique constraints, and also in the number of 'instances' of the unique constraints.

No connection was found between the experienced constraints and project success. In fact, constraints were found to be highly variable per project. Neither could the constraints be related to the housing model.

Comparing the identified constraints against the phases in which they occurred, it could be established that the majority of constraints occurred in the development phase. Lastly, the most influential constraints (those spanning multiple phases) occur in the process and economic constraint categories.

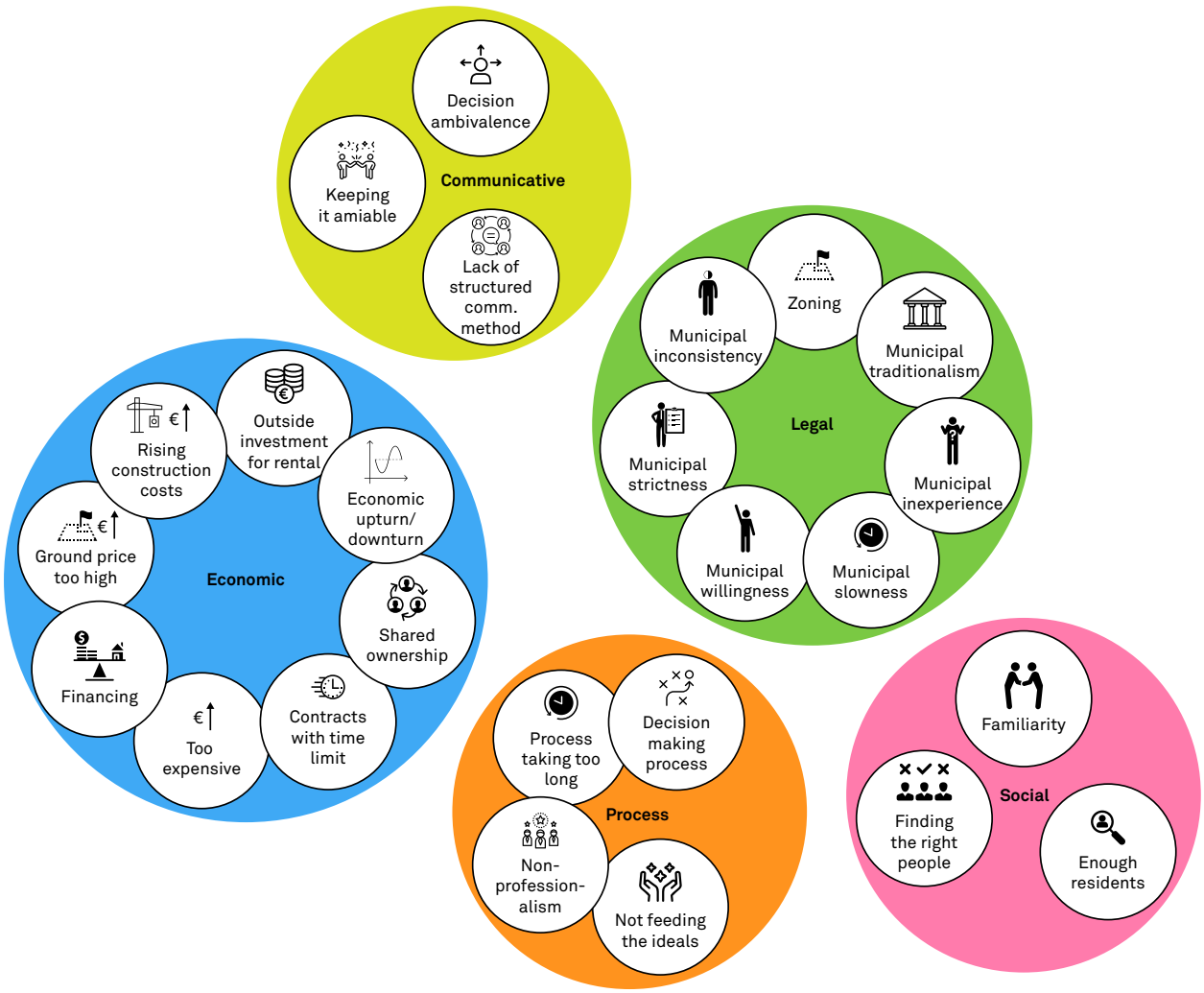

Figure F Found constraints within their respective constraint domains

7.2 – *Discussion*

The unique character of the involved projects leads to limited comparability. For example, not all projects went through each phase, leading to certain constraints to be "overrepresented" in early phases. Additionally, progressing through the phases, projects 'became' CPC-based projects, making any comparison between constraints and model not worthwhile.

Lastly, the interview protocol evolved over time, which resulted in the earliest interviews "missing" some data, which in turn led to a potential underexposure of certain constraints.

8 – Constraints case study

RQ *How can the constraints be alleviated?*

8.1 – *Findings*

To answer this research question, a brief comparison of four potential case studies was made, along with a deeper study of one case. This case study is De Roze Hallen in Amsterdam, a CPC-realised project completed in 2019, containing 15 households. To answer the research question, per identified constraint, a question was formulated towards the case study interviewees. Table B presents the responses for only the economic constraints. The full table with the findings of the case study can be accessed under table 35. These can be interpreted as the findings that the case study residents shared in order to negate the mentioned constraints.

Constraint	Summarised findings
Rising construction costs	Integrated agreement instead of price-based selection
	Together agree on suitable budget (realistic)
	Implemented cutbacks during build to stick to budget
Involving investors and commercial parties	Not considered for rental aspect
Contracts with time limit	Ensure to maintain 'buffer' time for whole process
	Understand the specific (time-related) conditions of mortgage
Too expensive	Everybody paid fee to fund the selection procedures
	Being own developer saved money
	Integrated agreement with pre-determined budget
	Selected contract form based on experience and profile of residents group
	Considered the (detrimental) cost of constant bickering over costs
Ground price too high	Priced for self-build
	Priced during a crisis
Shared ownership	A principle of the project
	How to 'operate' shared spaces is ongoing process
	Group decision (democratic process)
Financing	Mostly mortgages
	Sought advice from expert
	10% pre-payment collected through variety of ways
	Emergency loan from contractor, members, family connections, and a private loan from a wealthy individual
Economic upturn/down-turn influence	Project started during crisis
	Economic situation improved during the realisation
	Ground price is 'crisis price'

Table B Summarised findings of case study investigation for the economic constraints

8.2 – *Discussion*

The chapter is distinctly unbalanced and presents a perspective completely focused on the resident. This gives parties that might challenge this view no opportunity to respond. This skewedness is counterbalanced in the next chapter by separating observations, external forces and actions. A limitation of the case study is that there was no way to incorporate new or unexpected findings: the interviewees responded to the earlier found constraints and no constraints unknown to the interviewer. Lastly, my lack of interviewing experience, and the unexpected proceeding of the interviews itself no doubt influenced the quality of the findings.

9 – **Alleviating the constraints**

RQ *How can the constraints be alleviated?*

9.1 – *Findings*

This chapter seeks to deconstruct the findings of the previous chapter into actionable tasks for specific actors at specific moments, in order answer the research question in such a way that future residents may prevent specific constraints.

The data indicates that there are impactful tasks that can be undertaken by two actors: the resident, and the municipality. Table C identifies the relevant tasks they can undertake to have a positive effect on the project outcome.

The majority of these tasks occur in the early phases of the project (figure G), aligning with previous research that states that the quality of the execution of the early project phases may dramatically (positively) influence the project performance (Kolltveit & Grønhaug, 2004; Samset & Volden, 2016).

Inversely, when projects fail, it is likely that the problem can be traced back to decisions in the earliest phases, when the initial idea was conceived and developed.

Additionally, 15 of the 21 “positive” tasks for residents involve additional input from an advisory party – which we may call ‘contractor input’. Therefore, it can be said that the majority of tasks to be found beneficial for projects, involve contractor input during the early phases. There is an established body of research concerning the benefits of early contractor involvement (ECI) (Eadie & Graham, 2014; Laryea & Watermeyer, 2016).

Phase	Resident tasks	Municipality tasks
Ideation	• Establish key project principles • Determine resident acquisition method • Determine knowledge management strategy	• Develop vision • Determine suitable plots and selection procedures
Community building	• Set meeting schedule and meeting duration • Determine ballpark budget • Determine group decision process • Determine if, when and how decisions can be revisited • Seek financing advise • Determine appropriate starting point	
Development	• Determine contract form • Determine suitable budget • Make project planning • Investigate mortgage conditions • Determine "participation fee" • Identify risks • Manage uncertainty • Set up legal entity • Share/exchange knowledge with likeminded projects	• Determine ground price
Requirements definition	• Determine committees • Determine proposal method • Recruit independent president (to lead discussions) • Determine voting strategy • Determine most important discussion topics	
Design	• Brainstorm ways that residents can have a (visual) 'anchor' to the project	
* Each phase	• Celebrate wins, go for drinks and dinners, support the social process	

Table C Tasks residents and municipality may undertake ordered per phase

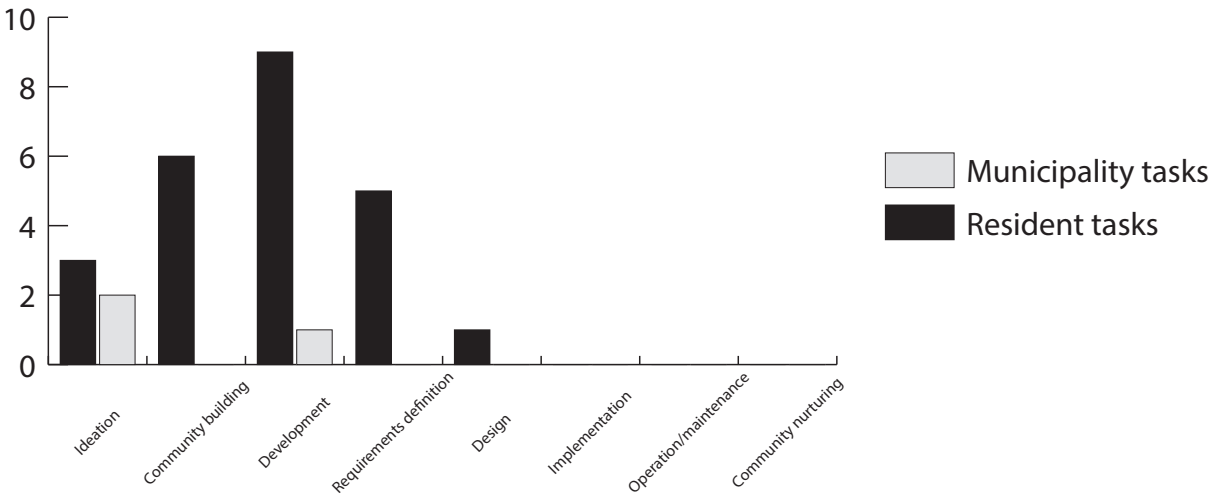

Figure G The number of tasks, per phase, per actor

9.2 – *Discussion*

Qualitative research to study the constraints (also called barriers) to aspects of the built environment have been conducted before, in countries such as Finland (Helamaa, 2019), Sweden (Persson & Grönkvist, 2015) and Austria (Lang & Stoeger, 2018).

In the Netherlands, overlapping research (with different research scopes) confirms the findings of the tasks for the municipality (Table D) and some of the found tasks for the residents (Table E).

Task	Research overlap
Define self-build vision	Hofstra and Blom (2017), Bossuyt et al. (2018)
Determine self-build plots	Lang and Stoeger (2018), Hofstra and Blom (2017)
Determine appropriate ground-price	Lang and Stoeger (2018)

Table D Overlap municipal findings and previous studies

Task	Research overlap
Determine contract form (1, 8, 9)	Hofstra and Blom (2017)
Determine group decision process (15, 48, 49)	Hofstra and Blom (2017), Brysch and Czischke (2019)
Determine committees (63)	Hofstra and Blom (2017)
Determine proposal method (64)	Hofstra and Blom (2017)
Share knowledge with likeminded projects (65)	
Recruit independent president (66)	Hofstra and Blom (2017)
Determine voting strategy (68)	Hofstra and Blom (2017)
Determine if, when and how decision can be revisited (75)	Hofstra and Blom (2017)

Table E Overlap resident findings and previous studies

Further research may be aimed at:

- Managing uncertainty during the early phases of the project
- How do project groups keep enthusiasm and ‘inertia’ within the overall process
- The role local governments can play in supporting collaborative housing

10 – Conclusions

This research asked the question:

RQ *How can young seniors positively contribute to the realisation process of appropriate housing for them?*

By comparing the constraints found among seven projects with how a successful project has "dealt" with them – a number of actions have been identified that positively influence those same constraints. In essence, these found actions form a 'strategy' to minimize the effects of the most common constraints onto the project.

The data indicates that two actors are primarily able to undertake actions that influence these constraints. Those two actors are the group of residents, and the municipality.

Resident groups have a whole set of actions they can undertake to influence their project outcome (Table F). The majority of these actions take place in the first four phases: ideation, community building, development and the requirements definition phase. For most of the actions it is beneficial for the group of residents to involve an outside advisor. A number of the actions have been identified by earlier researches, but the majority have not.

By performing these tasks, residents maximise their possibility of limiting the adverse effects of the most prevalent constraints.

More interesting however, is that we can conclude that the success of collaborative housing projects for and by young seniors is not so much tied to the particular housing model chosen, but rather the organisation and effectiveness of the group behind it. Therefore, to maximise chances of realising collaborative housing, and to positively contribute as much as possible, young seniors should seek to organise their resident group as professionally as possible, and where possible, "import" the necessary knowledge.

Phase	Tasks for residents
Ideation	Establish key project principles
	Determine resident acquisition method
	Determine knowledge management strategy
Community building	Set meeting schedule and meeting duration
	Determine ballpark budget
	Determine group decision process
	Determine if, when and how decisions can be revisited
	Seek financing advise
	Determine appropriate starting point
Development	Determine contract form
	Determine suitable budget
	Make project planning
	Investigate mortgage conditions
	Determine "participation fee"
	Identify risks
	Manage uncertainty
	Set up legal entity
	Share/exchange knowledge with likeminded projects
Requirements definition	Determine committees
	Determine proposal method
	Recruit independent president (to lead discussions)
	Determine voting strategy
	Determine most important discussion topics
Design	Brainstorm ways that residents can have a (visual) 'anchor' to the project
* Each phase	Celebrate wins, go for drinks and dinners, support the social process

Table F Tasks for residents, ordered per phase

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Table of contents

Part I

Introduction and theoretical background

The first part is the introduction to the research and consists of three chapters. The first chapter introduces the research; the problem statement, the research questions and the social and scientific relevance. The second chapter is a theoretical framework developed on the themes presented in the first chapter. The third chapter presents the research design: the methodology, the sampling approach and the operationalisation.

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§ 1 Introduction

§ 1.1 Topic

In line with other western European countries, the Netherlands is rapidly aging, and will be more rapidly aging over the coming decades (CBS, 2014). Both the absolute and relative amounts of seniors are increasing: seniors represent 20% of the population in 2019 but will represent 34% of the population by 2030 (CBS, 2017).

Moreover, seniors themselves are becoming older more healthily (CBS, 2019b), are more active, are open to work more until later in life, more affluent, more educated, have a higher self-reported quality of life, are more independent, wish to exert more control over their own lives (Smits, van den Beld, Aartsen, & Schroots, 2014), less lonely (van Campen, Vonk, & van Tilburg, 2018) and a range of other developments (Rijksoverheid, 2019b; van Dam, Daalhuizen, de Groot, van Middelkoop, & Peeters, 2013).

Those changes are expressed through the changing housing needs of seniors: they are living in their own homes longer than ever (CBS, 2019c), even though the houses are often too large, and can be poorly suitable for senior-living (de Groot, 2016). Currently 7% of all current housing of seniors is said to be unfit for its occupants, and can't be adequately adjusted with less than €10.000,- (Leidelmeijer, Iersel, & Leering, 2017; PBL, 2018). Housing preference studies among seniors indicate they prefer more autonomous living, in apartments, or group living projects, rather than care homes (De Lange & Witter, 2014).

Additionally, since 2013, government policy has pushed in favour of seniors aging "at home" for as long as possible, decreasing state level support for care homes, which formally integrated housing and healthcare for seniors. (Rijksoverheid, 2015)

Providing suitable housing for seniors is a significant challenge within the Netherlands. Half of all municipalities have expressed concerns over being unable to provide enough suitable housing for seniors by 2020 (Ipso Facto, 2016). Suitable housing however is a primary need (Frame, 1996), and a universal right (ONHCFH, 2018).

Therefore, alternative forms of housing provision are now increasingly interesting to look at, and to evaluate its merits in relation to the current housing demands of seniors. One such alternative form of housing provisioning is "collaborative housing", which as an umbrella term encompasses many different models and organisational forms (Richard Lang, Claire Carriou, &

Darinka Czischke, 2018) but which can be characterised as projects that: are not for profit, are initiated by a group of future occupants, are participated in by those residents and have a co-operative nature (Twardoch, 2017).

Collaborative housing can have significant positive effects on its occupants: better health conditions, a reduced demand for professional care, higher social inclusion, more social activity, which in turn enables seniors to keep up their mental and physical ability to self-organise their lives (Kehl & Then, 2013; Labit, 2015).

Thus, this research investigates further the topic of collaborative housing as a tool in resolving the housing mismatch for seniors.

§ 1.2 Problem statement

Even though there is a high and increasing amount of interest among seniors for housing with traits of collaborative housing, that interest is not being translated into proportionally more collaborative housing projects for and by seniors (CBS, 2019c).

In professional real estate management literature, one of the dimensions through which processes inefficiencies are evaluated are "constraints" (Dixon & Pottinger, 2006; Shen, Zhang, & Long, 2017; Zimmerman & Martin, 2001). A constraint is something that "makes it difficult or impossible for something to happen or be achieved" (Collins, 2019), and can thus also be applied to the process of collaborative housing development.

The disparity between demand for collaborative housing among seniors, and the amount of collaborative housing projects being realised, posits that there are constraints in the collaborative housing development process specific to the context of seniors.

By studying and evaluating the constraints that seniors are encountering in developing collaborative housing, a model can be developed upon which seniors can make better choices during the development process of their project, suitable to their context. Through this knowledge, outside actors such as municipalities are also empowered to improve the development process from their perspective.

§1.3 Conceptual model

Figure 1 displays the conceptual model as developed by the author, dissecting the research problem into elements relating to:

- understanding the target demographic/group
- target group housing demand
- changing nature of their target groups housing demand
- match between their demands and the housing supply
- suitability of collaborative housing models to resolve their demands
- internal and external constraints affecting the development process

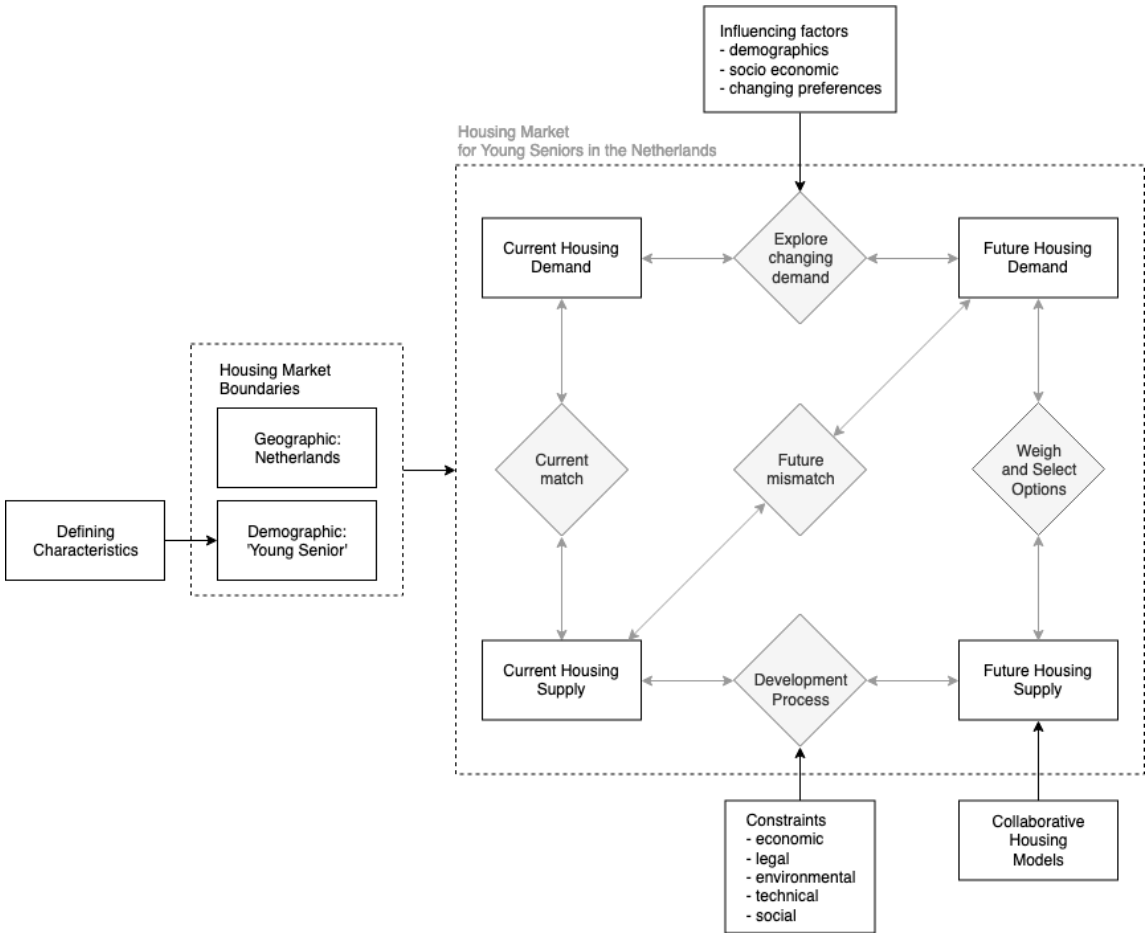

Figure 1 Conceptual model of research domain, from DAS-frame (Appendix I)

§1.4 Research questions

The problem addressed in this research is the fact that seniors are encountering constraints in developing collaborative housing, and that there are no available frameworks to improve the development process from a resident or external actor perspective. To respond to this problem, the following main research question is formulated:

How can young seniors positively contribute to the realisation process of appropriate housing for them?

To answer the main research question stated above, a series of sub research questions are formulated based on the different domains within the conceptual model.

Firstly, to understand which housing type is suitable for the target demographic, it is relevant to understand their perspective. Additionally, it is of value to identify how this group, and their demand for housing, is projected to change during the coming decades. The first sub research questions encapsulate these questions.

1. *What are the housing demands of young seniors, and through which criteria's do they judge their environment?*

2. *How will the housing demand of young seniors change over the coming decades?*

Thereafter, it becomes valuable to identify how government responds to these trends, as observed in all levels of government, and in the market. It is thus possible to identify the methods and policies that government employs to stimulate and support collaborative housing projects. A third research question is formulated to that purpose.

3. *What government policies affect the match, and how?*

Lastly, the constraints that the residents experience during the development process need to be looked at, evaluated, compared, and possible ways to alleviate them need to be clarified, especially pertaining to the role of the municipality.

4. *What are the key constraints affecting the development process?*

5. *How can the constraints be alleviated?*

§1.5 Objectives

The aim of this research is to provide a framework that contains the current and future housing demands of seniors evaluated in relation to possible collaborative housing models and gives insight into how young seniors can improve the overall process of their project so as to maximise the chances of their project being realised. The final product is made up of two parts.

The first goal is a decision-making model that helps seniors make better decisions during the project process. By giving insight into what aspects of their project organisation are critical, young seniors are stimulated to think well, and to invest resources into ensuring these decisions are taken well. Moreover, seniors become aware of common pitfalls, can recognize them, and through the decision-making model, are aware of concrete actions they may take to prevent and/or counter the adverse effects of these pitfalls. By helping seniors make better decisions during the development process, the end goal is thus to help the "internal" development process and ensure more projects are realised.

The second goal is a framework for municipal actors involved with the collaborative housing process to better understand their role in relation to the constraints occurring during the development process. In the context of these constraints, potential optimisations and improvements are suggested. Moreover, they become aware of concrete actions they can take to stimulate collaborative housing projects in their municipalities.

By helping seniors make better decisions during the development process and providing opportunity for municipal actors to alleviate their imposed constraints, the author aims to stimulate the development of more and better collaborative housing projects for and by seniors.

This improvement could be expressed as following:

- Project outcome more in line with occupants' requirements and expectations
- Faster project development times, reducing the risk for all stakeholders
- Higher housing satisfaction among seniors
- Higher quality of life among seniors
- Higher adoption of collaborative housing as a viable housing typology for seniors and across other segments of society

Deliverables have been created in line with these objectives, selecting and summarising key results of the research. These are viewable in Appendix XII.

§ 1.6 Justification

For every senior that is currently living in housing with a degree of community and collaboration, there are currently 17 seniors interested in it (CBS, 2019c). Societal and demographic development projections show that the demand for self-organised housing will likely further increase. Therefore, it is increasingly important to study the development process of these projects, and to remove inefficiencies where possible.

Moreover, Dutch society is transitioning from a welfare society to a society more centred around individual responsibility (Smits et al., 2014). In a society of increased reliance of self-organisation, the ability of a population to self-organise housing is also of increasing importance.

§ 1.7 Research gap

There is a diverse array of factors influencing why certain types of housing are being realised more or less often than other types. Such factors might include project team incentives, capabilities, knowledge, awareness, environment, external limitations. Nonetheless, given there is a significant mismatch in housing provisioning and housing supply for a specific group, and a housing model that in theory relieves important aspects of this mismatch, it can be assumed there are process-level factors influencing the outcome.

The most related study is an investigation into the drivers and best practises for Collective Private Commissioning-based projects in the Netherlands (Hofstra & Blom, 2017), with a focus on young seniors. That investigation concludes with a (long) list of recommendations towards government(s) and resident groups, without clarifying which constraints are the most significant.

Other research focusing on drivers and/or constraints tend to either not be focused on seniors, or are focused on another geographic area altogether, such as the U.K. (Mullins, 2018; Thompson, 2018), Finland (Laine, Helamaa, Kuoppa, & Alatalo, 2018), Austria (Lang & Stoeger, 2018), and Germany (Hamiduddin & Gallent, 2016).

Thus, while there is abundant related research, no specific empirical research exists investigating the process-level constraints for collaborative housing from the perspective of young seniors, in the Netherlands.

§1.8 Scientific relevance

Even though collaborative housing is an actively researched domain, with increasing research activity, there is a lack of knowledge about the organisational, governance and development process aspects of it.

Current research has focused on the demand-side: what do the occupants want, what are the benefits for occupants, how will needs of occupants change?

This research contributes to the lacking knowledge on the supply side: how are projects realised, what factor are consistently present across successful projects, and what issues are inhibiting the process?

This research will thus help the academic community to better understand the supply-side aspect of collaborative housing.

§1.9 Societal relevance

Generating knowledge about these constraints could help seniors in avoiding common pitfalls. It supports seniors in making better decisions during the development process, what the possible next steps are in their development process, and what aspects of the development inhibit significant challenges.

Additionally, added knowledge would support policy makers, private parties and other collaborative housing ecosystem parties with their endeavours in provisioning suitable housing for seniors. Considering there is less of a tradition of collaborative housing in the Netherlands as opposed to Austria or Germany, this could additionally contribute to creating a more favourable legal environment.

Lastly, a lack of dynamism in one segment of the housing market (e.g. seniors) can be affecting other segments in the housing market. Resolving housing mismatch issues in this segment can thus positively contribute to resolving housing mismatch issues in other segments. (Hagen, 2019; Knipp, 2018)

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§ 2 Theoretical Framework

§ 2.1 Prologue

The purpose of this chapter is to provide definitions, relevant figures, and conceptual overviews of key concepts relating to collaborative housing projects for and by young seniors.

This is provided through careful selection and summarisation of scientific literature, complemented with dictionary definitions, where necessary.

The key concepts that will be explained are: collaborative housing, seniors, the real estate development process, constraints, and governmental organisation.

§ 2.2 Collaborative housing

The following paragraph introduces various collaborative housing models, definitions of collaborative housing together with defining boundaries, a method to differentiate between the various models, and an overview of stakeholders involved with collaborative housing.

§ 2.2.1 Models

A model can be defined as "a theoretical description that can help you understand how the system or process works, or how it might work", wherein a system can be defined as "a group or combination of interrelated, interdependent, or interacting elements forming a collective entity; a methodical or coordinated assemblage of parts, facts, concepts, etc" (Collins Dictionary, 2019).

A housing model thus is a theoretical description that helps you understand how the housing instance works by describing (part of) its system's elements, interdependent relations, purpose and properties. A model can thus explain itself through a plethora of lenses, such as: governance model, financing structure, social organisation, typology, etc.

Since the start of the new millennium, a diverse variety of collective, self-organized models of housing have developed throughout Europe. Richard Lang et al. (2018) identified: co-housing, residents' co-operatives, self-help initiative, self-build initiatives, experimental work-life communities, ecological housing communities, multiple types of Community Land Trusts (CLTs) and settlements based on (local) community asset ownership. In addition, Tummers (2017) identified eco-villages, baugruppen, Collective Private Commissioning and kangaroo-flats as housing models that have some degree of collectiveness built-in.

§ 2.2.2 Definition

Collaborative housing is used as an umbrella term to encompass these models (Fromm, 2012; Richard Lang et al., 2018), as the terms are often used interchangeably, and thus do not have clear boundaries. Moreover, researchers interchangeably use different definitions of the same terms. However, these authors do share similar boundaries about the domain of collaborative housing. As such, this research posits the terms 'collaborative housing' as being delineated by the boundaries presented in table 1.

Boundary	Authors
Initiated by future residents	Twardoch (2017)
Co-operation (intention towards building community)	Fromm (2012); R. Lang, C. Carriou, and D. Czischke (2018); Twardoch (2017)
Presence of (some) autonomous housing units	Fromm (2012); International Collaborative Housing and Vestbro (2010)
Participation (in development process, ongoing management)	Richard Lang et al. (2018); Twardoch (2017)
Not-for-profit	Richard Lang et al. (2018); Twardoch (2017)
Project has explicit housing dimension	Richard Lang et al. (2018)

Table 1 Boundaries of collaborative housing in literature

Co-operation can be defined as the association of persons for common benefit, while participation can be defined as the act of taking part in something. (Merriam-Webster, 2019); Twardoch (2017)

To consider whether a housing project qualifies as a collaborative housing project within the scope of this research, a project must satisfy all boundary conditions mentioned above.

§ 2.2.3 Prevalent collaborative housing models the Netherlands

The term collaborative housing is an umbrella term and thus is associated with a plethora of collaborative housing model names, schemes, concepts and terms. Table 2 evaluates a variety of associated terms through the determined boundaries to create a better understanding of contemporary collaborative housing terminology.

Model / term	Definition(s)	Boundaries					
		Initiative	Co-operation	Autonomous units	Participation	Not-for-profit	Explicit housing dimension
Shared house, gemeenschapshuis	Units within a larger whole characterised by an absence of long-term commitment (Deberdt, Jonckheere, Kums, & Vanslembrouck, 2015)	-	o	-	+	-	+
Woongroep, woongemeenschap, samenhuizen	Units within a larger whole characterised by long term commitment of occupants (Deberdt et al., 2015)	o	+	-	+	+	+
Intentional community	A group of people who have chosen to live together with a common purpose, working cooperatively to create a lifestyle that reflects their shared core values. They may share a single residence or live in a cluster of dwellings (Foundation for Intentional Community, 2019) This definition spans a wide variety of groups, including (but not limited to) communes, student cooperatives, land co-ops, cohousing groups, monasteries and ashrams, and farming collectives.	+	+	o	+	+	+
Co-living	A form of rental housing that seeks to create community among its residents by providing extensive shared spaces, paired with typically small, furnished private spaces (Osborne, 2018)	-	+	-	-	-	+
Co-wonen	Autonomous dwellings with some shared amenities, a medium to high degree of community intention and often without shared kitchen or eating quarters (Deberdt, Jonckheere, Kums, & Vanslembrouck, 2014; Deberdt et al., 2015)	+	+	+	+	+	+
Co-housing, centraal wonen	Housing with common space and/or shared facilities (International Collaborative Housing & Vestbro, 2010; Omslag, 2019) A type of collaborative housing in which residents actively participate in the design and operation of their own neighbourhoods (McCamant, Durrett, & Hertzman, 1997) Autonomous dwellings with at least a shared kitchen or eating quarters, with a medium to high community intention (Deberdt et al., 2014, 2015)	+	+	+	+	+	+

Wooncoöperatie	An association with full legal authority with the purpose of enabling its members to self-provide the management and maintenance of their dwelling units and bordering areas (Jonker-Verkaart, 2016)	+	+	+	+	+	+
Collective Private Commissioning (CPC), Collectief Particulier Opdrachtgeverschap (CPO)	Private individuals organize themselves into a non-profit legal entity that acquires a lot and acts as a client. The legal entity decides itself with which parties the project will be carried out. The houses are realized in groups and for the individuals' own use (ICEB, 2007)	+	+	+	+	+	+

Table 2 Identification of prevalent models and concepts associated with the term collaborative housing. Symbols signify: + (yes), o (possible), - (no)

The models which satisfy all collaborative housing boundaries as positioned in this research are "co-wonen", "co-housing" (for which "centraal wonen" is a Dutch synonym), a "wooncoöperatie", and Collective Private Commissioning. Those will henceforth be considered during the research.

§ 2.2.4 Differentiating between models

Moreover, from the perspective of a co-housing participant, the domain of collaborative housing can be looked at as being defined by two ranges: intentionality towards community (high to low), and degree of (development, operational) process involvement (high to low), visible in figure 1-2. A classification model by Tummers (2015) uses similar axes, demarcating between different housing models from a planning perspective.

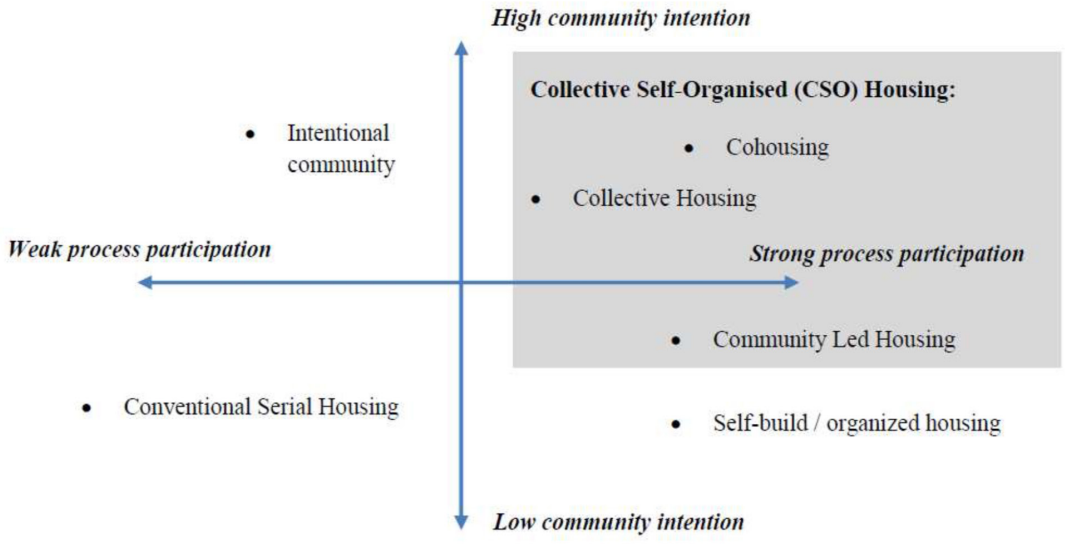

Figure 2 Collaborative housing domain (Brouwer et al., 2014)

§ 2.2.5 Stakeholders

A plethora of stakeholders are involved with achieving collaborative housing. Czischke (2018) identified three spheres of stakeholders involved with collaborative housing development. They are respectively primary stakeholders, secondary stakeholders, and the wider environment. Each stakeholder has a perspective, which can be market, state or civil-society. Stakeholders can be placed on the intersection of two perspectives, but not all three. Influence of a stakeholder is determined by: legitimacy, control over essential resources, and veto-rights. (Czischke, 2018; Sudiyono, 2013)

	Description	Examples
Primary stakeholders	Have significant control over the collaborative housing development (CHD), or have strong legitimacy and/or control over essential resources. Co-production takes place between stakeholders placed on this level.	• Clients (seniors, residents) • Producers of housing (contractors, CPC managers) • Professional housing actors (housing associations, property developers, architects)
Secondary stakeholders	Play an important role but are not involved with the day-to-day operations. Have legitimacy and control over essential resources, in medium to high degree.	• Bank • Local authority (municipality) for land • Lending agency
Wider environment	Individuals or organisations that are indirectly affected by the CHD. Weak legitimacy and resource control. Their actions and opinions however frame the development.	• Suppliers, financial beneficiaries • The public • The media • Regulatory institutions (national government) • Interest groups

Table 3 Stakeholders within onion model, from Czischke (2018), adapted from Sudiyono (2013). With added own examples.

§ 2.3 Seniors

§ 2.3.1 Definition

This research focuses on “seniors”, but what exactly are “seniors”? From literature it becomes clear that there is no singular defining set of characteristics that describe “seniors”. The most prevalent characteristic is age, lacking an explicit consensus on the “defining” age however (Cost, 2016). An often-cited age is 55 (van Iersel & Leidelmeijer, 2016), in part due to consumer behaviour significantly changing around that age (Moschis, 1996, 2003; Moschis, Lee, & Mathur, 1997).

Moreover, the defining age of seniors often roughly coincides with the retirement age. Cost (2016) additionally identifies that the age a senior feels him-/herself is of significance, and that early seniors may be reluctant to call themselves a senior for that reason. This research postulates seniors as those above the age of 54 years old.

§ 2.3.2 Amount of seniors

In 2019, there are 5.642.375 seniors in the Netherlands (55 years old and older), out of a total of 17.282.753 inhabitants (CBS, 2019a). This represents 32,6% of the total population. That ratio will increase to 37% by 2030, after which it is projected to remain at 38% until 2060 (CBS, 2017).

As of 2019, those older than 50 already represent more than 50% of the adult population (CBS, 2014), which will increase over the coming decades. Figure 3 illustrates the development of 65+ and 80+ seniors, displaying a sharp increase in the amount of both categories. Those seniors are the baby-boomers, and generally those that are now young-seniors (65-).

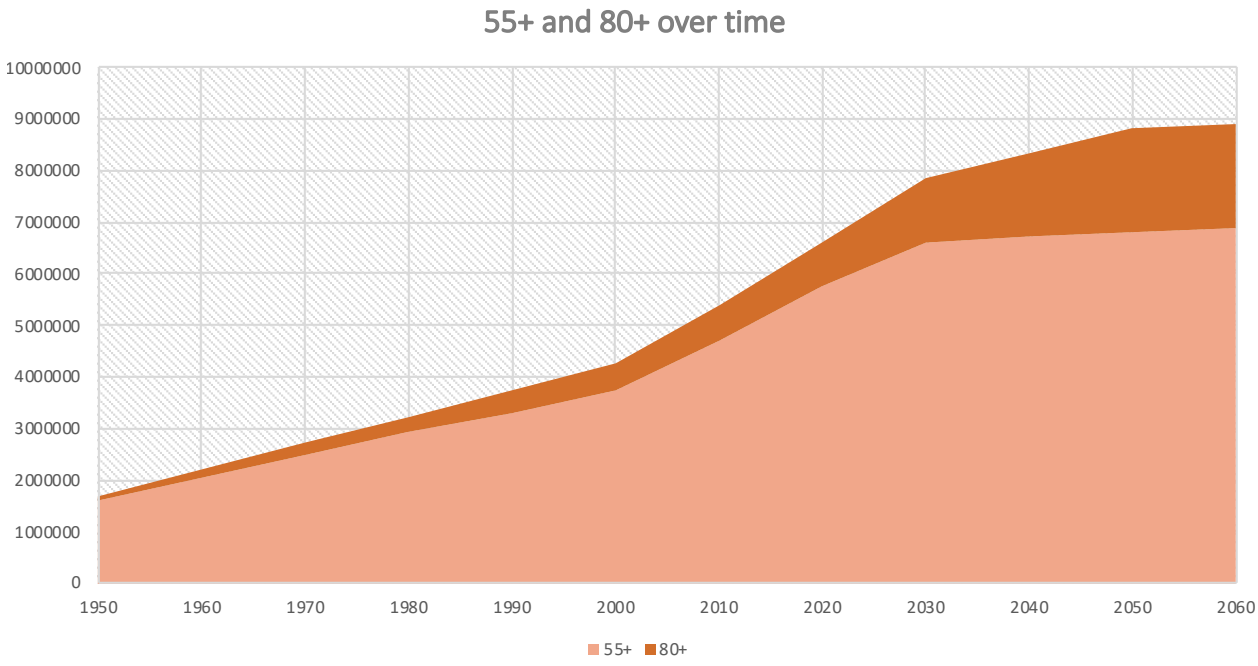

Figure 3 Expected development of seniors in the Netherlands (CBS, 2017)

§ 2.3.3 Segments

The group of 'seniors' itself is heterogenous, and to accommodate for these underlying differences, segmentation models have been developed by communication and marketing agencies, enabling researchers and businesses to more accurately identify and target various segments of seniors. For example, Fitzgerald Bone (1991) looked at 33 segmentation studies and identified 5 recurring variables that are used to describe the senior market: income and health (demographic), degree of activity and free time (lifestyle) and the reaction to others (psychological). Models have been made based on such variables. One of which is the Life-Stage model by Moschis (1996), visible in figure 4.

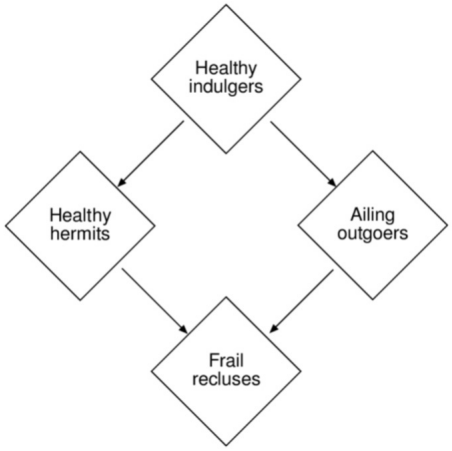

Figure 4 Life-Stage model by Moschis (1996)

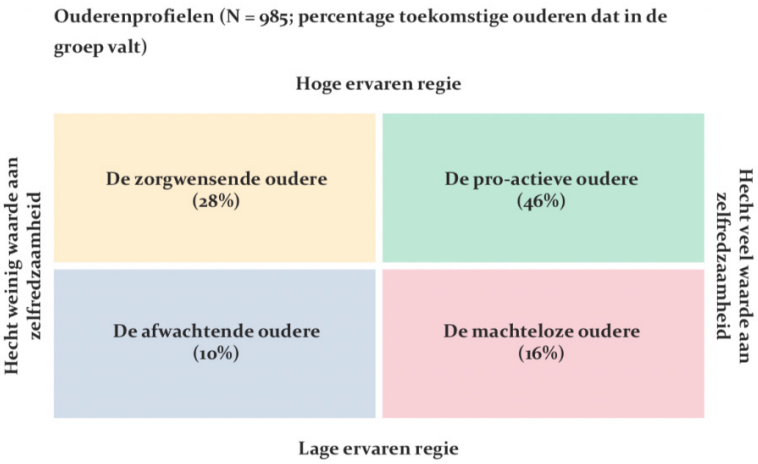

Figure 5 Senior segments by Doekhie et al (2014)

Arrows to the right indicate biological ageing, while arrows to the left indicate psychosocial ageing. The group Healthy indulgers are relatively rich and have experienced little adverse life events and limited exposure to the limiting effects of ageing.

As clarified in table 1, collaborative housing requires a strong set of characteristics of its residents: a pro-active stance towards participation in the development process, and an open attitude towards collaboration during the development and the operation phase. Integrating this knowledge with the Life-Stage model, it becomes clear that Healthy indulgers in his model, provide the most appropriate segment of seniors.

Another model from senior marketing literature comes from Sudbury and Simcock (2009), who developed a multivariate segmentation model of the older consumer market within the context of the United Kingdom, based on variables from the major dimensions of ageing and variables present in gerontology and marketing literature. The cluster analysis revealed the 5

following segments:

1. Solitary sceptics
2. Bargain-hunting belongers
3. Self-assured sociables
4. Positive pioneers
5. Cautious comfortables

The segments that are in line with the boundary conditions for collaborative housing, as described in table 1, are the groups of self-assured sociables, positive pioneers, and cautious comfortables. Required traits may span multiple segments and thus multiple segments are suitable.

In the context of the changing Dutch governmental policies on elderly healthcare, Doekhie, de Veer, Rademakers, Schellevis, and Francke (2014) have looked at the segments of seniors emerging from the intersection of the two variables "freedom and ability to set direction of life" and "self-reliance", two tenets on which new policies are based (figure 5).

With "freedom and ability to set direction of life" is meant: the degree to which someone experiences "control" over events and situations in his/her life. With self-reliance is meant: the attitude towards the degree to which someone wishes to have control over events and situations in his/her life.

In relation to the unique requirements of collaborative housing, the pro-active senior is the segment most appropriate.

The found segments are also to a significant degree in line with the "new age elderly" segment as described by Schiffman and Sherman (1991), which have a different value orientation than "traditional" seniors.

§ 2.3.4 Focus group characteristics

Focusing on a specific group within the heterogeneous denominator of 'senior' is done on the basis of the research purpose: finding and relieving the constraints for seniors that are involved with collaborative housing. The author chooses to select the segments that rate most favourably on two dimensions: pro-activeness, and age.

Pro-activeness originates in the fact that a pro-community and pro-socializing attitude is an important factor for successful collaborative housing (J. Williams, 2005), and thus requires a pro-active stance from its residents (Twardoch, 2017). Interest in social interaction is negatively impacted by age (Bouma & Voorbij, 2008), and thus age is also a focus group criteria.

Segment	Model author	Segment characteristics
Healthy indulgers	(Moschis, 1996)	• Open for new experiences • Feel younger than they are • Getting most out of life • Positive towards new technologies • Above average levels of income (Nimrod, 2013) • Above average level of education (Nimrod, 2013)
Self-assured sociable	Sudbury and Simcock (2009)	• Average age 59 • Cognitive age 48 • Healthy, energetic, social • See friends + family often • Prefer going out over staying in • Highly price conscious • Little materialistic • Sense of accomplishment increasingly important • High level of self esteem • Low level of social comparison
Positive pioneers	Sudbury and Simcock (2009)	• Average age 56 • Cognitive age 46 • Relatively affluent • Few empty nests • 50% have young grandchildren • 50%+ enjoy energetic activities • 33%+ is moderately active • Frequently travels abroad
Cautious comfortables	Sudbury and Simcock (2009)	• Age 58 • Cognitive age 48 • Most affluent segment • Majority professionals • Majority married empty nesters • Less than 50% have grandchildren • Healthiest, most active and most energetic segment Most comfortable with internet • Frequent contact with families • Warm relationships with others are important
Pro-active senior	Doekhie et al. (2014)	• Preference for self-organizing • Slightly older • Equally ratio man/woman • Usually does not live alone • Live relatively close to children • Reports high quality of life • Reports good mental health • Has good sources of support
New-Age elderly	Schiffman and Sherman (1991)	• Cognitive age lower than true age • Feel more self-confident • Feel more in control of own lives • Less interested in accumulation • Seeks new experiences, challenges and adventures Feel financially more secure

Table 4 Summary of segments matching social/inter-personal requirements of collaborative housing

This focus group can be described with the new term “young senior”. For statistical and sampling purposes, the two key criteria are pro-activeness and age. Nonetheless, the following paragraphs investigates the traits and characteristics of these young seniors in further detail, in order to provide a relevant context for in-depth empirical research. The aspects investigated describe the social attributes of the target group, such as demographic data, behavioural data, psychological data, geographic data, and lifestyle data. Additionally, data such as aggregated statistics, and monetary information are explored.

§ 2.3.5 Young seniors

§ 2.3.5.1 Demographic

The age spectrum of seniors starts around early-pension age, which we postulate at 55 years old. The target group average age lies on the lower end of that spectrum, between 55 and 65. More importantly however, the segment structurally exhibits a significantly lower cognitive age, feeling often at least 10 years younger than their biological age. In terms of gender, men and women are equally represented within the segment. Additionally, these seniors have or are partnered; it is more often than not reported to have kids, grandkids even, to be married, and to be living together.

§ 2.3.5.2 Housing

Young seniors (55+) are relatively more often owner-occupiers of their dwellings, as compared to older seniors (65+) (Post, Poulus, Galen, & Staalduinen, 2012).

§ 2.3.5.3 Relocation behaviour

All seniors (55+) are less inclined to move dwelling, in part due to lack of external impulses such as moving in together, finding a first job and developing a career. Because of this, an increased role of seniors into the housing market means a less dynamic housing market. Nonetheless, the groups of young seniors (55-64) are most inclined to move, while the tendency to move has increased from 2014 onwards. Moreover, the percentage of all seniors that report they are considering to move has increased from 11% in 2009, to 29% in 2015. (van Iersel & Leidelmeijer, 2016)

§ 2.3.5.4 Psychological

The target group reports good mental health, expressed through a feeling of self-confidence, and feeling in control of their own lives. The segment reports’ a high quality of life, together with the fact that they have and value

good relationships with family, friends and others, providing a solid support group.

§ 2.3.5.5 Geographic

Seniors are geographically located predominantly outside of the Randstad metropolitan area. Young seniors are mostly present in the regions of North-Holland (above Amsterdam), Friesland, Groningen, Drenthe, de Achterhoek and Twente, South-Limburg, the south of North-Brabant, and Zeeland, as visible in figure 6. In those regions, they already represent more than 50% of the population. Looking at seniors above the age of 65, they concentrate in those same areas, visible in figure 7. Rather than seniors moving to the less urban areas, it is more likely that the younger generations are moving to more urban areas, leaving the rural areas to age more rapidly. (CBS, 2014; Post et al., 2012)

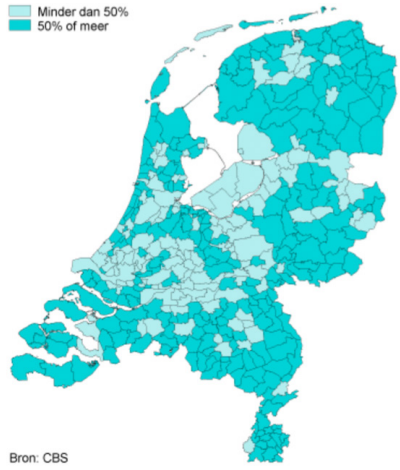

Figure 6 Postal zones where majority is 50+ (CBS, 2014)

Figure 7 Percentage 65+ per postal zone (CBS, 2014)

§ 2.3.5.6 Lifestyle

Lifestyle can be defined as “a person’s pattern of behaviour”, which according to Hoyer, MacInnis, and Pieters (2013) is closely related to a consumer’s personality and values. In a marketing context, lifestyle can be defined through three sections: activities, interests and opinions.

The target group is more active, often falling into the most active segments of seniors, but per definition are more active than average. They like to travel, seek new challenges and adventures, and have a positive attitude towards new experiences. All in all, they have a pro-active stance towards new activities.

§ 2.3.5.7 Amount

In the target age range of 55 to 65 years old, there are now 2.533.083 seniors (CBS, 2019a). The absolute and relative number of seniors in the Netherlands will increase over the coming decades. The ratio of young seniors to the rest of the population however will not increase – it will remain the same the coming decades and from 2030 even decline. Currently, young seniors represent 13% of the total population, which will decrease to between 11 and 12% from about 2040 (CBS, 2017).

According to Doekhie et al. (2014), 46% of the senior population in the Netherlands falls into the "pro-active" segment. This segment however is derived from a healthcare context and thus is not universally applicable. Nonetheless, this defines an upper limit of at most 1.165.218 young seniors.

§ 2.3.5.8 Current housing situation

The WoonSurvey of 2018 indicates that among young seniors, 71% of the respondents indicated that they own their house. The other 29% indicated they rent. This figure has increased from 2006, when 60% owner their house (Iersel, Leidelmeijer, & Buys, 2009).

Among older generations, the percentage of owning their dwelling is significantly lower, for 65% among 65-74 year olds, and 48% for seniors that are older than 75. (CBS, 2019c)

§ 2.3.5.9 Current housing types

Type of dwelling	Young Seniors	
	Relative	Absolute
Flat, apartment or similar	19,2%	486.352
Terraced house or corner house	43,2%	1.094.291
Semi-freestanding	17%	430.624
Fully freestanding	17,7%	448.356
Farm or house with agricultural company	1,3%	32.930
House with separate store/office/practise	1%	25.331
Living unit with some shared facilities	0,1%	2.533
Other	0,6%	15.198

Table 5 Current housing situation for young seniors in the Netherlands (CBS, 2019c)

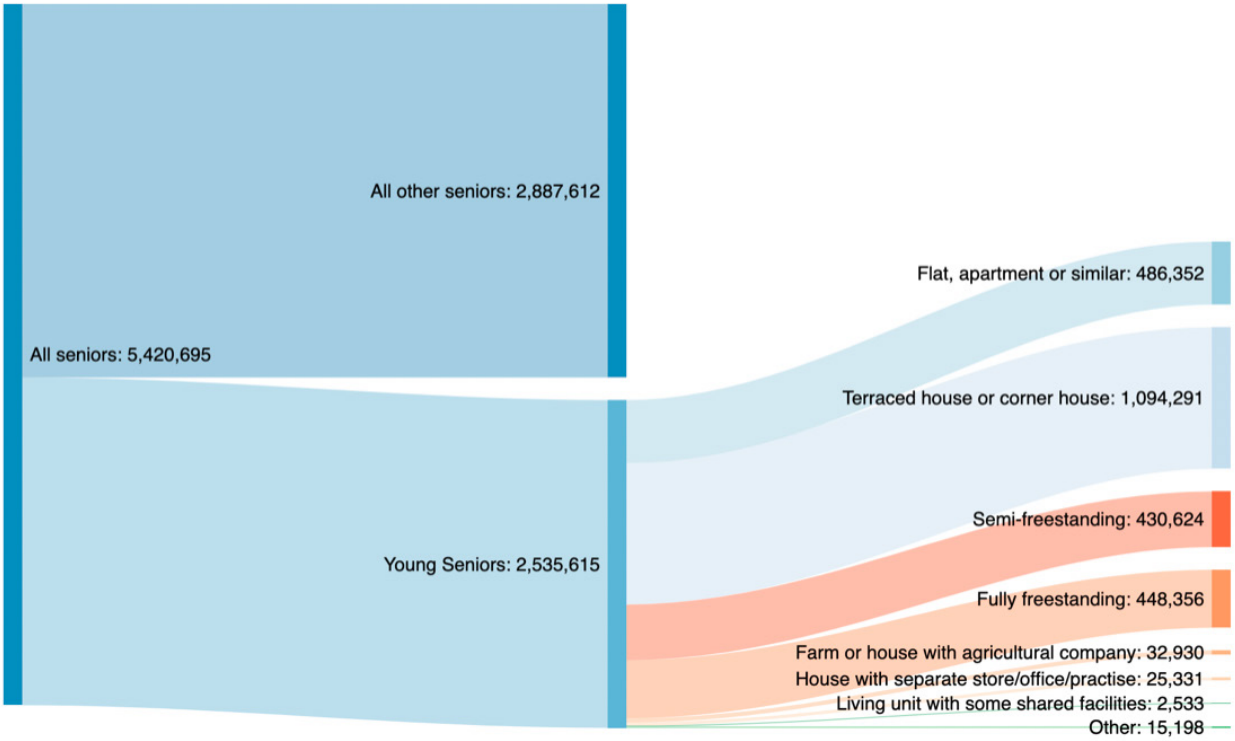

Figure 8 Current housing of young seniors visualised

§ 2.3.5.10 Housing demands / wishes

Type of dwelling	Young Seniors		Δ current housing
	Relative	Absolute	
Flat, apartment or similar	50,7%	1.284.273	797.921
Terraced house, corner house, semi-freestanding	40%	1.013.233	
Farm or house with agricultural company	1,7%	43.062	
House with separate store/office/practise	1,2%	30.397	
Living unit with some shared facilities	1,9%	48.129	45.596
Other	4,5%	113.989	98.791

Table 6 Current wished housing situation for young seniors in the Netherlands (CBS, 2019c)

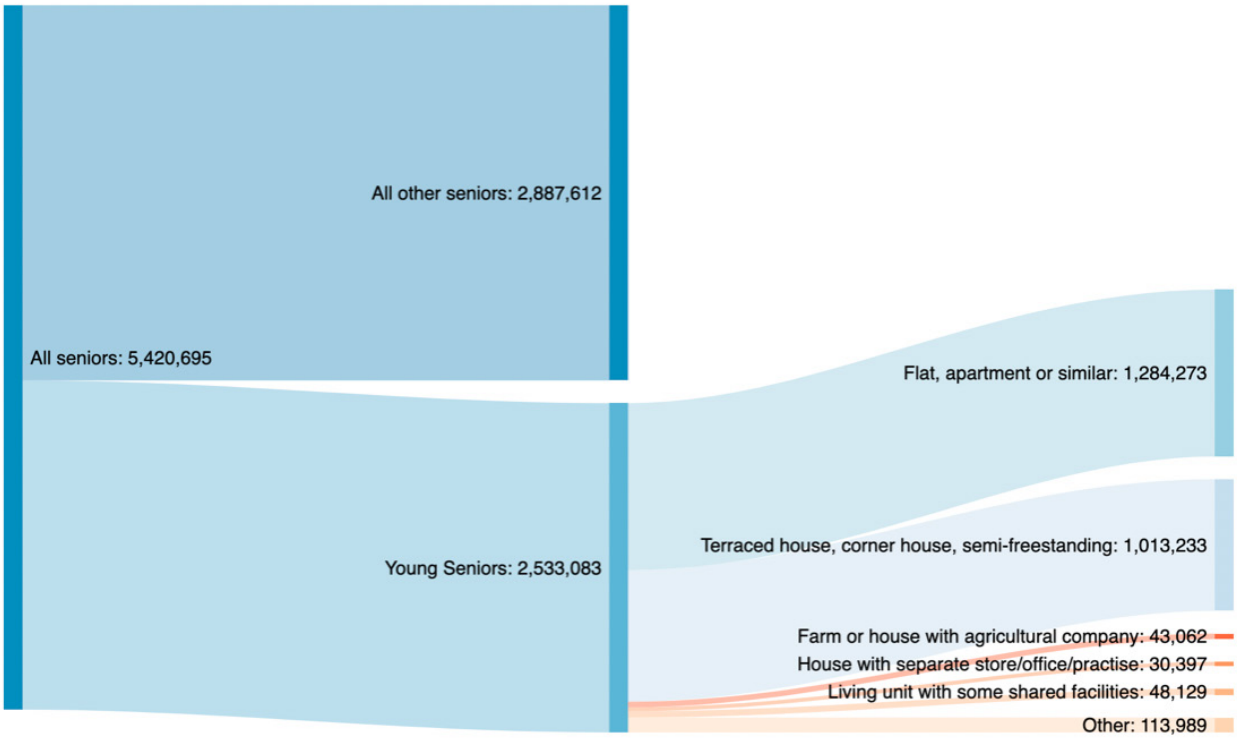

Figure 9 Current housing demands of young seniors visualised

A large percentual difference is observed between the current housing provision and wishes for young seniors in three types of dwellings: (1) flat/apartment or similar, (2) living unit with some shared facilities, and (3) other dwelling types. There is a delta of 45.596 young seniors that wish to live in a collaborative housing project, but are currently living in another type of housing.

The Sankey diagrams visible in figures 8 and 9 illustrate tables 5 and 6, and visualise the relative proportions of demanded and supplies types of housing within the Netherlands, for young seniors.

§ 2.3.5.11 Housing satisfaction and wish to move

70,8% of young seniors indicate they have no desire to relocate, whilst 21,3% indicates they could want to relocate. 3% of the all seniors indicates they have a wish to move, but are unable to find a suitable housing solution, while 3,5% of all young seniors indicate they definitely want to move. Finally, 1,4% of all young seniors indicated they have already found their next house. (CBS, 2019c)

§ 2.3.5.12 Spending capacity

van Dam et al. (2013) indicate that it is expected that due to the work attitudes of (young) seniors, which can be described by increased labor participation in the final ‘working years’, up to 60% of young seniors will be working by 2020, a figure which is expected to keep rising. This also means that the

income of these young seniors only starts declining after they stop working. Additionally, this grows the divide between seniors that can work, and those that can't work. Moreover, only part of this group of seniors has benefitted from the strong rise in house prices, and thus there is a significant divide between those with capital, and those without. It is suggested that those who were early house owners have more capital now.

In 2009, young seniors had an average disposable income of ±38.000, significantly higher than adults up to the ages of 45, and higher than seniors above 65 years old. (Post et al., 2012)

§ 2.3.5.13 Actual spending

On average, young seniors spend ±29% of their disposable income on their housing provisioning, incorporating also the 29% of them that rent their housing, which usually have a significantly higher quota of amount spent of their disposable income on housing.

Among the age brackets, these young seniors on average spend almost the least of their disposable income on housing, only surpassed by those in the age bracket of 45-54 years. Crossed with the disposable income, this leads to an average spend on housing of €918 per month per young senior (CBS, 2019c)

§ 2.3.5.14 Summary

Table 7 summarises the data collected in paragraph 2.2.4, and gives a global overview of traits associated with the segment called "young senior" by the author.

Trait	Qualifications
Age	55-65 (Sudbury & Simcock, 2009)
Cognitive age	Lower than biological age (Moschis, 1996; Sudbury & Simcock, 2009)
Men / Women	Equal ratio (Doekhie et al., 2014)
Marital status	Predominantly married (Sudbury & Simcock, 2009) Increasingly divorced (CBS, 2015) Increasingly single
Children	Mostly have one or more children and/or grandchildren (Sudbury & Simcock, 2009)
Housing	Predominantly owner-occupiers (Post et al., 2012)
Relocation behaviour	29% is open to relocating (van Iersel & Leidelmeijer, 2016)
Self-image and reported quality of life	Good mental health Self-confident Feeling in control of life High quality of life Good relationships with family, friends, others (Doekhie et al., 2014; Schiffman & Sherman, 1991; Sudbury & Simcock, 2009)
Activities and openness to new experiences	Active Travelling New challenges and adventures Positive attitude towards new experiences (Moschis, 1996; Schiffman & Sherman, 1991; Sudbury & Simcock, 2009)
Geographic orientation	Outside of major metropolitan centres (CBS, 2014; Post et al., 2012)

Table 7 Summarised traits and qualifications for identified segment (young seniors)

§ 2.4 Real estate market

The following paragraphs define the concepts of real estate, what an (economic) market is, and what the real estate market is.

§ 2.4.1 Real estate

Real estate is “property consisting of land and the buildings on it, along with its natural resources such as crops, minerals or water; immovable property of this nature; an interest vested in this (also) an item of real property, (more generally) buildings or housing in general” (Oxford Dictionary, 2011).

Real estate markets have a fixed set of participants.

1. Owner/user: those who function as owners and tenants of their real estate, for private or professional use.
2. Owner: those who invest in real estate without consuming their properties themselves.
3. Renter: pure consumers of real estate.
4. Developer: Those who transform land or existing buildings into new building supply for the market.

5. Facilitator: Those who facilitate the exchange of real estate, e.g.: financial institutions, lawyers, notaries, real estate brokers, government regulators.

§ 2.4.2 Market

An economic market is a set of systems, infrastructures, institutions, procedures and social relations whereby parties engage in exchange. In mainstream economics, the concept of a market is any structure that allows buyers and sellers to exchange any type of goods, services and information. The market itself may be seen as the process by which the prices of goods and services are determined. The market therefore is a facilitator of trade, and a distributor and allocator of resources within a society.

Markets can differ from each other in many ways: by products (good, services), factors (labor and capital), product differentiation, market participants, selling process, government policies, taxes, size, relative prices, geographic extension, volatility, subsidies, liquidity, and more.

§ 2.4.3 Real estate market

The real estate market then is, the buying and selling of real estate, or the action of exchanging any type of real estate. As such, the market encompasses the buying, selling, renting and/or creating of land, buildings, or housing.

The real estate market differentiates itself through six primary characteristics:
1. Durability: real estate can last for decades, centuries
2. High transaction costs: exchanging real estate comes at a high cost, with typical transaction costs between 1% and 6%
3. Immobility: real estate is immobile, implying that real estate can't be brought to a market, and thus markets shape according to provided real estate in a geographical area.
4. Slow response times: financing, designing and realising new real estate takes long, and thus responses to market movements are slow.
5. Heterogeneity: by definition, every piece of real estate is unique.
6. Both investment good and consumption good: participants may purchase real estate for investment and/or usage, and may get value out of real estate through various ways.

In a real estate markets, real estate has four specific function through which it may add value to participants. Those are: spatial organisation of activities, climate regulation, symbolic function, and economic function. Vijverberg

(2003), and De Jonge et al. (2000) extrapolate these four functions into the following four types of life cycles, which can visualize the performance of a real estate object in the real estate market.

- Technical life / suitability (climate regulation)
- Functional life / suitability (Spatial organization of activities)
- Economic life / suitability (Economic function)
- Symbolic or social life (Symbolic function)

§ 2.4.4 Housing movements / relocation chain

Enabling seniors to move out of houses that are too big for them, has been argued to have a positive and dynamic effect on the general housing market (Drenth & Moesman, 2012; Zeelenberg, Smeulders, Kromhout, Giesbers, and Buitendijk, 2013). Additionally, Hagen (2019) advices municipalities to steer on creating new housing concepts that open up space for such movements, in order to solve housing problems for example for starters. P. J. Boelhouwer and Blijie (2019) indicate that the analogy is too short-sighted and in practise does not apply: there is a discrepancy between what seniors say they want to do, and what they actually do, due to lack of necessity. Additionally, factors such as relocation distance and changing housing costs structure are also relevant.

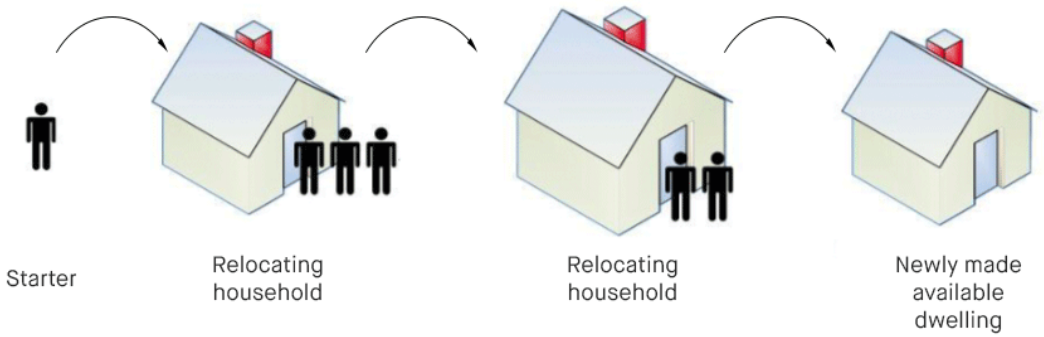

Figure 10 Relocation chain, adopted from Zeelenberg et al. (2013)

§ 2.5 Real estate development process

Real estate development can be defined as the process of creating value by making tangible improvements to real property (Bulloch & Sullivan, 2010).

The process of development can be reduced to a linear series of steps. However, since the 1970's, a higher degree of complexity, increasing numbers of stakeholders, fast changing market conditions, an updated legal/regulatory environment, and more end-user involvement shifted the general representation of the process into a parallel process, visible in figure 11.

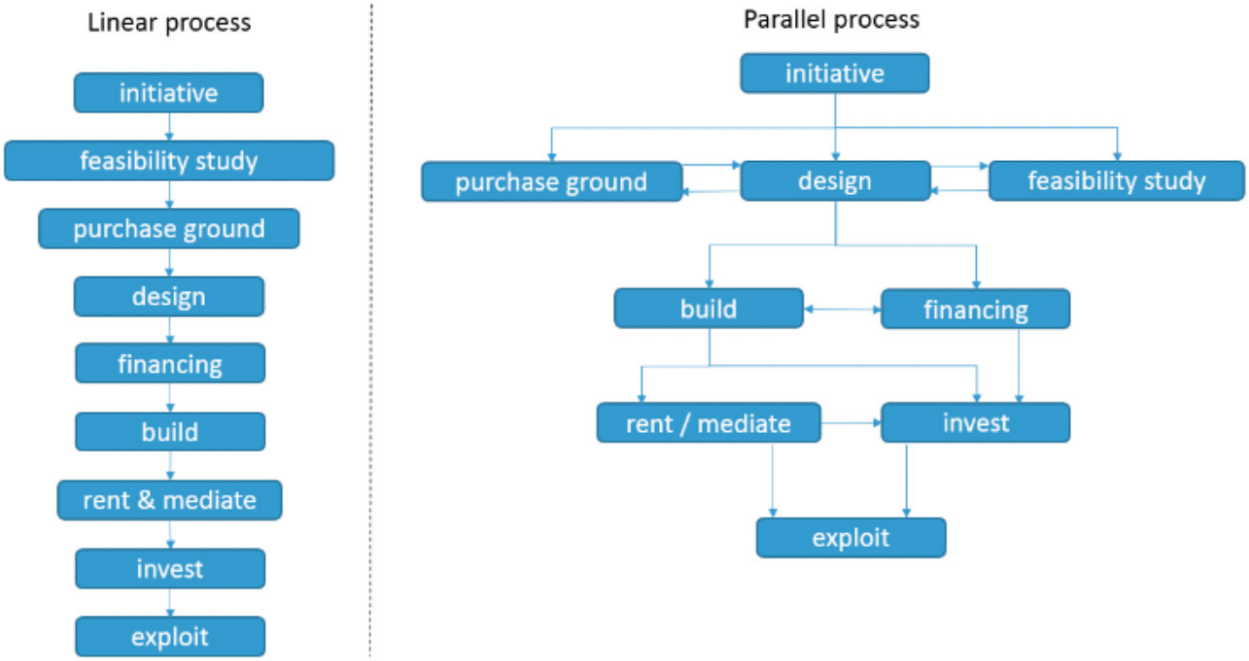

Figure 11 Traditional development processes (Nozeman, 2010)

Moreover, the process is heavily bound to per-project conditions: location, size, complexity, budget, time, involved actors, organizational forms, legal entities, financial arrangements, economic evaluation, contractual procedures, building design, construction techniques, and the original real estate object. (Scherer, 2016)

Commonly the development process is overseen by a real estate developer, who coordinates the information generated by each project participant (Bulloch & Sullivan, 2010).

§ 2.5.1 Collaborative housing development process

The development process of collaborative housing is fundamentally different from traditional housing development, due to the inherent characteristic of self-organization, and high resident participation. The dominant role of this non-professional client that is at the same time the end-user, introduces a high level of variability in the general development process. The differences in variability between countries are exacerbated by local housing policies, the cultural- and social environment, while also strongly depending on the end-users, their participation levels, their process and their objectives. (Brouwer et al., 2014)

Nonetheless, general phases can be identified, summarised in the phases of (1) Community building, (2) Development, (3) Requirements definition, (4) Design, (5) Implementation, and (6) Operation/Maintenance, as visible in figure 12.

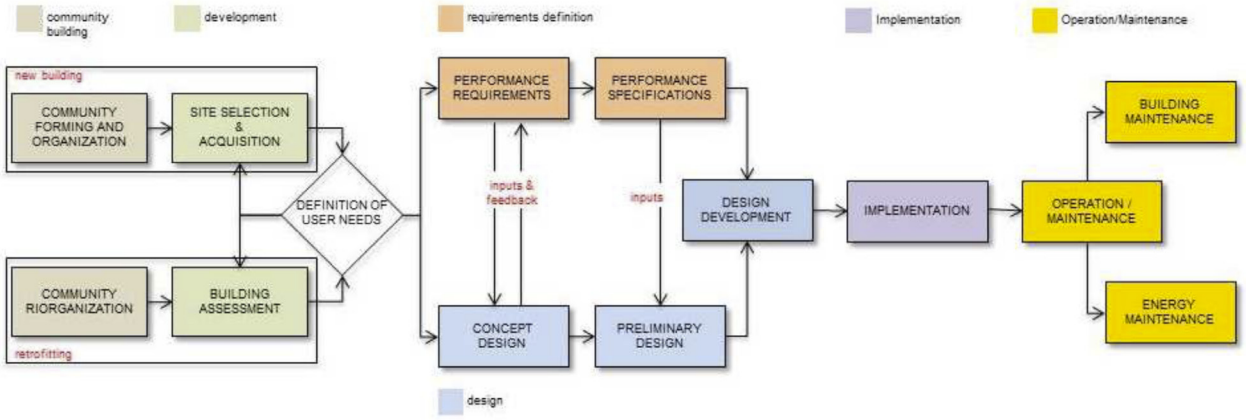

Figure 12 Collaborative housing development flowchart (Brouwer et al., 2014)

§ 2.6 Constraints

The real estate development process involves participation from many different parties. Needs and constraints within this environment bring complications in project management, and unmanaged, they can develop into disputes, conflicts, and as a result bring direct and indirect (cost) consequences to all parties involved (Yates & Hardcastle, 2002). Controlling constraints within project development is thus required to enable good project performance (Lau & Kong, 2006).

A constraint is defined as a constraining condition, agency or force that limits the system's performance in a given context/environment (Mayer, Painter, & Lingineni, 1995), and it is that which impedes progress towards an object or a goal (McMullen Jr, 1998). Constraints may cause undesirable consequences or are not supportive of the organizational goals – it is the environment and the limitations of the system which dictates the solutions

(Stein, 1997). Constraints should be reduced or eliminated to make waste and flow more efficient (Lau & Kong, 2006). In short – constraints need to be managed for a system to thrive.

From the real estate related field of construction management, Lau and Kong (2006) identified constraints following five categories, and concluded that legal constraints have the highest level of impact on construction projects, closely followed by economic and environmental constraints. For a summary of the constraints and their descriptions, see table 8.

Constraint	Description
Economic	Constraints due to budgeting and allocation of money.
Legal	Constraints due to regulations.
Environmental	Constraints due to public concern and public interests (e.g. air quality protection, tree preservation, traffic limit, noise control, etc.)
Technical	Constraints due to the limitations experienced from the site itself and how to organise assets to be stored and transported there.
Social	Constraints of a societal origin (e.g. prejudices, cultural practises), or human origin. Human constraints fall into three categories: human resistance, emotional constraints and ownership of the problem.

Table 8 Constraints and descriptions, based on (Lau & Kong, 2006)

§ 2.7 Municipality

§ 2.7.1 Governmental organisation

The municipality is the 'lowest' form of government, extending respectively the provincial government, and the national government. Traditionally, the national government defines a spatial framework, which is be refined by the provincial level, and then passed through to the municipal level. Each spatial constraint would then be binding, and the defining entity responsible for it.

In 2006 the "National Spatial Strategy" (Ministeries van VROM, 2004) overhauled this traditional approach to spatial organisation, in favour of a spatial strategy that is more oriented towards decentral planning. One of the results is that structural visions of the layers "above" are not binding any more, granting the provincial and municipal bodies more freedom, but therein also more responsibility. In case of special provincial or national interests, binding "adaptation plans" can be devised that protect the interests of the entity involved in it. Table 9 shows the respective administrative responsibilities of the different layers, together with the legal instruments at their disposal for enacting spatial policy.

Layer	Administrative responsibility	Legal instruments
National	National structural vision	• **General administrative order** • **Recommendation**
Provincial	Provincial structural vision	• Regulation • Recommendation
Municipal	Municipal structural vision	• Zoning plan • Regulation

Table 9 Administrative responsibilities and legal instruments relevant to spatial organisation, available to governmental bodies, in the Netherlands

§ 2.7.2 Municipal organisation

Broadly speaking, a municipality is dualistic in nature; there is an elected municipal council, and a municipal executive in turn chosen by the municipal council, which both have separate responsibilities. The municipal executive is made up of the aldermen and the mayor, and together they are responsible for the day-to-day operations within the municipality. The municipal council expresses the demands of the inhabitants, and supervises the municipal executive, and questions, criticises, attacks it, when necessary. If the municipal executive does not do what is wanted, the municipal council has the right to dismiss individual members of, or the whole, municipal executive. Figure 11 displays the relationships between the various entities in the municipal legislative body. (VNG, 2016)

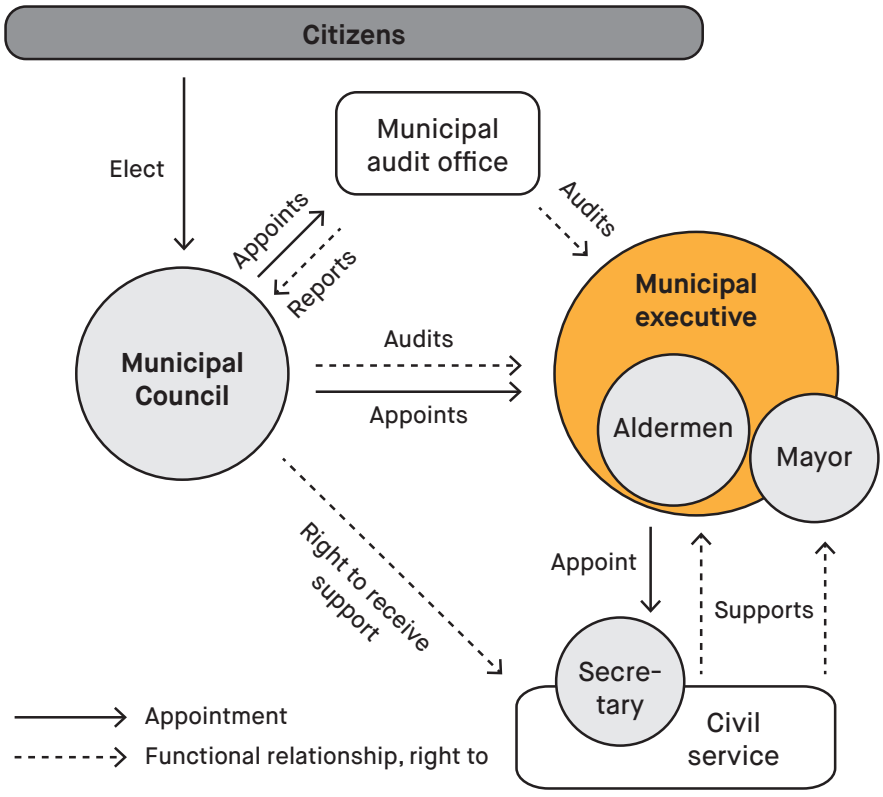

Figure 13 Municipal organisation – relationships of internal entities

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§ 3 Research framework

§ 3.1 Methodology

§ 3.1.1 Type of study

Using the distinction as made by Barendse, Binnekamp, De Graaf, Van Gunsteren, and Van Loon (2012), research can be classified as operations research, or empirical research (table 10).

	Operations Research	Empirical research
Type	Operation-related	Knowledge-related
Aim	• Creating an artefact • Changing situations	• Producing knowledge • Formulating explanations
Relevance	Operational	Theoretical
Subject	Future	Past
Goal	Improvement	Understanding
Methodology	Prescriptive	Descriptive
Science	Formal sciences	Empirical sciences

Table 10 Distinguishing between operations research and empirical research (Barendse et al., 2012)

The purpose of this research is to identify the constraints that seniors are encountering in developing collaborative housing, and to provide them knowledge about these constraints through a comprehensive decision making model – with the purpose of preventing these constraints. Additionally, the purpose of this research is to understand and explain current problematics affecting the development process from an external perspective, in order to produce knowledge which external actors can use to contribute towards a better development process.

On that basis, this research can be called empirical research; it is focused on producing knowledge and formulating explanations. Its research subject is past instances: projects that have occurred or are occurring, in order to descriptively create an understanding of its situation.

The research makes use of qualitative methods to uncover the constraints tied to the development processes of collaborative housing.

The context in which the research operates - collaborative housing projects for and by seniors – is still developing, as by 2019 only 230 such projects are estimated to exist in the Netherlands (S. Williams, 2016). Thus, there are

only a limited number of projects being realised at the very moment. This produces a sample size problem: a quantitative research may have its results generalised to other projects, however, the overall sample size in this context is low, producing results that are not significantly statistically accurate to be of use. Thus, a quantitative research is not a suitable way of gathering knowledge in this domain.

Moreover, the constraints are inherently tied to the type of collaborative housing, and to the organisational model(s) the non-professional residents that make up the project team, have chosen to adopt. This implies a high variance in the way the projects and teams are organised. This posits research on a case-by-case basis: in-depth research that considers the unique characteristics of each project and team, is qualitative in nature, and for which the unique characteristics of each project are a strength rather than a limitation.

Moreover, these aspects of the collaborative housing process have not yet before been researched, and there are likely several aspects not yet identified by the author (unknown unknowns). The method of research should encourage new information to be discovered, identified and assimilated into the research. Quantitative research has a pre-defined scope before any interviews are conducted, and thus disregard any data that is outside of that fixed scope. Qualitative research allows such new information to be included.

Thus, rather than to produce standardized data collection, or to be able to widely generalize the findings of this research, the purpose of this research is to produce “thick” descriptions (Clifford, Cope, Gillespie, & French, 2016) that highlight the specific context of a limited set of cases.

§ 3.1.2 Methods and techniques

§ 3.1.2.1 Desk research

Desk research encapsulates (1) literature research, (2) market research, and (3) government documents. Each of these are theoretical sources of data, that are accessed largely through the internet and (online) libraries.

Academic literature research is accessed mainly though library.tudelft.nl, and scholar.google.com. These databases combined have references from all over the world, and thus ensure proficient literature coverage.

Market research is performed on the basis of market and commercial reports, provided by real estate professionals and other institutions. Sources of such reports are JLL, Savills, CBRE, ABN Amro, Rabobank, and more.

Government documents are accessed through search engines and public

government websites. This type of encapsulates vision documents, laws, municipal resolutions, taskforce documents, meeting notes, national government debates, press releases, and more.

§ 3.1.2.2 Document analysis

Document analysis is a form of research in which documents are interpreted by the researcher to give voice and meaning around a specific topic (Bowen, 2009). As such, document research is more often employed to verify findings or corroborate evidence from other sources. On the condition that attention is paid to the meaning of the document, and its place within its wider context, data from these sources can be useful and contribute to the research purpose. Important limitations are insufficient detail on the topic in question, retrievability of its sources, and biased selectivity. (Bowen, 2009)

§ 3.1.2.3 Semi-structured interviews

A semi-structured interview method is adopted to perform the interviews with seniors. Due to the subjects being clearly outlined, and the purpose of the interviews is to collect in-depth information about these set-out concepts, it is important that the interview does not wander towards unconstructive concepts. At the same time, there needs to be enough space for the interviewee to answer in their own words, to allow for unexpected ideas and concepts to appear, offsetting the researcher's bias on the relevant concepts.

Due to the generally relatively descriptive nature of the research, structured research will not be employed. Structured research has a rigid interviewing protocol and allows for 'survey style' interviewing. On a shared basis of exactly the same questions, answers can then more easily be compared.

Pre-interviews

An interview guide is prepared (Appendix II), which is structured as follows:

1. A list of related topics and aspects of inquiry not directly shaped into topics of inquiry and questions. These serve to stimulate the mind of the interviewer, and remind the interviewer of "hooks" that may be employed throughout the following interview.
2. Brief introduction to say to interviewee, to help the interviewee contextualize the interview, and to build some rapport.
3. Face-sheet of information, collecting the name, housing project name, housing project delivery year, amount of residents, amount of households, age distribution within the project, household distribution within the project, degree of similarity or uniqueness of the dwellings within the project, and finally the price range of the dwellings in the project.
4. Set of 17 probing questions, loosely organised by the topics: personal

traits, motivations, process, and conclusion

Post-initial interviews

After the initial three interviews were concluded and their transcriptions made, initial observations became apparent. In line with Grounded Theory (figure 15), iterative theoretical sampling is applied. Herein, immediate coding of collected data informs the "theoretical saturation" of a topic, allowing the researcher to adjust the theoretical sampling (adjust sources, adjust data extraction method) based on how "saturated" a topic is. Thus, these observations shaped the next iteration of the interview guide (Appendix III). Notable changes were: the extension of the face-sheet to include more demographic descriptors of the interviewees, the removal of the topic "personal traits" and the addition of the topic "role of municipality".

§ 3.1.2.4 Case studies

The last sub research question seeks to understand the how and why of constraints affecting a development process. The context in which this development process occurs is highly variable, and each project has peculiarities strongly bound to its specific context, conditions that the researcher cannot consider upon selection yet are part of the research. Moreover, the research seeks to complement existing knowledge on the collaborative housing development process while operating in an academic context that has little to no previous research.

Therefore, the case study method was selected as it permits to ask the how and why questions, allows an investigation into a phenomenon in its own context, permits a greater level of research detail into its subjects to compensate for its lack of generalisability, and lastly, permits research into a phenomenon when the researcher cannot control related events. (Rowley, 2002)

Bryman (2016) identifies different types of case studies; a critical case, an extreme or unique case, a representative/typical case, a revelatory case or a longitudinal case.

This research makes use of representative case studies, where the conditions of a typical situation are described, and possible findings have a more valid base for generalisation towards other projects. This is relevant as the research does not make specific recommendations towards the researched cases, but serves as a decision-making model for future residents, and thus the results need to be as generalisable as possible.

Case study light and deep dive case study

Due to the limited time scope of the research, a strategy is employed to narrow down the amount of case studies to an amount that allows for sufficient deep-diving into the case. This consists of a set of "case study light" investigations into a predetermined set of cases based on the required sample size. In this "light" comparison, the cases are compared across a number of parameters that become apparent from the semi-structured interviews, together with parameters as extracted from the literature review.

Thereafter, an informed choice is made to perform deep dive case study investigations into one case study out of this wider set of cases. Thus, the researcher is enabled to perform deeper analysis on the case at hand, apply Grounded Theory more thoroughly, and extract more valuable learnings, which might not become apparent from skimming over the case.

Case study interviews

The interview protocol for the case study interviews is based on the compiled list of constraints, found during the empirical research of chapter 7. For each specific constraint, one dedicated question is formulated in the case study interview protocol (appendix IV).

The findings were extracted by relating the transcriptions of the spoken answers to those dedicated case study interview questions, to the constraints for which they were formulated. Seemingly arbitrary fragments of the transcriptions are also added to the findings per constraint, when they addressed the same constraint or topic. This was required due to the anachronistic nature of answering by the interviewees.

§ 3.1.2.5 Structure

Figure 14 displays the research structure. The theoretical framework serves as a basis for both phases. The theoretical framework is developed through literature research. Both phases embody the empirical research but are aimed towards different purposes. The first phase serves to understand the situation of the senior and leads to the first research objective of a decision-making model for seniors that want to start collaborative housing projects. The second phase serves to understand the collaborative housing development process, and leads to an improvement framework, focused on external actors involved in the development process.

The different steps within the phases correlate to a research question. The explicit relations between the research questions, objectives and research methods employed to answer the research questions, are visible in table 11.

The data within each step, within each phase, supports the step below it in the logical sense, but is not collected in that order. When all data within a phase is collected, it represents a diffuse body of knowledge, which is then synthesized into theories and explanations, in line with Grounded Theory (continued under 'operationalisation') (Bryant & Charmaz, 2007).

Phase	Sub research question	Objective	Methods
1A	What are the housing demands of young seniors?	Determine housing criteria's for young seniors	Semi-structured interviews
1B	How will the housing demand of young seniors change over the coming decades?	Establish and project relevant demographic trends	• Literature research • Policy document research • Market document research
1C	What government measures and policies affect this (mis)match, and how?	Determine relevant and acting government measures and policies	Policy document research
2A	What are the key constraints affecting residents during the development process	Inventorise and categorise key constraints	Semi-structured interviews
2B	How can the constraints be alleviated?	Determine how constraints can be alleviated	• Case study investigation • Literature research

Table 11 Overview of research methods per phase per sub research question

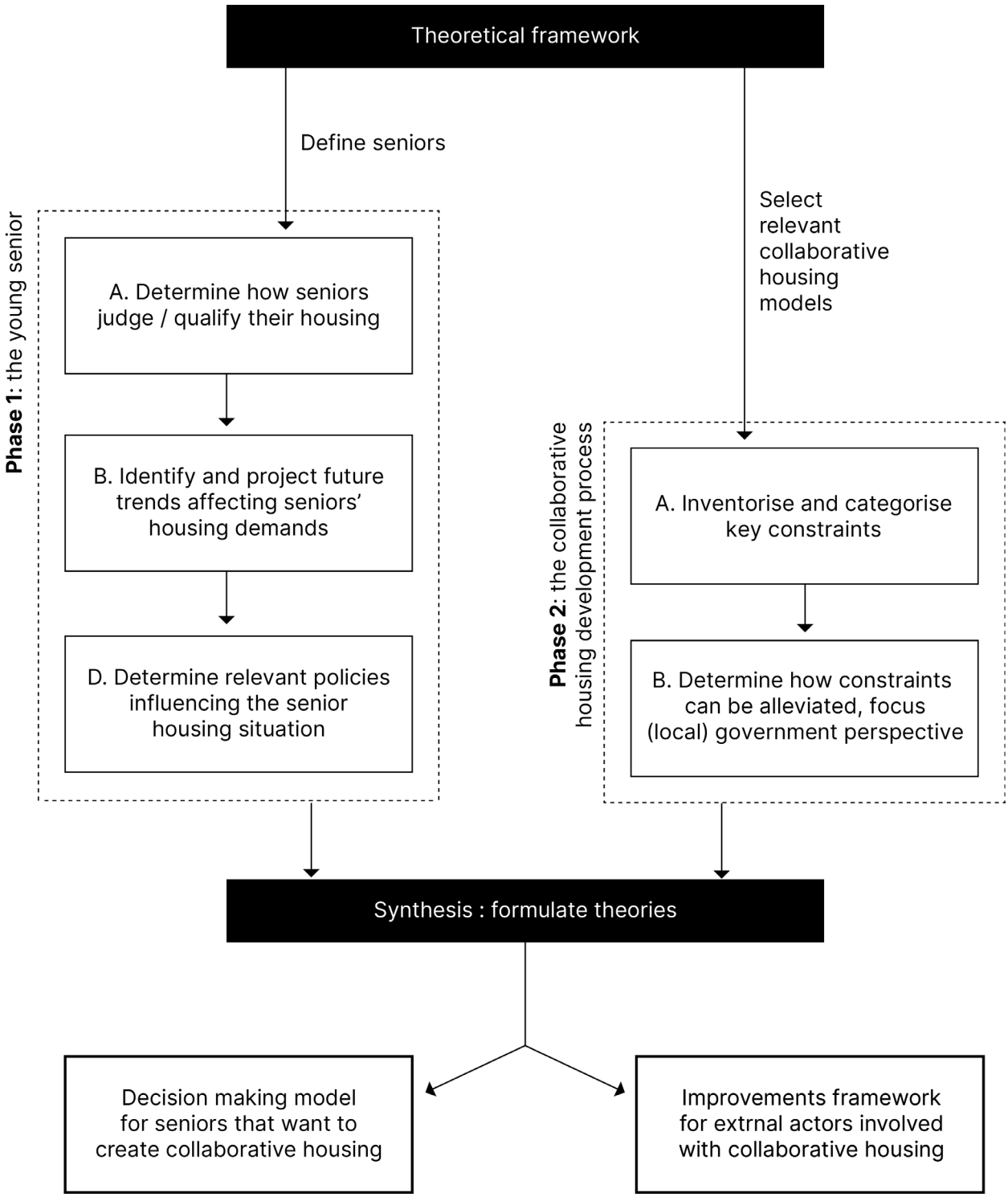

Figure 14 Research structure

§ 3.1.3 Sampling

§ 3.1.3.1 Sample size determination

Sample size determination in qualitative research is contextual and partially dependent upon the scientific paradigm under which the research is taking place. This research adopts a prevalent concept for determining sample size in qualitative research, "saturation", also referred to as "information power" (Boddy, 2016; Malterud, Siersma, & Guassora, 2016). A higher information power corresponds to a lower required sample size, and thus required sample size should depend on the variables that determine the information power of the research method (aim, specificity, theory, dialogue, analysis). The chosen sample size is further elaborated on per method.

§ 3.1.3.2 Policy documents

The governmental entities involved in housing and housing policy are organised in bodies operating at the national, provincial, and municipal level. There is one national government, there are 12 provinces, and 355 municipalities (VNG, 2018).

Each level operates independently from the others, and since the updating of the spatial planning approach in 2006, even more so (Ministeries van VROM, 2004). To create a representative sample of government therefore, it is necessary to gauge across the different layers.

As there is one national government, all relevant sources are accepted. On a provincial level, the sampling is limited to two arbitrarily chosen provinces, on the condition that they are relatively distinct in terms of density and population.

On the municipal level, the investigation is carried out over a representative sample of municipalities. Large, urban municipalities are organised and operated differently than rural municipalities, and thus it is of value to sample the documents from all scales of municipalities. The sampling is based on number of residents, where a distinction is made between very large municipalities (G4), with more than 300.000 residents, large municipalities (more than 100.000 residents), medium-sized municipalities (50.000 – 100.000 residents), and small municipalities (less than 50.000 residents).

The scale levels with respect to resident count are selected on the basis that at each scale level, unique challenges must arise. That unique challenges arise, is partly validated through the observation that government entities of similar sizes in terms of resident count, create knowledge (sharing) networks. One such network is M50, for medium-sized municipalities (M50,

2019). Thus, to gauge with a degree of accuracy, one municipality is sampled from each category.

Table 12 lists the different types of policy documents accessed, in line with the types of administrative responsibilities and legal instruments as listed in table 9.

Layer	Types of sources	Chosen sample subset
National	• National structural vision • Research (recommendations)	All
Provincial	• Provincial structural vision • "Toekomstverkenningen" • Research (recommendations)	• Zuid-Holland • Groningen
Municipal	• Municipal resolutions • Implemented policy	• Very large: Utrecht • Large: Eindhoven • Medium-sized: Zeist • Small: Lochem

Table 12 Types of sources for the different types of policy documents, together with chosen sample subset(s)

§ 3.1.3.3 Market documents

The goal of the market document sampling is to accurately represent the perspective of prevalent producers of real estate (supply side). Market documents imply documents by market parties, which implies any party related to the Dutch residential market.

Housing markets in general are characterised as imperfect markets due to the lack of information, complexity of the product, long production time, high investment costs, and more (P. Boelhouwer, 2011). The Dutch real estate market, especially the supply-side, is considered an oligopolistic market, where a few large players regulate the housing production (Zondag, de Bok, Geurs, & Molenwijk, 2015). Therefore, sampling the documents a few of these key players consume and or publish, can provide an adequate representation of their perspective.

In total, there are about 7.600.000 housing units, of which ±43% are rental, and 57% are owner-occupied. Of the rental units, ±73% (2.400.000 units) belong to housing associations, 18% belong to investors (600.000 units), and 9% to others. Housing associations are a limited group, of which in 2015 there were 362 (Deloitte, 2016). Of the investors, 23% are institutional investors (140.000 units), and 77% are private investors (460.000 units) (Capital Value, 2016). The producers of housing for owner-occupiers, developers and builders, are also relatively concentrated, with the largest producer selling 5470 dwellings in 2018, down to the company listed at place 40 with ±300

sold dwellings. Thus, it can be said that the majority of housing producers meant for the owner-occupier market, belong to a group of ±50 companies. (de Blauw, 2019)

The fact that producers of housing in the Netherlands are relatively concentrated, across the different segments, implies a lower sample size can relatively accurately represent their perspectives.

Table 13 lists the different types of market documents accessed, from the different actors, in line with the sampling method described above.

Actor type	Names	Chosen sample subset
Bank	Rabobank, ING, Abn Amro	ING
Real estate services	JLL, CBRE, Cushman and Wakefield	CBRE
Developer/builder	BPD, AM, Amvest, COD, Blauwhoed	Blauwhoed
Housing corporation	Ymere, Staedion, Nijestee, Mitros, Vestia, Stadgenoot, Rochdale, De Alliantie, Aedes (association)	Habion
Institutional investors	Syntrus Achmea, BPD Investments, Apollo Zorgfonds, Bouwinvest	Bouwinvest

Table 13 Actors, names and chosen sample for market document sampling

§ 3.1.3.4 Semi-structured interviews

The interviews have a broad aim, high specificity, are grounded in theory, have a strong dialogue and a case-style analysis (in-depth analysis of discourse details). Therefore, the information power of the samples is relatively high, and the sample size may be relatively low. The lowest permittable sample size is 1, and thus the research sets a sample size between 5 and 10 young seniors. Table 14 shows the inclusion and exclusion criterions for the selection of interviewees. The age is derived from the theoretical framework, and targets "Young Seniors". The seniors must have been involved with at least one collaborative housing project, as defined in the theoretical framework. Moreover, the project must have progressed beyond the initial phase of community building.

The target demographic is present throughout the whole country. However, these individuals do not aggregate in national organisations, or through decentral web communities. Thus, the target demographic is relatively hard to reach, making probabilistic sampling near impossible. Instead, a snowball sampling strategy is adopted, wherein participants refer to further participants.

	Inclusion criteria	Exclusion criteria
Age	50-65	
Action	Involved with collaborative housing project	
Project phase		Community building

Table 14 Interviewee inclusion and exclusion criterions

§ 3.1.3.5 Case studies

The case study samples have a narrow aim, high specific, grounded in theory, with a strong dialogue and case-level analysis. Therefore, the samples have a high level of information power, and may have a low sample size. Literature indicates that in the management domain, highly informative and meaningful research has been demonstrated with a sample size of one. Especially new fields can have highly relevant findings originate from small sample sizes (Boddy, 2016). Thus, a sample size of 1-3 case studies is determined.

	Inclusion criteria	Exclusion criteria
Model	co-wonen, co-housing, centraal wonen, wooncoöperatie, CPC	co-living, shared house, woongroep
Residents	At least two young seniors	
Year		Development finalised more than 5 years ago
Location	Netherlands	
Project purpose	Housing	

Table 15 Case study sample inclusion and exclusion criteria's

The inclusion/exclusion criteria visible in table 15 are determined using table 1 and 5, and concern the conditions for a project to be called collaborative housing, and for a project team member to be called a young senior. The project purpose needs to be explicitly housing, and multigenerational developments are included through the inclusion criteria that developments should include at least two young seniors to be considered for and by young seniors. Lastly only projects realised within the last 3 years are considered, on account of the reliability and accuracy of the data.

Due to the limited scope of the research, the case study investigation is executed in two phases. Firstly, a series of initial "light" case studies identifying common and varying traits between projects, based on variables extracted from the semi-structured interviews. Based on this comparison, the

choice is made to perform a deep-dive case analysis into two of these cases. The choice of deep-dive cases is made on the basis of available information, and the current knowledge gap in the scientific literature.

§ 3.1.4 Operationalisation

The research operationalisation is based on Grounded Theory (Strauss & Corbin, 1994). In contrast to a more traditional model of research where data is collected in order to prove or disprove a theory rooted in a pre-selected theoretical framework, Grounded Theory allows important concepts and/or elements to "emerge" through data collection and reviewing, with that, closing the gap between theory and empirical research (Bryant & Charmaz, 2007). Grounded theory focuses on the construction of new theories through collection of empirical data, rather than description or application of existing theories (Charmaz & Bryant, 2011). Therefore, it is especially relevant for exploratory or descriptive studies of relatively new research domains, where both theories and samples can be scarce, such as the investigated domain.

Grounded theory can be structured in different ways, but generally speaking data collection comes before theory formation (Birks & Mills, 2015; Charmaz, 2006; Corbin & Strauss, 1990; Strauss & Corbin, 1994; Thornberg, 2017). The author has chosen to adopt a process, visible in figure 15, wherein the data collection and coding steps are informed of earlier research (through theoretical sampling, sensitizing concepts and initial deductive coding) to lead to more consistent research, however this is not required (Birks & Mills, 2015). Initial sampling, based on the research problem, leads to immediate data collection, which is coded with the help of sensitizing concepts arrived at through the research problem. Post data collection, the theoretical saturation is evaluated, leading to a decision of whether or not more data collection is necessary.

Thereafter, the constant comparison method is used to transform the data into a coherent theory. Constant comparison "combines systematic data collection, coding, and analysis with theoretical sampling in order to generate theory that is integrated, close to the data, and expressed in a form clear enough for further testing" (Crowson, Conrad, Neumann, Hawarth, & Scott, 1993)

In Grounded Theory, ideas are arrived at through process of "induction", a process of extracting, reviewing and iterating on key concepts/elements from qualitative data. In structuring that process, this research adopts the concept of 'sensitizing concepts' defined as "those background ideas that inform the overall research problem" (Charmaz, Denzin, & Lincoln, 2003),

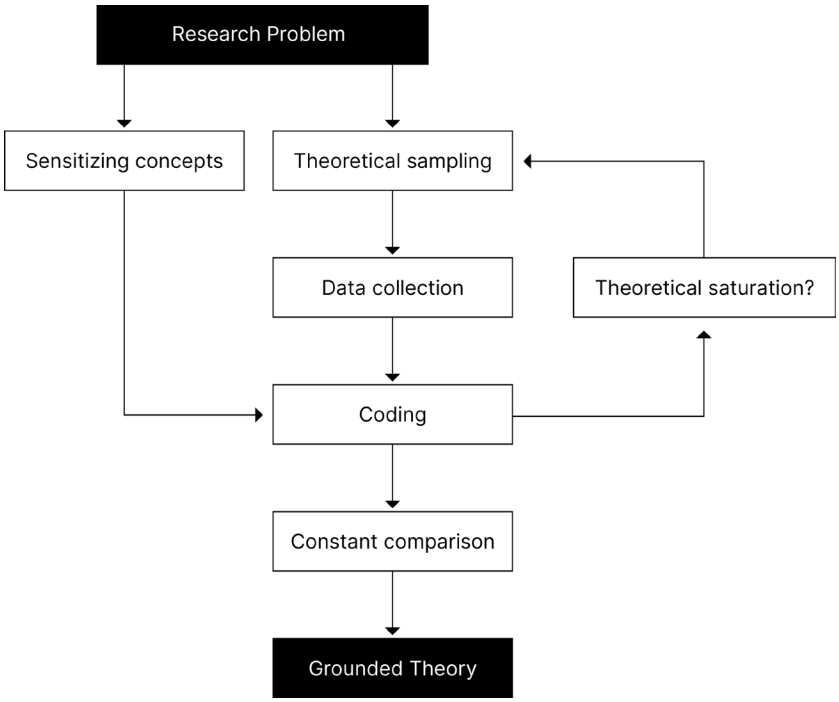

Figure 15 Operationalisation process based on Bryant and Charmaz (2007)

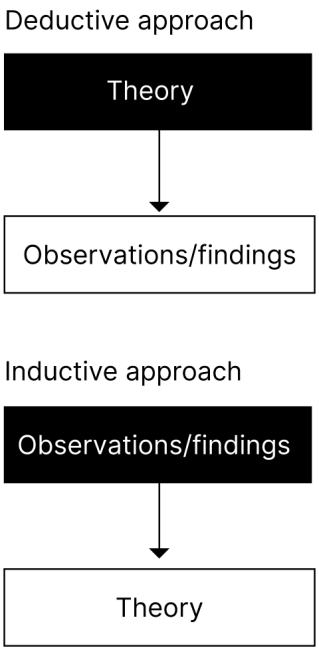

Figure 16 Deductive and inductive approaches

as an intermediate abstraction level between the research problem and the deductive and inductive codes.

Due to the laborious nature of Grounded Theory, and the limited scope of this research, an intermediate form of grounded theory is adopted. Herein, elements of grounded theory are used. In line with Grounded Theory, a theory is arrived upon through the method of theoretical sampling, data collection, coding, iterating on the theoretical sampling, and finally through constant comparison of the acquired data. Used elements are thick descriptions of contexts, events and participants, derived from multiple sources of data collection (interviews, case study investigations, literature research, market document research), iterative theoretical sampling and interconnection of codes from data to establish patterns and connections. Finally, these elements contribute towards a theoretical explanatory model, also referred to as an "emergent theoretical model" (Parks, Xu, Chu, & Lowry, 2017).

Kelle (2007) identified that "A strategy of coding which uses different and even competing theoretical perspectives may often be superior to a strategy which remains restricted to a limited number of pet concepts". Therefore, codings from multiple theoretical perspectives are used: deductive codes and inductive codes (figure 16). A set of deductive codes have been identified in the theoretical framework, additionally visible in the conceptual model (e.g. types of constraints). The inductive codes are induced during the interviews

Deductive codes

Table 16 provides a deductive framework with concepts extracted from the theoretical framework, to serve as a guideline during interviewing and during further coding. These codes serve as a basis for coding the initially collected data and are to be iteratively complemented with inductive codes.

Research question	Concepts	Deductive codes	Source
Through which criteria's do seniors judge their housing?	Young senior	• Cognitive age • Relocation likelihood	2.2.4
		• Quality of life • Extra-urban location • New activity openness • Current housing • Demanded housing traits • Children • Marital status	
	Housing demand	• Housing typology • Collectivism	2.2.4
What are the key constraints affecting the development process?	Development process aspects	• Community building • Development (site) • Requirements definition • Design • Implementation • Operation/maintenance	2.4.1
	Constraints	• Economic • Legal • Environmental • Technical • Social	2.5
How can the constraints be alleviated?	Constraints	Coping mechanism	

Table 16 Deductive framework for operationalisation of subset of research questions

Inductive codes

During the semi structured interviews, multiple themes that were not deductively defined, became apparent. These are listed in table 17.

The first of these codes is social organisation. Social organisation is a term used in sociology to explore patterns of relationships between and among individuals and social groups. These patterns can apply to structure, communication systems, composition, and more (Wheelan, 2005).

Secondly, the role of the municipality was recognised as a strongly recurrent theme. A municipality in the Netherlands is an independent administrative

body that functions as the lowest level of government, and has significant responsibility to plan and execute spatial development (Needham, 2016)

Source	Inductive codes	Related concept
Semi structured interview	Social organisation	Housing preferences
Semi structured interview	Role of municipality	Development process aspects
Semi structured interview	Participation catalyst	Personal process
Semi structured interview	Deliberation	Personal process
Semi structured interview	Occupation	Descriptor
Semi structured interview	Expectation management	Personal process
Semi structured interview	Cognitive vitality	Young senior
Semi structured interview	Process duration	Development process aspects
Semi structured interview	Constructor selection	Development process aspects
Semi structured interview	Experience	Personal process
Semi structured interview	Process constraints	Development process aspects
Semi structured interview	Communication	Development process aspects
Semi structured interview	Municipality contact	Development process aspects

Table 17 The qualitative sources, with deduced inductive codes and related concepts

§ 3.1.5 Data analysis

The data is collected using a voice recording device, after requesting explicit permission to do from the interviewee. During the interviews, the author makes notes, to serve as a log of the conversation, and to provide hooks for further inquiry.

Thereafter the interview is transcribed using speech transcription software (sonix.ai), which is corrected by the author through reading the transcript while listening to it.

Then, the data is coded using the deductive framework visible in table 11. This serves as a basis for coding, the “initial coding” (Charmaz, 2006). Due to the recursive nature of Grounded Theory, the data serves as a source for new codings, the “inductive” codings, which complement the deducted codings, synthesizing into an incremental coding framework. Due to the incremental nature of the framework, each added piece of data can be related to previous data, forming a reliable basis upon which to form theories.

§ 3.2 Data plan

The data generated during this research will be made available to other researchers, in support of the research ecosystem surrounding collaborative housing. The data plan serves to enhance the findability and usability of the data by machines, and to support reuse of the data by individuals, in line with FAIR principles (Wilkinson et al., 2016).

To that purpose, the data generated during this research is:
- Anonymised for public disclosure
- Processed using non-proprietary file-formats
- Accessible from and indexed by public research repositories
- Accurately and richly described with meta-data

The anonymised data has been included in this research report. Underlying data that cannot be anonymised; the audio recordings and transcriptions, can be requested from the author. The colophon contains the contact details.

§ 3.3 Ethical considerations

It is in the nature of qualitative studies that the interaction between researcher and participants can be ethically challenging for the researcher, as they are personally involved in different stages of the study, and can influence the participants' lives (Sanjari, Bahramnezhad, Fomani, Shoghi, & Cheraghi, 2014). Therefore, the following principles are adopted.
- Informed consent
- Beneficence principle
- Respect for anonymity
- Respect for confidentiality
- Respect for privacy

§ 3.4 Audiences

The primary audience for the research is future residents: young seniors that are looking at, or already in the process of developing housing together to solve their housing needs. The benefit they get from the research is that they better understand the peculiarities and challenges between the different models, and an awareness of which model(s) suits their context best.

The secondary audience are the other primary stakeholders; housing producers (contractors, CPC managers), professional housing actors (housing associations, property develops and architects) and a singular secondary stakeholder (local authority, municipality). These actors have strong influence or control over the primary resources involved with the collaborative deve-

lopment process, and thus can constrain or empower a development process more than other actors. The second research goal, a framework to alleviate the process constraints, is aimed at them.

Lastly, the wider research community surrounding collaborative housing is also an audience, who benefit from the development of this new perspective within the collaborative housing development process.

§ 3.5 Evolution

Initially, the research framework was developed around the main research question:

What collaborative housing model might be most appropriate for young seniors wishing to develop collaborative housing?

However, during the research, the findings clarified that a focus on housing models in relation to difficulty to realise collaborative housing projects, was of lesser importance.

Therefore, the research re-oriented towards housing needs and the role young seniors can play in improving the realisation process, with the following main research question:

How can young seniors positively contribute to the realisation process of appropriate housing for them?

Part II

Understanding Young Seniors

This part is the first of two parts showcasing the research results. This part starts with understanding the housing demands and motivations of young seniors. Therafter, the perspective of government and market parties upon the demographic of young seniors is explored. Lastly, relevant policies are explored and analysed. In the end, you will have an understanding of young seniors, and their context.

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§ 4 Housing demand

§ 4.1 *Prologue*

The purpose of this chapter is to answer the following research question:

What are the housing demands of young seniors, and through which criteria's do they judge their environment?

This is answered with the use of semi structured interviews. It is a qualitative technique, and its sources are sampled as described in the research framework.

§ 4.2 Introduction

The demographic label ‘senior’ used to denote a relatively unambiguous group in society. However, with better health, higher life expectancies, higher levels of education, more affluence, the group that could in the previous decades be grasped with the term ‘senior’, can no longer be done so. Those now entering the life phase that may be called seniority, are increasingly diverse in their position and outlook on life, which is expressed in their life choices. One such choice is how they want to live.

This chapter seeks to develop insight into those housing demands among this diverse demographic group.

This is achieved through semi structured interviews with a specific sampled group of young seniors. The data is extracted using thick descriptions, which enable me to establish key themes. The themes pertain to two aspects of the question: “what” is wanted, and “why” it is wanted. Effectively, the question is answered by identifying, categorising and contextualising the “what” and the “why”, described under “housing attributes” and respectively “motivations”. The “what” identifies the concrete needs and demands that young seniors think they want, and the “why” aspect allows the reader to gain insight into the context that shapes the “what”. Through this process of identifying, relating and contextualising data, the reader gains an insight into the demands of this specific demographic group.

§ 4.3 Interviewees

The sample size of interviewees is 9, which have been sourced through personal networks, which were the source for further interviewees through the snowballing strategy. The following paragraphs discuss different describing characteristics of the sample.

Gender

In terms of gender distribution, the sample is skewed towards women, who represent 66%, with the other 34% being men.

Age

The sample inclusion criteria list ages 50-65, however the partner of one of the interviewees was also present, explaining the single interviewee with age 69. Besides that outlier, the 60-65 segment is more strongly represented within the sample (figure 17). Nonetheless, interviewees within all 5-year intervals between the set age inclusion criteria, were interviewed. The average age of the sample thus was 61,2 years old.

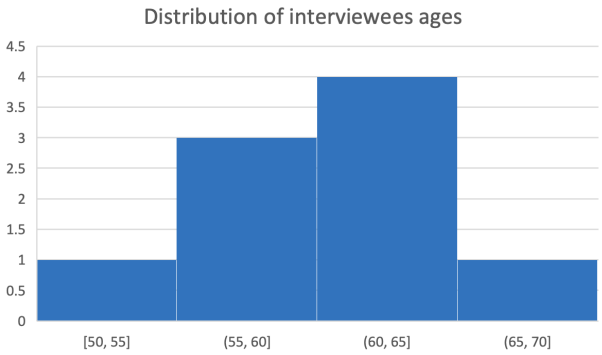

Figure 17 Distribution of interviewees' ages

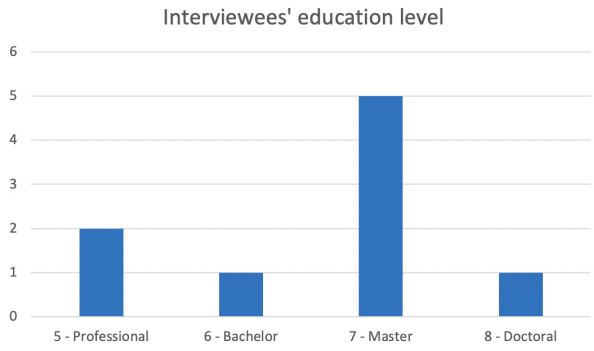

Figure 18 Distribution of interviewees' education levels

Education

Using the International Standard Classification of Education (UNESCO Institute for Statistics, 2012), the author discerns between: level 5 (Short-cycle tertiary education), level 6 (Bachelor or equivalent), level 7 (Master or equivalent), and finally level 8 (Doctoral or equivalent).

Figure 18 shows the distribution of education levels within the sample. It is visible that the majority of interviewees have achieved a masters (or equivalent) education, with only one interviewee having achieved a doctorate, and only one a bachelors. There are two interviewees having achieved professional education.

Partnership status

89% of the interviewees are in a partnership, be it heterosexual or homosexual. The other 11% is separated after having been previously married.

Project type

Additionally, 87,5% of the interviewees are involved with collaborative housing projects in the form of Collective Private Commissioning. Two interviewees were or are involved with 'co-housing', even though for both these residents, this term was not mentioned, and they did not identify as such.

Geographic distribution

The majority of the interviewees live in the province of Noord-Brabant, representing 56% of the sample. Two are from Limburg, representing 22%, and the other two are from Gelderland and Noord-Holland (table 18).

Province	Count	Proportion
Noord-Brabant	5	56%
Limburg	2	22%
Gelderland	1	11%
Noord-Holland	1	11%

Table 18 Represented provinces in interviewees' sample

Project state

In terms of project state, a large part of the interviewees is involved with finished collaborative housing projects. One has abandoned the project due to failing to obtain a permit, and two have started the realization now that the permit has been acquired. Another three interviewees are involved with projects that are a suitable location for the project.

Project state	Count	Proportion
Seeking location	3	33%
Abandoned - obtain permit	1	11%
Start realization	2	22%
Finished	3	33%

Table 19 Interviewee project states

Occupation

Of the sample, two interviewees are retired (22%), whereas the others are all working. The reported occupations include healthcare consultant, disability care entrepreneurs, secondary school teachers, management consultant, mental health therapist, and architect. A notable trend is that four out of 9 interviewees (44%) are actively working in healthcare-related domains.

Ideal range of residents and households

Figure 19 Preferred resident counts in interviewee projects

As visible in figure 17, there is a relatively wide spread of (preferred) resident counts for the various housing projects. The widest spreads are embodies by the location-seeking projects, and the projects with a relatively large number of households, which allows for greater variations in resident counts. Of the projects that have been realized, and that are currently in realization, the average number of households is 15.

To be included household types

All interviewees indicated a clear preference for a diverse household composition. For all interviewees, the housing project thus includes singles, and pairs. For 33% of the interviewees, young families were very welcome, whereas 44% of the interviewees indicated families were to be included.

Household type	Count	Proportion
Singles	9	100%
Pairs	9	100%
Young families	3	33%
Families	4	44%

Table 20 Interviewee household types

Owner-occupier or rental

All interviewees indicated their projects consist of owner-occupier dwellings: housing units that are bought and owned. A minority of two interviewees indicated having or planning to include rental units in their project. Half of all interviewees indicated having researched the ability to include social rental units, but it being unfeasible.

§ 4.4 Housing attributes

The complete list of findings relating to housing attributes can be seen in appendix V. The following paragraphs summarise those findings.

§ 4.4.1 Housing type

Among the interviewees, there was a shared demand for apartments, be it with attributes that make them unique, the principle extending also to the design of a to-be constructed extension to an existing object. This was emphasised by four interviewees.

> *We wanted to live in an **apartment**, but not in a shoebox*
>
> - Wife and husband, aged 60 & 69, living inside a finished project

There is a demand for a 'characteristic', or 'nonstandard' house – which was repeated by three interviewees.

> *All dwellings are **unique**. We don't have a **standard dwelling**, neither in the newly built sections*
>
> - Wife and husband, aged 60 & 69, living inside a finished project

As a result, it was recognized that the dwellings are owner-occupier and are placed at the higher end of the housing market, in terms of market value. One interviewee recognized that this created an "elite" housing atmosphere, which they wanted to prevent. The realisation of the tendency towards owner-occupier housing was recognized by four interviewees.

> ***Expensive** dwellings … beautiful houses. But that is not what we want (privileged housing), so we have to be careful about that.*
>
> - Wife and husband, aged 62 & 64, project in pre-construction phase

§ 4.4.2 Sizing

The data indicates there is a common demand (shared by 5 interviewees) for dwellings roughly 100 m2 in size. All interviewees indicated there is always a factor of variability, in part due to the nonstandard nature of the building into which the development is taking place, or the variability of the design. At the lower end, 70 m2 was indicated as an acceptable size, indicated by a single interviewee. The other interviewees providing the data were all in partnerships, and thus the 100 m2 is roughly an accepted size for households of two.

Additionally, the data indicates that this size was arrived upon after deliberation, and that initially, multiple interviewees preferred apartments of around 120 m2. It was after including the benefits of participating in a collaborative housing project, together with the fact that the shared spaces "add" to the space of your own dwelling, that the size of slightly more than 100 m2 was agreed upon.

> ***At first glance we preferred about 120 square metres**. Eventually we discussed as a group, and we all wanted communal areas and spaces. We could do with less. So eventually we agreed that about 100 square metres would be suitable.*

> *We ourselves have downsized **from 120 to a 100 square metres**, for a loft-like dwelling, so that we waste less space on redundant rooms like hallways and such. And then you still have the communal spaces.*
>
> - Wife and husband, aged 60 & 69, living inside a finished project

§ 4.4.3 Green and sustainable

The data indicates there is a clear preference among young seniors to live in a green and sustainable environment. During seven interviews it was explicitly expressed there is a wish to build green and sustainably, and to create the project in a location that permits that. Six interviewees underlined this aspect of housing.

> *For me the combination of **green and sustainable** …, important*
>
> - Woman, aged 59, living inside a finished project

§ 4.4.4 Location

It is apparent that young seniors do not wish to live in the middle of nowhere. Future residents show awareness of the fact that within project groups, there can be a large variety of demands. Nonetheless, they are convinced the project can come into being. A shared demand in terms of location is that it provides a beautiful place. Multiple interviewees (3) indicated they prefer to have significant amounts of ground and space.

> *For us it's important to have **space, a beautiful place***
>
> - Woman, aged 57, has abandoned their project after failing to secure a location

There is awareness that such places are not widely available inside cities, but nonetheless it is explicitly expressed that cities or villages should not be too distant; it should be reachable by bike. The perceived "quality" of the town is therein also an important factor. Locations on the edge of cities and or villages appear to be highest in demand. Four interviewees found this important.

> *For me it's important to have a pleasant town nearby*
>
> - Woman, aged 59, living inside a finished project

A factor determining the quality of a location is the accessibility: there is a common demand (3 interviewees) to be able to walk to stores, public transport, and/or other facilities such as the cinema or theatre. Especially with an eye on the foreseen declining mobility due to old age, this factor is more important.

> *It would be pleasant to be able to walk to the shops, and to be able to walk to public transport*
>
> - Woman, aged 65, her project is looking for a location

At the far end of the spectrum, two interviewees indicated that for that reason, they prefer to live directly in the city centre. However, this was also combined with a continued demand for outdoor space.

> *The other in the centre of town … But that you can go into a garden*
>
> - Woman, aged 64, her project is looking for a location

§ 4.4.5 Independence and privacy

The data indicates there is a high sentiment of self-reliance and independence present, and that therefore, independent living units were preferred. This excludes any communal living forms where residents simply have "rooms". Five interviewees made this explicit.

> *We've collectively agreed that each of us wants to live **independently***
>
> - Wife and husband, aged 62 & 64, project in pre-construction phase

Moreover, there is a strong demand for privacy, which goes hand in hand with the demand for at the very least having independent dwellings. The wish for communality, sharing, and collective resource sharing in this case does not mean that lives are shared; the privacy of individuals is to be res-

pected and guarded. These observations were acquired from both successfully realized projects, as well as projects that were in the plot-seeking phase – in total from three interviewees.

> *I don't even want to think about it. The idea itself already repels me. You're standing in the bedroom and* ***look straight into someone else's house.***
>
> - Wife and husband, aged 62 & 64, project in pre-construction phase

§ 4.4.6 Future-proof

Two interviewees indicated that a clear criterion for the housing is the degree to which it is suitable to be lived in for the rest of their lives. However, overall, only two interviewees explicitly did so, indicating the majority of the interviewees do not explicitly view themselves as a "liability" in which their house can "relieve" them. A contributing factor may be that the two interviewees that shared this consideration, work in the healthcare sector, and thus are (presumably) more often exposed to the detrimental effects of unsuitable housing on aging individuals - and the effects of physical and mental decline it may contribute to.

> *I just wanted a house where I could have the* ***feeling*** *that I can truly* ***stay there****. That when I am eighty years old, I have to relocate to a dedicated dwelling, again. I wanted to have that* ***already organised****.*
>
> - Woman, aged 59, living inside a finished project

§ 4.4.7 Neighbours and balloting

The composition of the resident group is a clearly distinguishable demand when young seniors are looking for housing. Even when not looking specifically at collaborative housing projects, four interviewees indicated that traditional housing supply and its' "random" neighbours are inadequate. It leads to lack of social cohesion and contact.

> *I'm very hesitant to go next door. At that time, I went two houses down the street, very friendly people … well, they really liked the visit, but there is* ***very little community feeling***
>
> - Woman, aged 65, her project is looking for a location

Additionally, the group in a housing project should be "nice", and there should to some degree be a connection among the residents. Absence of such a feeling is recognized as a valid reason to look elsewhere. It is also recognized that it is hard to judge the degree to which a connection is good,

certainly from a very limited number of "introduction events", and that the formation of social bonds take time, sometimes up to 4 years. Five interviewees underlined this aspect.

> *If that is counterbalanced with that you're with a **group of good people** … the social aspects were very important for me. It had to be a fun group.*
>
> - Woman, aged 59, living inside a finished project

§ 4.4.8 Resident mix

Lastly, of the housing attributes, all interviewees indicated a distinct wish for a diverse set of households, in fact for the mix to be as diverse as possible. The mix is considered primarily in terms of tenure (owner-occupier / rental), household type, relationship type, gender composition, and age.

> *I really find a **mix** of social rent and owner-occupier **much much better** for our society. Everywhere you can see it [monofunctionality] introduce such inequality into neighbourhoods. We prefer a **completely mixed** project*
>
> - Woman, aged 59, living inside a finished project

Additionally, it was recognized that this was especially interesting for groups such as themselves, and that an overpopulation from this demographic group had to be achieved through a quota-limit ('age stop'). Lastly, it was recognized that for outsiders, living with a group of (young) seniors might be less interesting than it is for the groups themselves.

> *Had to put an "age stop" on the project to **prevent it being filled with 50 plus***
>
> - Man, 50 years old, his project is looking for a location

> *There was a couple, mid 30, with small kids… **We've always wanted that** but it never succeeded. People that we asked said; 'no, **not with all those elderly**'.*
>
> - Wife and husband, aged 62 & 64, project in pre-construction phase

§ 4.5 Motivations

Similar to the previous section, the complete list of findings relating to motivations can be seen in appendix VI. The following paragraphs summarise those findings.

§ 4.5.1 Positive reinforcement

A distinctive theme in the motivations for living in a collaborative environment is that of positive reinforcement. Living together helps keep each other active, "alive", enthusiastic and curious. It is mentioned that the theme is too complex to encapsulate in one term or phrase. Two interviewees outlined this motivation.

> *But you are also kept alive in a positive way, by other people. Also to stay active outdoors, to bring a tractor, a donkey, a dog.* ***To stimulate each other*** *to do things. That is much more complex to be honest.*
>
> - Wife and husband, aged 62 & 64, project in pre-construction phase

§ 4.5.2 Exploration and new activities

An effect of such positive reinforcement is that there are frequent opportunities for new experiences and activities. This happens due to living in proximity of like-minded people, getting to know each other in new ways, and frequent opportunities to join others in their own activities. Such opportunities often develop during relatively regular group activities such as a monthly drink and season-bound group activities.

Moreover, residents have the freedom to explore; that implies they have the opportunity to join any group that undertakes an activity, but also have the freedom to not join activities that don't suit their preferences. Additionally, that feeling of freedom permits residents to test the limit of what activities can be done in the communal areas, and to what degree the community can be involved. Four interviewees clarified this motivation.

> *A second thing is that sometimes* ***I experience very nice unexpected things****. That is in part due to the fact that we are now all living together, and we are getting to know each other again. An example; a few residents are very interested in culture. And they have strong roots in the nearby city. So sometimes they know 'oh, there is an interesting parade, a interesting show'. And they bring us with them. And that way, I am in places that I would otherwise never go to.*
>
> - Woman, aged 59, living inside a finished project

In contrast, an interviewee also indicated that there was a high expectation for this kind of community, and that the early years after completion of the project did not provide this community spirit (yet). That led to disillusion and disappointment among residents. However, after a few years, the community and its' internal links started to develop.

You also tend to stick to the things you know. It's known that when everybody has just moved, and everybody is dealing with leftovers from the relocation, that the social aspect needs time. There were quite a few people ***very disillusioned with this process.***

- Wife and husband, aged 60 & 69, living inside a finished project

§ 4.5.3 Enjoyment

Enjoyment, fun and sociality also present a common theme. Two residents indicated they value and gain pleasure from the unexpected.

For me the most important thing is that I can ***pleasantly*** *age*

- Woman, aged 65, her project is looking for a location

§ 4.5.4 Support

Although multiple interviewees have indicated the community is explicitly not oriented towards providing healthcare, the ability to provide low-touch support to each other, such as doing groceries, providing transport, cooking during illness, and more, is seen as important. Three interviewees mentioned this.

We can't provide ***professional help****, or rather, we can replace professional healthcare workers, so we are not going to do that. But, we can* ***do groceries*** *for others, and* ***bring others*** *to wherever they need to be.*

- Wife and husband, aged 60 & 69, living inside a finished project

§ 4.5.5 Cognitive vitality

The presence of others and having to participate in a community is seen as a distinctively positive aspect of collaborative housing. It is a shared sentiment among four interviewees that the stimulations provided by that kind of environment keep you more "alive", independent, and capable. One interviewee indicated that the right kind of housing can also stimulate the "free spirit" of its' residents, and that it is an underserved aspect in society.

I also believe in that by doing that, by engaging with that fragment of "hassle" [to run the community], you stay more … You have to keep active, and that's a good thing. So I see, quite regularly, in other comparable housing communities that people have been living there for 30 years, are 90 years old themselves by now, and when I look at them I think, wow, that person ***looks much more full of life****, than an average person.*

- Woman, aged 59, living inside a finished project

§ 4.5.6 Chance to redesign life

Two interviewees expressed the awareness of new possibilities opening up in this new "phase" of life, which provides them a lot of energy, and also opportunities for new projects. All in all, in terms of housing, this new phase permits them to think about how they want to live, how they want to organize their physical environment, and in short, permits the chance to make new choices and redesign an aspect of life. Changing one's living environment can be considered an influential and infrequent event, one to which the opportunity does not so often present itself.

… you have a lot of freedom. You're all healthy, you can truly make a project progress, but that means you also have an ***appetite for projects****, which means you have a lot of projects, and then this is just one more, and that counts for all of us.*

- Woman, aged 57, has abandoned their project after failing to secure a location

§ 4.5.7 Children

A theme within the motivations of young seniors was the fact that children were moving out of the house or were moving into a new life phase. Three interviewees clearly discern that life is very different with and without children, and two interviewees even indicated in selection of residents to their housing project, that they prefer individuals where the children have 'left the nest', due to the mode of life being so radically different. Another interviewee recognized that bringing such a housing project into reality would be difficult were it not that the children have left the house.

For me the direct motive was that my ***two sons moved out*** *and started to lead their own lives.*

- Woman, aged 59, living inside a finished project

§ 4.6 Findings

In terms of housing attributes, young seniors are dominantly looking for apartments that are rather unique and nonstandard. There is awareness that this leads to generally pricier housing, and this is accepted. A size of roughly 100 m2 for couples, and about 70 m2 for singles is deemed adequate, knowing that the communal space is in effect an extension of the area. A high quality in terms of greenery and sustainability is commonly wanted. In terms of location there is a preference for locations on the edges of towns or villages: where proximity to centres is (sufficiently) balanced with the possibility to be surrounded by adequate lands and greenery. There is a preference for locations on walking distance of public transport, and if possible, walking distance of amenities. There is an explicit demand for independent units (houses, not rooms), and there is a high awareness and appreciation of privacy. Young seniors are looking for places with a sense of social cohesion and community. When there is a group involved, the atmosphere in the group is important. In terms of household types among their neighbours, the more diverse, the better.

The data exposes seven common themes for motivations among young seniors in how they select their housing. The desire of positive reinforcement among peers is an important motivation. Secondly, the ability to explore and do new activities, in new groups of people, and to encounter the “new” is prevalent. Thereafter, plainly enjoying life is also an important motivator. Another important motivation is support from each other; especially in somewhat harder times, without it being an expectation of free healthcare from the community. Thereafter, to keep one’s cognitive vitality high: the impulses gained from responsibilities and frequent interactions within a group are seen as very important benefits. Additionally, entering a new life phase is seen as a chance to redesign an aspect of life, and to think well about the choices one makes, and how they influence one’s development and wellbeing. Lastly, the fact that the children are becoming independent, provides young seniors an important incentive to start thinking about their own needs.

Additionally, it was found that 87,5% of the interviewees are involved with collaborative housing projects in the form of Collective Private Commissioning, while the remaining 12,5% were involved with co-housing. This contrasts with the findings of the theoretical framework, which states that four collaborative housing models should have been found in the Netherlands.

Figure 18 summarises the found motivations for getting involved in collaborative housing, by young seniors, and their housing demands.

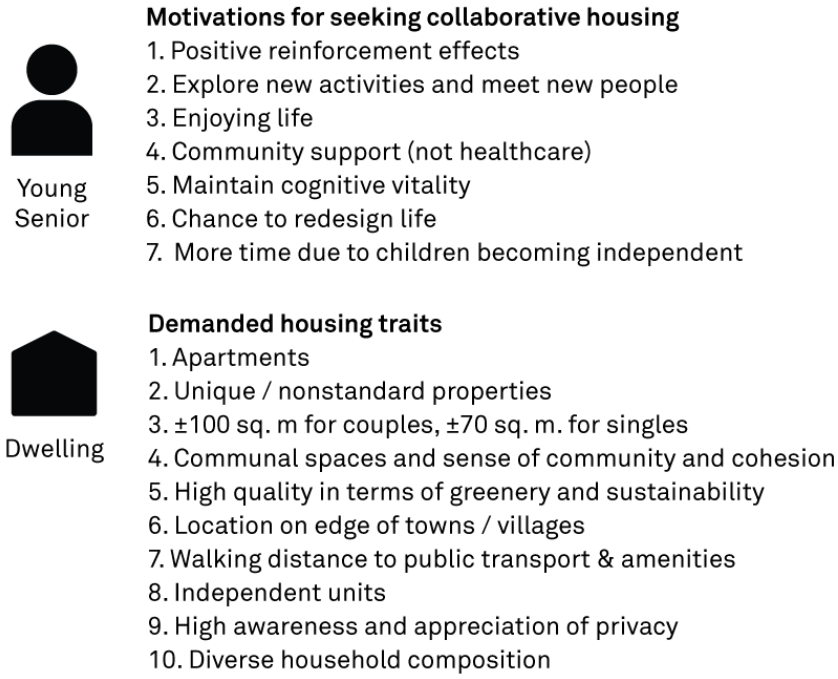

Figure 20 Housing demands and motivations of Young Seniors

§ 4.7 Discussion and limitations

Multiple limitations inhibit the quality of the data retrieved from the semi structured interviews. Firstly, the author is relatively unexperienced in qualitative interviewing, leading to at times clumsy statements and thus fewer valuable answers. The author has attempted to minimize the effect of this through keeping goodwill and ensuring the conversation was natural.

In part this resulted in at times passionate interviewees talking too much about a specific topic, where the author should have made a strategic alteration of the conversation course. However, this did not occur effectively, and thus at times multiple minutes of conversation were spent on aspects of the projects that were not valuable to the research. Not only could no valuable data be retrieved from those aspects of the conversations, it also led to less time for the author to ask about truly important aspects.

Another limitation is that most interviews started organically, in order to create goodwill, and thus ensure data quality, which however led to the fact that part of the data is missing. Data is retrieved from the point that the author asked for permission to record the interview, and interjecting the organically started conversation with this rather “formal” question proved difficult. Therefore, the reader can assume part of the data is missing.

§ 4.7.1 Relation to findings in theoretical framework

The social characteristics and housing demands of young seniors are summarised in tables 6 and 7, and figure 9.

Out of the 10 traits summarised in table 7, two are concretely endorsed by the findings of this chapter:

1. Activities and openness to new experiences (active, travelling, new challenges and adventures, positive attitude towards new experiences)
2. Geographic orientation (outside of major metropolitan centres)

The other traits in that table: age, cognitive age, men/women, children, housing, relocation behaviour, and finally self-image and reported quality of life are more descriptive traits of the group itself, and do not directly translate into housing demands. Therefore, it does not imply that the findings of this chapter are false, merely that they address different aspects than the figures in the theoretical framework address.

In turn, table 6 and figure 9 describe the housing demand in terms of housing typology. Among the group of young seniors, it shows that there is a large (unmet) need for apartments, a finding which is also endorsed by this chapter. Lastly, table 6 shows there is a significant unmet need for housing with shared facilities, which is also endorsed within this chapter, however, this finding is self-supporting as the research pertains to collaborative housing.

An important limitation to this comparison however is that the figures in the theoretical framework describe the age bracket as a whole, and that this chapter instead focuses on the individual. Therefore, they are only comparable to a very limited degree.

Lastly, the fact that it was expected that four models would be found, while in reality only two were found, can partly be explained by the sampling strategy: personal network of the author in combination with snowballing. It can be assumed that projects on a CPC-basis, through their process manager, know more CPC-based projects, instead of projects based upon another model.

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§ 5 A changing demand

§ 5.1 Prologue

The purpose of this chapter is to answer, through a document investigation, the following research question:

How will the housing demand of young seniors change over the coming decades?

Specifically, to answer the research question, document analysis is performed on government and market documents, which in turn is used to validate or invalidate findings from literature. The data was gathered using the sampling methods described in the research framework, ensuring a representative sample of documents. These methods differ between the government documents and the market documents. Before each analysis, the specific analysis method is briefly explained.

§ 5.2 Introduction

The development of the young senior demographic is influenced by several factors which are addressed in the theoretical framework. Demographic pressures and developments, socio-economic developments, and changing preferences, among others, are herein relevant contributing factors, which have been addressed in the theoretical framework.

The goal of this section of the empirical research is to validate the projected developments as identified in the theoretical framework. This validation is achieved through a document analysis of document outputs by parties highly involved with the senior housing domain: the government, and real estate investment advisory firm(s). The primary goal is to identify the trends which these parties are recognizing and responding to. Therefore, the documents are scanned for keywords pertaining to seniors, and when a trend (an increase, or decrease) is mentioned, that fragment is added to the data sections, respectively table 18 and 20.

All in all, a 3-part analysis is adopted that offsets the qualitative document analysis limitations described by Bowen (2009). The analysis is composed of:

1. Context: document context and brief discussion of applicability
2. Data: metrics related to the codings and themes of the research question
3. Observations: author's observation of the extracted data.

§ 5.3 Government

§ 5.3.1 Context

Table 21 lists the different policy documents accessed. For each accessed document, a discussion of relevancy and limitations is made (applicability). The full discussion is presented in appendix VII. For completeness and brevity, a summary of that discussion is provided in the last column of table 21.

Layer	Source	Document	Discussion summary
National	Rijksoverheid	Welvaart en Leefomgeving (WLO) 2015, Centraal Planbureau (2015)	Basis for many spatial policy decisions. Scenario-based. Highly relevant.
National	Rijksoverheid	Programma Langer Thuis (Rijksoverheid, 2018)	Focused on housing and aging. 1 out of 3 topics within the publication is highly relevant.
Provincial	Zuid-Holland	Woningmarktverkenning 2016 (ABF Research, 2016)	Extensive quantitative study of Dutch housing habits. Highly relevant. Lacks qualitative view.

Provincial	Zuid-Holland	Visie op Zuid-Holland Provinciale Structuurvisie (Provincie Zuid-Holland, 2012)	Decennial document. Structural vision. Highly relevant.
Provincial	Groningen	Coalitieakkoord 2019-2023; Verbinden, versterken, vernieuwen (Provincie Groningen, 2019)	Vision document of newly installed council. Birds-eye perspective. Less relevant.
Provincial	Groningen	Uitvoeringsprogramma Leefbaarheid 2016-2020 (Provincie Groningen, 2018b)	"Liveability" focused. Shows identified trends. Less relevant due to belonging to prev. council
Provincial	Groningen	Omgevingsvisie Provincie Groningen 2016-2020 (Provincie Groningen, 2016)	Long-term vision. Relevant but belonging to prev. council
Provincial	Groningen	Actualisatie Omgevingsvergunning Provincie Groningen (Provincie Groningen, 2018a)	Updates to document above. Relevant but belonging to prev. council
Municipal	Utrecht	Actualisering woonvisie Utrecht (Gemeente Utrecht, 2010)	Housing vision document. Relevant but belonging to prev. council
Municipal	Utrecht	Actualisering woonvisie Utrecht (Gemeente Utrecht, 2017)	Housing vision document. Relevant but belonging to prev. council
Municipal	Utrecht	Woonvisie: Utrecht beter in balans (Gemeente Utrecht, 2019b)	Most recent housing vision. Highly relevant. Limited due to focus on housing.
Municipal	Utrecht	Stadsakkoord Wonen (Gemeente Utrecht, 2019a)	Agreement between municipality and relevant housing actors. Contains concrete actions and trends. Limited to 'selected' partners.
Municipal	Eindhoven	Stedelijk gebied – Visie op wonen (Gemeente Eindhoven, 2019)	Municipal vision. Also pertains to surrounding municipalities.
Municipal	Eindhoven	Woonvisie (Gemeente Eindhoven, 2015)	Municipal housing vision of prev. council. Somewhat dated.
Municipal	Zeist	Woonvisie Zeist (Gemeente Zeist, 2016)	Municipal housing vision of prev. council. Somewhat dated.
Municipal	Zeist	Woningmarkt en betaalbaarheidsonderzoek Zeist (RIGO, 2016)	Commissioned housing market research. Lacks qualitative view.
Municipal	Zeist	Structuurvisie 2020 (Gemeente Zeist, 2011)	Long-term general vision. High-level and rather dated.
Municipal	Lochem	Woonvisie Lochem 2018-2025 (Gemeente Lochem, 2018)	Recent municipal housing vision. Highly relevant.
Municipal	Lochem	Wonen en Werken in Lochem, advies voor structuurvisie (Bureau PAU & Gemeente Lochem, 2012)	Commissioned, quantitative research into housing situation. Somewhat dated.

Table 21 Analysed policy documents per layer and source

§ 5.3.2 Data

Document	Predicted metric	Predicted value
WLO 2015, Centraal Planbureau (2015)	Senior to citizen ratio	2015: 1 in 6
		2050: 1 in 4
	Number of households	2015: 7.5 million
		2050: 9.5 million
	Rising AOW pension age	67 by 2024, will keep rising proportionally to life expectancy
	Time seniors live independently	Increase
	Single senior households	Strong increase
	Average life expectancy	2015: 83/80 (women/men)
		2050: 90/87 (women/men)
Programma Langer Thuis (Rijksoverheid, 2018)	Demand for more self-direction in home and care	Increase
Woningmarktverkenning 2016 (ABF Research, 2016)	Single senior households	10% growth between 2017-2030
Visie op Zuid-Holland Provinciale Structuurvisie (Provincie Zuid-Holland, 2012)	Share of seniors in society	Strong increase
Uitvoeringsprogramma Leefbaarheid 2016-2020 (Provincie Groningen, 2018b)	Number of seniors	Increase
Omgevingsvisie Provincie Groningen 2016-2020 (Provincie Groningen, 2016)	Appropriate housing for seniors	Shortage
Stadsakkoord Wonen (Gemeente Utrecht, 2019a)	Appropriate housing for seniors	Shortage
	Number of (resident-led) initiatives in response to lack of suitable dwellings from market	Increase
Woonvisie: Utrecht beter in balans (Gemeente Utrecht, 2019b)	Number of seniors	Rapid increase (most of all demographic groups)
	Time seniors live independently	Increase
Actualisering woonvisie Utrecht (Gemeente Utrecht, 2010)	Suitable dwellings	Increased demand
	Demanded diversity of dwellings	Increasingly diverse
Woonvisie (Gemeente Eindhoven, 2015)	Number of citizen initiatives in the built environment	Increase
	Share of seniors	Increase
Stedelijk gebied – Visie op wonen (Gemeente Eindhoven, 2019)	Time single seniors live independently	Increase
	Amount of single senior households due to divorce	Increase
	Amount of single senior households due to death of partner	Increase
	Average household size	Decrease
	Required transformation capacity of dwellings	Increase

Woonvisie Zeist (Gemeente Zeist, 2016)	Number of young seniors	Strong increase
	Single households	Increase
	Extramuralized care	Increased demand
	Tendency to keep living in house as owner-occupier	Increase
	Appropriate housing for seniors	In demand
Woningmarkt en betaalbaarheid-sonderzoek Zeist (RIGO, 2016)	Tendency to keep living in house as owner-occupier	Increase
	Demand of social dwellings for seniors	Increase
Structuurvisie 2020 (Gemeente Zeist, 2011)	Housing supply for seniors in middle-income range	Shortage
	Housing supply for seniors in middle-income range by 2030	Increasing shortage
Woonvisie Lochem 2018-2025 (Gemeente Lochem, 2018)	Required time to live independently	Increase
	Share of seniors	Increasing (more rapidly than rest of NL)
	Share younger seniors (60-70)	Increase
	Time seniors live independently	Increase
	Availability of suitable dwellings for young seniors that want to move	Little
	Vitality of seniors	Increase
	Financial capacity of seniors	Significantly more than previous generations
Wonen en Werken in Lochem, advies voor structuurvisie (Bureau PAU & Gemeente Lochem, 2012)	Demand for suitable single-floor dwellings for seniors	Slight increase
	Share of single senior households	Increase
	Share of senior households in society	Increase

Table 22 Concatenated trends as extracted from government documents, specific to (young) seniors

§ 5.3.3 Observations

Especially the provincial documents display a relatively shallow awareness of the discussed demographic trends. At most, the existence of the trend is mentioned, with no explicit definitions or metrics. The provincial visions are oriented towards spatial developments and organising which investments are required to go where, in the region.

Moreover, all provincial reports are quantitatively based, with a distinct lack of qualitative research. South-Holland's "woningmarktverkenning" advocates "woonmilieuanalsyse", which is focused more on qualitative measures of living environments, but these exclude seniors and their (changing) preferred ways of living.

More high-level entities (national, provincial) focuses on the quantitative

aspects, whereas more low-level entities (municipalities) focus more on the qualitative aspects (types of housing, living environments, location specific conditions).

It is observable that the provincial documents provide more general metrics, generally the fact that there will be more seniors, while municipalities display a more diverse range of metrics describing this demographic evolution.

The discussion of selected sources mentions that smaller municipalities may be limited in their resources and thus provide less usable data. The data indicates this is not the case, as the metrics provided by the small, medium, large and very large municipalities display similar diversity of metrics.

There are no noticeable differences in predicted values for the certain metrics across all layers of government. This may be due to information waterfalling "down" from the national level to the provincial level, and/or then to the municipal level. The accessed documents were publicly available to the researcher, and thus it can be assumed they are and have also been, available to the public servants in the lower government entities.

The municipality is the only government level that explicitly makes the connection between the (changing) demand and the current supply. From that, only the municipalities are able to deduce that there is a housing mismatch. The national and provincial governments adopt a more instructive attitude, what can be interpreted as a "top-down" approach to policy making, where "general principles are declared through a centralized authority that are to be applied in individual cases" (Rachlinski, 2006).

§ 5.4 Market

§ 5.4.1 Context

Table 23 lists the different market documents accessed. For each accessed document, a discussion of relevancy and limitations is made (applicability). The full discussion is presented in appendix VIII. For completeness and brevity, a summary of that discussion is provided in the last column of table 23.

Role	Company	Document	Discussion summary
Bank	ING	Dienstverlening voor de nieuwe Oudere (ING, 2016)	Factsheet. Does not define 'senior'. Commercial viewpoint. Relates to seniors. Less relevant in that it focuses on business opportunities.
Real estate services	CBRE	Trends Nederlands Zorgvastgoed (CBRE, 2018)	Healthcare-focused document stating trends and observations. As there is overlap with young seniors, the document is relevant.
Developer/ builder	Blauwhoed	Wonen voor Senioren (VBO, 2019)	Interview on the topic of developing for seniors. Conversational data, lack of explicit metrics, and rather brief. Developer with track record of developments for seniors.
Housing corporation	Habion	Samen Zelfstandig (Habion, Woonzorg Nederland, & Stadsgenoot, 2019)	Joint-effort publication of three housing corporations. Persuasion letter towards housing minister. Set of mini case studies highlighting trends and effects of housing with communal traits.
Institutional investors	Bouwinvest	Pensioenfondsen beleggen in zorgvastgoed (Bouwinvest, 2017)	Strategic decision-making support document for institutional investors. Focus on 'healthcare' real estate.

Table 23 Analysed market documents per housing market role and company

§ 5.4.2 Data

Document	Predicted metric	Predicted value
Dienstverlening voor de nieuwe Oudere (ING, 2016)	Demand to live independently	Increase
	Vitality of seniors	Increase
	Income of seniors	Increase (on average)
	Time seniors live independently	Increase
	Single senior households	Increase
	Number of childless senior households	Increase
	Qualitative demands of living environment	Increase
	Number of young seniors	Strong increase
	Number of 85+ seniors	Strong increase
	Wealth of seniors	Increase (on average)
	Number of housing typologies that cater to the qualitative demands of seniors	Strong increase
Trends Nederlands Zorgvastgoed (CBRE, 2018)	Demand for apartments able to include healthcare	Increase
	Amount of seniors wanting to move	21%
	Number of suitable dwellings for seniors	Shortage
	Private sector rental appartments with ability to include healthcare	Shortage increase 2017-2040: +62,5%
	Number of "Levensloopbestendige" woningen	80.000 units shortage, across all municipalities
Wonen voor Senioren (VBO, 2019)	Amount of seniors	Increase
	Diversity of qualitative demand of seniors	Increase
	Tendency to relocate among seniors	Increase from 6% to 16% between 2009 and 2015
	Qualitative match of supply and demand	Mismatch
	Importance of balance between privacy and collaboratives	Increasingly important

Samen Zelfstandig (Habion et al., 2019)	Number of seniors active and healthy	Increasing
	Demand for housing with an element of community and likeminded residents	Increase
	Share of seniors in society by 2040	25% +
	Percentage of seniors older than 80 by 2040	33%
	Demand for collective housing forms	Increase
	Popularity of collective housing models	Increase
	Tendency to live independently	Increase
	Number of residents moving to care homes	Decrease
	Demand for new forms of collaborative housing	Increase
	Increasing amount of collaborative housing initiatives for seniors	Increase
	Demand for more housing variations in between an independent dwelling and a care home	Increase
	Demand for housing that has flexible amount of care	Increase
Pensioenfondsen beleggen in zorgvastgoed (Bouwinvest, 2017)	Share of seniors in Dutch society	Increase
	Share of seniors in society by 2040	26%
	Percentage of seniors older than 80 by 2040	33%
	Life expectancy	Increase
	Amount of 75+	Increase with 500.000 over 10 years
	Number of 75+ seniors present in each municipality	Increase
	Number of seniors with dementia	Strong increase
	Number of housing housing/ healthcare concepts that cater to the qualitative demands of seniors	Increasing
	Qualitative demands of living environment by young seniors	More diverse

Table 24 Concatenated trends as extracted from market documents, specific to (young) seniors

§ 5.4.3 Observations

There is an explicit emphasis on “healthcare” related real estate. Healthcare real-estate is increasingly seen as an independent asset-class, besides offices, retail, industrial, hotels, housing, student housing, and more. Healthcare nonetheless implicates seniors that are in need of care, and thus there is a bias towards data on that specific demographic. Nonetheless, there is a high awareness of senior preferences, on half of advisors, banks, and also investors.

The documents often mention the words “increase” or even “strong increase”, instead of an explicit “increase by a certain percentage over a certain time”. This makes the advices in the various documents more bound to the reputation of the reporting party, instead of quantitatively verifiable. Additionally, from an academic point of view, it decreases the accuracy and reliability of the source.

Overall, the market documents are fully, or co-researched by outside parties: the commercial entities publishing the work commission a consultancy or research agency to perform the research, rather than performing the research in-house. This implies that knowledge is bought, comes in from external sources, and is paid for. In turn, the purchase will have been justified on some basis, for which the decision process is unclear to the researcher.

Housing corporations are well aware of the demographic developments. Moreover, they are aware of the positive effects collaborative housing can bring, and collectively present a document to promote the possibilities these initiatives have within the Netherlands.

The data extracted from market documents are relatively extensive, covering a relatively diverse array of metrics/trends relating to (young) seniors in the Netherlands, implying a high capacity for awareness among market entities.

There is awareness of a qualitative housing mismatch, the increasingly diverse housing demands of seniors, explicitly mentioned by three of the market document sources. This implies the documents do not only look at the quantitative nature of the housing situation for seniors, but also the qualitative nature, already as early as a decade ago. This can be explained due to the fact that housing producers are responsible for providing a suitable supply, and if the supply does not match the demand, investments have been misplaced. The nature of the entity therefore determines to some degree the “investigative” degree to which its observations will go.

§ 5.5 Findings

The above document analysis looks at output documents from a selected sample of government and market documents in terms of their awareness of the upcoming demographic changes for young seniors.

Based on the document analysis, it can be said that there is a sufficient awareness of the upcoming demographic challenge for young seniors on a national and municipal level, but a lacking awareness on the provincial level. Most of the observations are made of a quantitative nature, and seem to 'trickle' down from the national level to the provincial level to the municipal level (metrics 'provided' on the national level are repeated on the provincial level, and respectively, on the municipal level).

Overall, the municipality level seems to be a relatively well-informed entity, which takes in the available data, and makes a connection to local supply, leading to a relatively clear (local) picture of the quantitative and qualitative match between demand and supply for seniors.

The market entities are neither explicit in their observed metrics and trends. Moreover, while in general they are aware of the relevant demographic developments, the knowledge seems to be external to the entities themselves, having to purchase them from consultancies and research agencies.

In contrast, housing corporations seem to be highly aware of these trends, not having purchased the knowledge through agencies, and are actively seeking for solutions.

Considering these observations, the market entities display more awareness of the impending qualitative housing mismatch for young seniors, that is due to be aggravated over the coming years. Especially investors and advisors seem well-aware of the ongoing changes and are actively anticipating them. For them however, seniors serve the "healthcare" asset-class.

The data indicates that the only market actor looking at the demands of (young) seniors themselves, without placing them in a healthcare asset-class, is the developer. They are highly aware of the specific demands of the senior demographic, and the consequences this has on their developments.

All in all, the chapter seeks to answer the central question: "how will the housing demand of young seniors change over the coming decades?". In response to that question, it can be said that within the different layers of government, and among representative market players, there is widespread awareness of a number of facts:

- the number of seniors will strongly increase
- the number of households will increase proportionally even more
- the qualitative demands of seniors will further diversify
- a mismatch can be observed between the current supply and demand of such housing.

Nonetheless, even though one party recognized the role that alternative housing models can play in relieving such a mismatch, there is little awareness of collaborative housing as a tool for dealing with this mismatch. No mention is made of the different collaborative housing models and therefore their differences do not appear to be relevant in this context.

§ 5.6 Discussion

A significant point of discussion in this document analysis is the generalisability of the findings. Overall, the research method is qualitative in nature, and thus less likely to be generalizable, as opposed to more quantitative methods. Moreover, the required degree of generalisability in qualitative research is debated (Polit & Beck, 2010).

Nonetheless, this chapter seeks to 'represent' the perspectives within large and diffuse bodies such as 'the real estate market' and 'the government' – thus requiring a form of relevance. Analytical generalization (also called theoretical generalization) can be achieved through rigorous inductive analysis and confirmatory strategies (Polit & Beck, 2010). This has been achieved by rigorously documenting the sampling process, the data extraction process, and summarising the various findings in easily interpretable lists. A researcher is able to repeat the process and independently come to the same conclusions.

The reliability of the findings could nonetheless be improved by more numerous sampling. Currently, the sample skims the surface: of each category within the relevant actors, a very limited number of samples are taken (e.g. 2 out of 12 provinces, only one investor, only one developer). As a result, the findings span a relatively representative sample of actor categories, but not a representative sample within each category. This is due to the limited scope of the research.

Creating more understanding within these categories are interesting avenues for further research.

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§ 6 Existing policies

§ 6.1 Prologue

The goal of this chapter is to answer the following research question:

What government policies affect collaborative housing for young seniors, and how?

In effect, this research question constitutes two research questions: which policies are currently implemented in the Netherlands that affect the collaborative housing domain, and how do they affect the domain?

To answer question of which implemented policies are affecting collaborative housing in the Netherlands, an inventory of policies available across different governmental layers is made.

These policies pertain to new housing initiatives in the widest sense. The data has been collected through extensive internet searches using the keywords: collaborative housing, government, initiatives, measures, policies, support, stimulate and subsidy. Additional data has been acquired through asking government workers (snowballing).

§ 6.2 Introduction

Firstly, it is important to understand what is implied with a policy. In the widest sense of the word, it can be delineated as “a set of ideas, or a plan of what to do in particular situations that has been agreed to officially by a group of people, a business organization, a government, or a political party” (Cambridge Dictionary, 2019).

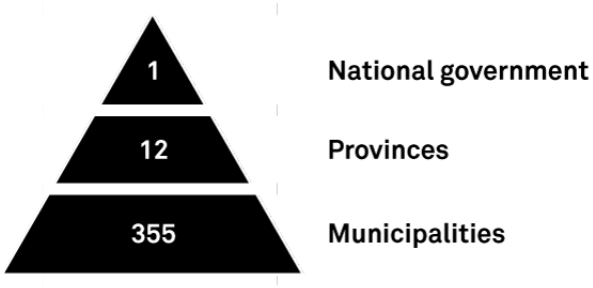

Figure 21 Government bodies primarily responsible for spatial policy

In the context of this research, we limit this definition to the ideas and plan(s) of governments. As explained in the theoretical framework, in the Netherlands, the government entities primarily responsible for spatial policy consist of three layers: the national government (Rijksoverheid), the provincial governments, and the municipal governments (see figure 21).

§ 6.3 Direct policies

To create an understanding of which policies address the collaborative housing domain, and how, the author scans documents related to the found policies for references to the following keywords: seniors, young seniors, active seniors, collaborative housing, housing initiatives and the Dutch equivalents of those terms. The criteria for inclusion then become that the document must include in its purpose a combination of: at least one term related to (young) seniors, and at least one term related to collaborative housing.

The findings from this scan thus present a set of policies within the Netherlands, explicitly aimed at collaborative housing initiatives, for (young) seniors.

§ 6.3.1 Data

Level	Entity	Name	Keywords
National	Rijksoverheid	Stimuler-ingsregeling wonen en zorg	Mixed clustered housing typologies, feasi-bility research subsidy, development phase loan guarantee, build phase loan guarantee, minimum 5 dwellings
Municipal	Amsterdam	Subsidie Activiteiten gericht op het langer zelf-standig wonen van ouderen	Subsidy, make one/multiple dwellings life-cycle proof, promote activities that promote the purpose, aimed at 65+
Municipal	Amsterdam	Subsidie voor geclusterde ouderenwon-ingen	Housing corporation subsidy, clustered dwellings for seniors, required rental to 65 or 55+, social rental
Municipal	Den Haag	Subsidie groepswonen	Collaborative housing initiative subsi-dy, minimum 8 dwellings, seniors and/or mental/physical disability, only for housing initiatives

Table 25 Overview of policies directly aimed at collaborative housing for seniors. Links to source documents can be accessed in Appendix IX.

§ 6.3.2 Findings direct policies

Overall, the findings present four policies. Of these policies, only the "Sti-muleringsregeling wonen en zorg" comes from the national government, while the other three originate at the municipal level. Additionally, it can be noted that all the municipal policies come from municipalities of large cities.

In terms of nature, the policies of the municipalities are of a similar kind: subsidies. The municipal subsidies range from €10.000 to €30.000 per housing project.

In contrast, the policy of the national government consists of three phases. The first phase is a subsidy up to €20.000 per plan, permitting the project group to research the feasibility of the project. The second and third phase are respectively the development and construction phases, for which the po-licies implement a guarantee towards commercial lenders (banks). Effective-ly, the policy ensures a large part of the financing required for these housing projects is secured. For 2019, €1 million is made available for the first phase subsidies, €10 million for the second phase, and €46,8 million for the third phase. These are expected to – on a yearly basis - account for about 50-70 projects in the first phase, 55 in the second phase, and 50 in the third phase

(Rijksdienst voor Ondernemend Nederland, 2019).

The policy “subsidie voor geclusterde ouderenwoningen” can only be used by housing corporations, while the others are also open to private developers (they require a legal entity; ‘rechtspersoon’). For the policies of the national government and the municipality of Den Haag, for an initiative to be eligible, it needs to contain a certain number of units (respectively 5 to 8 units).

All in all, even though there is significant awareness (through media, policy documents, and market research) of the fact that Dutch society is aging, and that these new demographic groups demand new ways of living, a limited set of policies is implemented to stimulate the development of these new housing initiatives. It can be said to be limited due to there being only one national policy available (be it a significant one), none on the provincial level, and less than a handful on the municipal level, of which not even all are accessible to residents. Moreover, those on the municipal level are composed of rather insignificant financial sums.

§ 6.4 Indirect policies

The fact that a limited set of implemented policies are directed explicitly towards collaborative housing for young seniors, does not imply that there are no other policies that affect the domain. These policies we may call indirect policies – they are not aimed directly at collaborative housing initiatives for seniors, but nonetheless positively influence the domain, and could be of use to seniors.

For a policy to be included as an indirect policy therefore, it has to at least be relevant to prospective housing initiatives. A policy is considered relevant when a housing initiative benefits by using and/or applying the policy. Financial means, knowledge, connections, awareness and exposure can all be considered benefits. The following mentions of the term ‘ecosystem’ implies the ‘system’ surrounding collaborative housing in the Netherlands, and an ecosystem promoter is thus someone who seeks to achieve outcomes in the interest of parties embedded within that system.

§ 6.4.1 Data

Level	Entity	Name	Keywords
Provincial	Gelderland	Subsidy CPC	Feasibility subsidy, initiative phase subsidy, development phase loan, bridge loan
Provincial	Noord-Holland	Subsidy collective housing	Feasibility subsidy, initiative phase subsidy, development phase interest-free loan, collaborative housing, minimum 6 dwellings, foundations or cooperative associations
Provincial	Zeeland	CPC incentive scheme	Initiative phase loan, minimum 5 dwellings, requires professional process management
Municipal	Eindhoven	Lening CPO	Initiative phase loan
Municipal	Amsterdam	Subsidy for building adaptively	Subsidy for adjustable zero-step dwellings, for developers and housing corporations, new dwellings
Municipal	Amsterdam	"Promoter" woon-corporaties (Maarten van Poelgeest)	Ecosystem promoter, bringing relevant parties together
Municipal	Utrecht	"Kwartiermaker" new housing concepts	Project catalyst, promotes the ecosystem, investigates opportunities, brings parties together

Table 26 Overview of policies indirectly aimed at collaborative housing for seniors. Links to source documents can be accessed in Appendix IX. Findings indirect policies

Of the 7 found policies, 5 are of a financial nature, and two are of an ecosystem nature.

Two of the three provinces split their policies up in different means to support the applying projects, for different phases. They both differentiate between the initiative phase, and the development phase. One municipality (Eindhoven) also differentiates on this basis.

Across the financial policies, financing occurs on a per-project basis, but also on a per-dwelling basis, with a project-based maximum subsidy sum. Subsidies on a provincial level can be substantially higher than on municipal levels. E.g. 8.000-11.000 per dwelling on provincial level (Noord-Holland), as opposed to 6.000-7.500 on a municipal level (Eindhoven). Moreover, the municipal subsidy is a loan, while the provincial subsidy is a grant.

There is little online information about the ecosystem policies. The fact that they exist became clear to the author through his network. In the case of the "promotor" assigned by the Municipality of Amsterdam to promote a cer-

tain new type of collaborative housing, his assignment was reported upon by multiple local news outlets, but not validated by any municipal information, besides a quick mention in the proceedings of a meeting (Gemeente Amsterdam, 2019).

In the case of Utrecht however, who has assigned a "kwartiermaker" to research the feasibility of new housing concepts within the municipality – his existence is impossible to verify online. The fact that the role exists is confirmed in the 2019 housing vision of the municipality (Gemeente Utrecht, 2019b). Nonetheless, he/she is impossible to find online, and is thus not approachable.

Overall, in terms of indirect policies, it can be said that there are more options available to prospective housing projects than for direct policies, also on a provincial level. Nonetheless, data could only be found for three provinces and three municipalities, out of a total of twelve provinces and 355 municipalities. Without a doubt several policies have been missed, but nonetheless it can be said that support is relatively sparse.

Moreover, several of the found policies are relatively inaccessible for housing projects, and require a real estate focused network to access.

§ 6.5 Types of policies

Across Europe and even globally, different kinds of policies are being applied to with regard to housing challenges. Van den Broeck, Haffner, Winters, and Elsinga (2015) have identified applied policies across the Netherlands and Belgium, visible in table 23. The policies fall into three different categories: financial, regulatory and communicative.

The found policies of this chapter principally belong to four varieties, which can be seen as subcategories of the primary policy types seen in table 23. The found policies are direct subsidies, loan guarantees, loans, or ecosystem promoters (see column 'found policies' in table 23 and the column 'type' in table 27).

Policy type	Description	Found policies
Financial	Direct subsidies and or fiscal subsidies. Can stimulate demand-side (user of the housing) or supply-side (provisioner of the housing). Goal is to stimulate supply (quantity and quality) and/or to reduce prices.	• Direct subsidies • Loan guarantees • Loans
Regulatory	Regulate access to, the quality of housing, parts of the housing market actors and actors, and use of land.	
Communicative	Intended to increase the knowledge of consumers to influence their preferences. May for example increase the transparency of the market, formation, training, or the guidance of vulnerable groups.	Ecosystem promoters

Table 27 Policy types encountered in the Netherlands and Belgium, based on (Van den Broeck et al., 2015)

The data indicates that the found policies thus primarily apply in two of the found categories: financial and communicative. For government entities interested in alternative policy strategies, they therefore can look into regulatory policies, and to a limited degree into communicative policies (as only one policy was found for that that type).

§ 6.6 Resident overview

Table 29 presents the various policies through the lens of young seniors: what policies are applicable to which geographic region, and for which phase and to which purpose can they be used. The table summarises the funding amounts, and the type of policy, to foster an understanding of the relevant policies.

In the column ‘type’, the ‘subsidy’ type maps to ‘direct subsidy’ in table 27. The other subsidy type names are identical.

§ 6.7 Findings

Direct	Indirect
• One national policy • Three municipal policies • Municipalities provide grant subsidies • National policy provides grant subsidies and loan guarantee, and are given depending on the state of the project • 2 out of 3 municipal policies require a minimum amount of 5 respectively 8 dwellings • 2 out of 3 municipal policies are aimed at professional entities, not residents	• 5/7 policies are financial in nature • 2/7 are ecosystem-promoting policies • Financial support is determined per project or per dwelling per project • Municipalities provide subsidies in the form of loans. • Provinces provide subsidies in the form of grants • Ecosystem policies are both hard to find and access for non-professionals • 2/3 provincial policies explicitly mention CPC • 1/4 municipal policies explicitly mention CPC

Table 28 Overview of findings for direct and indirect policies

All in all, a limited set of policies is implemented that is directly usable by young seniors to realise their own housing. There is significant awareness in society about the demographic challenge ahead of us, and awareness that the people making up the demographics have different housing demands in the direct policies.

In terms of indirect policies, more options are available to residents, from both a municipal and provincial level, though not significantly more – roughly double the amount. However, several of the indirect policies are accessible or usable through a real estate focused network and are likely thus not beneficial to residents.

Across direct policies, no importance has been attached to the specific form of collaborative housing model – instead the emphasis is on community and 'clustered' living. Therefore, for direct policies, to differentiate between the different housing collaborative models is not of significant value.

For indirect policies however, for two out of the three provinces (Gelderland, Zeeland), the policies were directly tied to the collaborative housing model in question (CPC). On a municipal level, this applied to one out of four municipal policies (Eindhoven). Therefore, to receive the benefits of indirect policies, some collaborative housing models are more suitable than others.

Region	Phase	Purpose	€/dwelling	€/project	Yearly capacity	Type	Name
Nationwide	Initiative	Examine and assess feasibility		20.000	70 to 90 projects	subsidy	Housing and care incentive scheme (SWZ)
	Development	Develop plan and prepare realisation		180.000	at least 55 projects	loan guarantee	Housing and care incentive scheme (SWZ)
	Realisation	Realise the project		1.600.000	50 projects	loan guarantee	Housing and care incentive scheme (SWZ)
Province Noord-Holland	Initiative	Examine and assess feasibility		11.000 (new) 13.000 (existing)	37 to 43 dwellings	subsidy	Subsidy collective housing
	Development	Develop plan and prepare realisation	8.0000 (new) 11.000 (existing)	160.000 (new) 220.000 (existing)	62 to 85 dwellings	loan (interest free)	Subsidy collective housing
Province Gelderland	Initiative / development	Examine and assess feasibility, develop plan	1.000 (new) 1.250 (existing)	10.000 (new) 12.500 (existing)	104 to 130 dwellings	subsidy	Subsidy CPC
	Realisation	Realise the project	7.500 (new) 10.000 (new)	150.000 (new) 200.000 (existing)	100 to 133 dwellings	loan (interest free)	Subsidy CPC
Province Zeeland	Initiative / development	Examine and assess feasibility, develop plan	4.000	50.000	up to 80 dwellings	part subsidy part loan	CPC incentive scheme
Municipality of Amsterdam	Operation	Stimulate professional parties to invest in prolonged independent living for seniors		30.000	up to 7 projects	subsidy	Subsidy activities promoting independent elderly living
Municipality of Amsterdam	Initiative / development / realisation	Stimulate housing corporations to buildin clustered fashion		14.375	up to 14 projects	subsidy	Subsidy clustered seniordwellings
Municipality of Amsterdam	Initiative	Stimulate developers and housing corporations to build adaptively	500		No set maximum capacity yet	subsidy	Subsidy for adaptive building
Municipality of Amsterdam	Initiative	Promote awareness of possibilities				ecosystem	Aanjager Wooncorporaties
Municipality of Den Haag	Initiative	Fund the costs of professional process guidance		10.000	up to 14 projects	subsidy	Subsidy clustered housing
Municipality of Eindhoven	Initiative		6.000 (new) 7.500 (existing)		No set maximum capacity yet	loan	Loan CPC
Municipality of Utrecht	Initiative	Explore feasibility of new projects				ecosystem	Kwartiermaker nieuwe wooncon-cepten

Table 29 Overview of applicable policies by region, phase, purpose, funding, type and name

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§ 6.8 Discussion

It must be noted that there is a high likelihood that significant number of indirect measures have been missed, as there are more than 300 municipalities in the Netherland. It is practically unthinkable that only four have CPO-incentivizing schemes. This emphasises a limitation of the keyword-based research method.

Secondly, the findings present policies that are mostly of the "financial" type, noting that there are no regulatory and limited communicative policies. In reality however, this is more nuanced: one of the interviewees was part of a project where the local municipality "zoned" an area to be open to housing experiments, which make it a regulatory policy. This policy was not uncovered through the keyword search, but does exist. This points out a limitation in the research method.

Thirdly, the scope of the research limits the "policy type" research to the Netherlands. However, collaborative housing has been investigated all over the world, and especially all across Europe. Comparing countries such as Denmark, Sweden, Germany and Switzerland with the Netherlands, it can be argued that the practise of collective self-organised housing is significantly more established in those countries (own observation, based on Tummers (2016)). Therefore, to frame further policy exploration for policy makers, it may be more fruitful to look at policy implementations in those countries, as opposed to only in the Netherlands.

Part III

Improving collaborative housing projects

This is the second part showcasing the research results. Firstly, it presents the constraints identified across the range of sampled collaborative housing projects by Young Seniors. Then, a case study is presented, studying how a successful project has handled these common constraints. Lastly, the findings from this case study are generalised, leading to a set of actionable tasks, to prevent the constraints from occurring.

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§ 7 Key constraints affecting the development process

§ 7.1 Prologue

The goal of this chapter is to answer the following research question:

What are the key constraints affecting the development process?

This is answered with the use of a qualitative research method: semi structured interviews. The technique is explained in the research framework.

§7.2 Introduction

The development process for collaborative housing is a complex process, involving many different types of stakeholders. During the project development, the project goes through a number of identifiable steps, during each of which, constraints can be encountered. The first objective of the chapter is to identify the steps, and reconcile this with the data as extracted from the semi structured interviews. Thereafter, the constraints are identified per theme, using as a starting point the themes listed by Lau and Kong (2006). The final outcome is a matrix of constraints occurring at specific steps in the development process.

Table 30 lists the various collaborative housing projects connected to the interviewed young seniors. In total there were 9 interviewees, connected to 7 projects. Two interviews were interviews with two residents (in both cases husband and wife).

Identifier	Model	Status	Size (residents)	Household distribution
Delta	Co-housing	Abandoned	5-10	Singles, pairs
Gamma	Co-housing	Seeking location	30-35	Pairs, families
Epsilon	CPC	Seeking location	8-20	Singles, pairs
Zeta	CPC	Seeking location	4-30	Singles, pairs, families
Beta	CPC	Construction started	10-20	Singles, pairs, families
Alpha	CPC	Finished	14-19	Singles, pairs
Eta	CPC	Finished	21-35	Singles, pairs, families

Table 30 Anonymised overview of the projects connected to the interviewees

§7.3 Steps in the development process

The steps identified by Brouwer et al. (2014), illustrated in figure 10, are used as a starting point by the author, and consider the collaborative housing development process from the perspective of the housing development as a whole.

This perspective does not include several steps relevant to the process that individual residents go through when becoming involved with collaborative housing projects, but nonetheless are causes of constraints. Therefore, the author has decided to add these steps, as they provide a more complete picture of the development process from their perspective.

The steps stemming from literature are termed the deductive steps, while the ones that have become apparent from the data (interviews) are termed the inductive steps.

§7.3.1 Deductive steps

- Community building: forming and organizing a community
- Development: site selection, acquisition, resulting in definition of user needs
- Requirements definition
  - Definition of performance requirements
  - Definition of performance specifications
- Design
  - Concept design
  - Preliminary design
- Implementation
- Operation/maintenance
  - Building maintenance
  - Energy maintenance

§7.3.2 Inductive steps

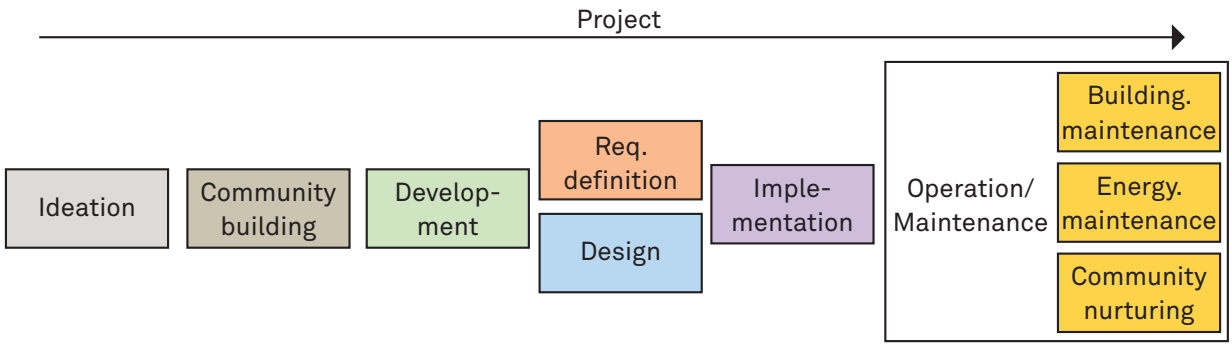

Figure 22 Collaborative housing process from a residents perspective

Ideation: recognizing one's motivation, deliberation, and setting expectations

The data indicates that there was a significant step to be made before becoming part of a community, and that was to become aware of one's own motivations, to carefully weigh them in the context of other options, to carefully consider the different communities, to test the waters, and to set and manage one's own expectations.

Community nurturing

Once a housing project was realised, the data indicates that not only the bricks and the energy supply to the housing have to be maintained, but also the community living inside it. The community has to be nurtured and kept sociable, a process which could take years, but was recognized to be important nonetheless.

The addition of these new steps to those as determined by Brouwer et al. (2014), is visible in figure 22.

§ 7.4 Constraints per type

As elaborated on in the theoretical framework, Lau and Kong (2006) differentiated between several types of constraints, observed in the domain of construction management (environmental, economic, legal, social, and technical). From the data became apparent that collaborative housing projects can additionally sustain constraints in the two following categories:

Process: a series of actions that you take in order to achieve a result (Cambridge Dictionary, 2019)

Communication: a process by which information is exchanged between individuals through a common system of symbols, signs, or behavior (Merriam-Webster, 2019)

All relevant quotations have been listed in appendix X. For brevity, only the most relevant quotations are mentioned in the following paragraphs.

§ 7.4.1 Economic

§ 7.4.1.1 Rising construction costs

A significant encountered economic constraint is the degree to which construction costs have risen during the whole development process. To the dismay of the residents, these had an unexpectedly big impact on the costs within the whole project. Three separate interviewees mentioned this constraint.

> *During our ongoing process, building costs have **risen tremendously**, about 30 to 40 percent, compared to two years ago. And that is just **a lot**. All construction companies are completely booked for the years to come. The building materials are in such high demand that they have waiting lists. And how will that be in the future, with the nitrogen problem. It is all noticeable in the price.*
>
> Epsilon – CPC, 8-20 residents, seeking location

§7.4.1.2 Involving investors and commercial parties

According to the data, involving outside investors is troublesome, for multiple reasons. Nonetheless, five interviewees explicitly expressed the wish to involve one, and also their inability to find one.

> *But how do we organise that? It has to be **pre-financed**. We would have liked a few social rental units, but that is just very complex, and then to talk with the housing corporation, which will make the process last even **longer**.*
>
> Beta - CPC, 10-20 residents, construction started

Another aspect that limits the ability to integrate an investor is that there are mixed incentives: an investor will likely prioritize occupation over community "fit".

> *For rental units that is of course a lot more difficult. **A landlord wants their unit to be rented out** [for income], but for us, that is not the case. We try to make all dwellings owner-occupier ones.*
>
> Beta - CPC, 10-20 residents, construction started

A semi-public entity typically involved with affordable housing are housing corporations. Residents have thought to include them, but failed to interest them, for multiple reasons.

Firstly, there are often only a few units for rental in such a project, and that is too little to be of serious interest to housing corporations.

Moreover, housing corporations in the Netherlands receive reduced prices for land from municipalities, which enables them to invest in social housing on those pieces of land. If a housing collective is developed without such a discount on land, due to it being a private initiative, the housing price will be without a discount, and thus the housing corporation would be investing in unsubsidized housing – which according to the data is not interesting to them. Residents have no alternative ideas for sources of outside investment.

*They were also only **three dwellings**, which is **too little for a housing corporation**. If we had wanted to realise all dwellings as rental units, we might have been able to do business with another housing corporation.*

Alpha - CPC, 14-19 residents, finished

On a more general note, it is recognized that the rent an investor should ask for their unit is relatively high on a rent per square meter basis, due to the value of the dwelling also being largely in the shared space(s). This makes the rent seem less competitive.

*Yes, that's correct. But also for an investor, for a 100 m2, relatively, you still pay **a lot of rent**, because there is a lot of **shared space**.*

Beta - CPC, 10-20 residents, construction started

Collaborations with commercial parties have led to a situation where from the perspective of the commercial party, any presence of the collaborative housing project is parasitic in nature, as the more land the collaborative project "takes", the less profit the commercial party can make.

*… the director of [organization] said 'we like these kinds of groups, but we want to do the development, en they really want to do that part themselves – but **that is the part where our profit comes from**'.*

Epsilon - CPC, 8-20 residents, seeking location.

§7.4.1.3 Contracts with time limit

Commercial contracts involved, often have a time limit which are sometimes overrun due to a slow decision-making process, but also a slow decision-making process on the side of the municipality, which in turn can be attributed to the unusual nature of the project.

That was incredibly tense. Because when was that supposed to happen? In the month of December, when banks don't work, notaries barely work, but it had to happen during that month. Two thirds of the people owned a house, so those had to be sold – or they had to be able to provide that money in another way.

Eta - CPC, 21-35 residents, finished

§7.4.1.4 Too expensive

The costs of collaborative housing, contrary to popular belief according to one interviewee, are not as low as often expected.

> ***Many people think "those houses won't be so expensive"**, and they are simply astonished. 'Then' they might as well build by themselves, which indicates they don't completely understand the collaborative nature of the project. We've had people who would be a good fit, but who could simply **not afford it**. That is a shame.*
>
> Beta - CPC, 10-20 residents, construction started

Moreover, in part due to the high qualitative demands of the residents, the costs tend to be on the high side.

> *Effectively, you're building an extra unit. I also think that because we have to **pass many building regulations** and we **want to build sustainably**, we have extra costs. To renovate an old house is always **more expensive** than to build a new house.*
>
> Beta - CPC, 10-20 residents, construction started

All-in-all, it was often reported that the project was expensive, and that it is not easy to find the money for such a project.

> *But it is **simply becoming way too expensive** for us. Because we can sell this house and get a reasonable amount of money, but I think that an apartment which is much smaller than this house, over there, will be at least a 100.000 Euro more expensive.*
>
> Epsilon - CPC, 8-20 residents, seeking location

The average running time of the project also influences this, as some interviewees indicated that multiple years ago they would have been able to afford such a house by selling their current house, but that in the current economic climate, this is not an option anymore.

> *A few years ago we spoke with a mortgage advisor, who said that with the prices at that time, it **would not be a problem to find financing**. We would have been able to lend about 350.000 Euros, that we could sensible spend. I'm afraid that with the current conditions, it's impossible to find an apartment for that price.*
>
> Epsilon - CPC, 8-20 residents, seeking location

§7.4.1.5 Ground price too high

Multiple interviewees indicated that the ground price that the municipality had in mind for their preferred piece(s) of land, is unreasonably high, and therefore made their project completely unfeasible.

A recent project near the target site(s) brought in €1400/m2, which is completely unreasonable for a project of the interviewee's scope.

Gamma - Co-housing, 30-35 residents, seeking location

§7.4.1.6 Shared ownership

One interviewee explained that economic risks becoming shared problems instead of individual problems (when failing to rent-out an apartment) became a general constraint for joining the project.

As long as everything goes well, all is fine. But when you can't find a new tenant, or somebody who wants to leave can't find a new buyer, then that becomes the cooperation's problem, and then you have a ***shared financial burden****.*

Delta - Co-housing, 5-10 residents, abandoned

§7.4.1.7 Financing

The data indicates financing is a prevalent constraint. Firstly, due to banks explicitly withdrawing their intention to fund such projects. This led to the constraint that participants need to have the money to fund the project. Secondly because banks often are unexperienced with these kinds of projects, and thus act hesitantly. The residents had to actively stimulate the bank to act, time and time again.

*… **the Rabobank and Triodos** have for a long time financed these kinds of projects, and made **mortgages** possible. And during those few months that we started coming up with those housing cooperation ideas, they **stopped** doing that – no bank was doing it anymore. From then on, you always needed people who could provide the cash.*

Delta - Co-housing, 5-10 residents, abandoned

Another common constraint is that even if funding is available, the selling party (of land, or real estate) at times requires a fast transaction. By the time the residents figure out how to pool their money together and fund the land or real estate, it is already sold.

Money had to be directly 'brought to the table'*, even though it was a governmental property, so owned by the national government, which had to be sold through a tender procedure. We could not participate in that on such a short notice.*

Zeta - CPC, 4-30 residents, seeking location

Lastly, some initiatives have made it so that some residents finance other residents, by playing with the proportion to which the costs for the shared spaces are distributed.

> *A couple of people who were part of the project from the start, did not have an extensive budget. We wanted to include those.* ***So, we've brought the most affordable and the more expensive dwellings closer together*** *[in price]. That, in part, explains that 40-60 [slightly higher variable costs for more expensive dwellings]. That subsidises the cheaper dwellings slightly, and that's funny, because within the same single reality, some residents argue that they are subsidising other dwellings.*
>
> Eta - CPC, 21-35 residents, finished

§7.4.1.8 Economic upturn/downturn influence

According to multiple interviewees, a real estate crisis is a positive development for collaborative housing development. Firstly, real estate developers are less willing to invest, leading to more vacant plots and buildings. Secondly, municipalities are looking for alternative means to get dwellings built. Thirdly, it leads to lower contractor prices.

> *… that project developer had received the plot in 2006 from the municipality, but was hit by the* ***2008 crisis****, and at that time,* ***they decided to not pursue the project.*** *So by then the municipality was in charge of the building again.*
>
> Eta - CPC, 21-35 residents, finished

> *And that could actually be quite low, that was the* ***lucky consequence of the crisis****, because it was cheaper to work with builders. And there was no developer. The biggest disadvantage was that it was hard for people to sell their owned houses. That was tense, but yes, the crisis did positively influence the costs in that sense.*
>
> Eta - CPC, 21-35 residents, finished

§7.4.2 Legal

§7.4.2.1 Municipal willingness

A major constraining factor was the willingness of the municipality to support such a project. The data indicated in multiple projects and instances that the municipality simply declined a project, and refused any further discussion on the topic, leading to an unconstructive effort.

They did not even enter a conversation with us, they simply said: ***this is not agreed****.*

Zeta - CPC, 4-30 residents, seeking location

In contrast, other interviewees indicated that it was an enormous relief to have the support of the municipality, in searching for a location, finding one, permitting designs, adjusting designs, and such.

To start, the ***enormous collaboration of the municipality****. Because you have to imagine, the finding of a location, the finding of a spot, that can take up to 5 years, or longer. […]* ***We were really fortunate in that respect****. Moreover, the municipality truly* ***gave a lot of freedom*** *with regards to the design and construction. A section of the regular 'aesthetics requirements' were ruled out by the municipality.*

Alpha - CPC, 14-19 residents, finished

Nonetheless, this also had its' downsides. More freedom for the project, meant that neighbours also had more freedom, and took that. As a result, some buildings are closer to their building than was "allowed". The residents are not concerned with it. It is also noted that this attitude or willingness of the municipality varies somewhat per municipality.

Sometimes we are ***also negatively affected****. For example, a neighbouring house; it should have kept at least 2 meters clearance, and that is actually only about 1 meter 60. So, during the construction, they decided to claim another 40 cm's. That also happens. We can't say 'hey, move that house'. This also happens.*

Alpha - CPC, 14-19 residents, finished

§7.4.2.2 Municipal slowness

A major legal constraint was the slowness of the civil service. Even when an advisor had prepared all the pieces, permits and other requests take at least a few months to get processed. This led to the residents having to apply pressure or to repeatedly ask about the status of an ongoing request.

Updating the zoning plan for example, was difficult, but they were willing government workers, only it absolutely had to be done according to protocol, and sometimes ***it simply took too long, and we really had to press*** *with 'it has to be faster because it is taking too long, and people might quit if that happens'.*

Eta - CPC, 21-35 residents, finished

§7.4.2.3 Municipal strictness

Multiple interviewees recognized a constraining factor originating in the fact that the municipality permits relatively little, and that they would have expect a bit more leniency.

> *You want to conserve [old buildings], but that takes something.* ***It also requires some leniency from the other side*** *[municipal side]. Besides that, laws are largely based on new housing.*
>
> Beta - CPC, 10-20 residents, construction started

§7.4.2.4 Zoning

Existing zoning plans, and the reluctance to update them are a frequently reported to be constraining the development process.

> *Many municipalities, when push comes to shove, don't collaborate and* ***don't have the courage to expand their narrow boundaries even slightly.***
>
> Delta - Co-housing, 5-10 residents, abandoned

§7.4.2.5 Municipal inconsistency

Multiple interviewees indicated that their respective municipality on contact were very positive and supportive, but when the details had to be settled, were very specific in their demands, and did not provide leniency, and even refused to collaborate on how to improve the situation. This led to a sentiment of 'hypocrisy' among the residents, which we will call inconsistenct, where outwardly the municipalities are very supportive, but when it is truly necessary, they are not.

> *'Yes we're very enthousiastic, we want to enable more and more citizen initiatives'. The municipalities also have to do that more often, with the new laws concerning citizen participation. And 'gosh, fantastic that you want to take responsibility to provide some healthcare, also for your environment' – all those things, they were wildly enthousiastic.* ***Push comes to shove - we said we each wanted to have independent kitchens and not kitchenettes – 'no, that is definitely not allowed'. The support from their side was practically nil. A lack of thinking along****, no reflection on whether our demands were reasonable.*
>
> Delta - Co-housing, 5-10 residents, abandoned

§7.4.2.6 Municipal inexperience

A strong emerging theme was the fact that often, municipalities were or are unexperienced with how to achieve collaborative housing. This can lead to no actions being undertaken internally, and the issue lingering, to the detriment of the residents.

> *That was another point, we got stuck with the purchase contracts.* ***They did not know how to juridically organise that****, and then we informed our notary of that, who then said "I'm willing to help them", and then the 'template contracts' passed from our notary to the municipality. We said 'guys, do something – because we want to buy, we want to finalise the sale', and it almost didn't happen.*
>
> Eta - CPC, 21-35 residents, finished

§7.4.2.7 Municipal traditionalism

The data indicates there is a shared sentiment that traditional processes and systems are being kept in place, even though there is awareness of the need for new types of housing.

> *From the administrative side, the national government, the province, the municipality, more force will have to be applied there. From top to bottom, because* ***municipalities are strongly treading the well-known path****, using project developers, etc.*
>
> Zeta - CPC, 4-30 residents, seeking location

§7.4.3 Social

§7.4.3.1 Familiarity

Determining whether a certain group is good fit, or not, is an ongoing social constraint for a significant portion of the interviewees. For some, it was important that all participants did not know each other, due to the extent that the process "exposes" parts of participants that they would prefer others to not know. Those interviewees explicitly mentioned they could therefore not do such a project with friends. Determining whether a new member was a good fit is also a difficulty.

So next week we are all going to have a look at the project together, and then they will meet the whole group. Then they will have time to think about it, and so do we. There is a selection procedure in the sense that we want to ***see if it fits****. And that is difficult to judge, certainly based on one evening.*

Beta - CPC, 10-20 residents, construction started

§7.4.3.2 Enough residents

Not being able to find enough residents or renters additionally became apparent as an experienced constraint.

None of us have experienced that – in the beginning phases of the project there were uncertainties with whether we would get this plot or not, ***and whether there would be enough people*** *to realise something on that plot.*

Alpha - CPC, 14-19 residents, finished

§7.4.3.3 Finding the right people

Furthermore, finding the right kind of people was also a difficulty in the sense that these projects tend to organically attract single women. One interviewee noted this, and also notes they had discovered why: single men look differently for housing. Instead of looking online or in friend groups, they go to a real estate agent, and purchase their house through that route.

Wat was funny, with the sale, in which we ourselves invested a lot of time, and when we noticed we would not be able to sell all the units, we delegated that to a real estate agent. Through that agent, several men joined the project, ***because men, we realised later, find and buy dwellings differently from women.*** *Men go to an agent and say 'what can you offer me' – and like that, 3 men came to live here. That's how we found men. Some people argued that the agent earned way too much through the commissions, and this and that, a whole discussion followed from it. What we said in the end was, it gave us men, because they buy differently.*

Eta - CPC, 21-35 residents, finished

§7.4.3.4 Technical

The data shows that no constraints were experienced with the technical aspects of the development. These were not mentioned for projects finished and unfinished. This indicates that technical feasibility is not perceived as a constraining factor.

§7.4.3.5 Environmental

The data indicates there were no major environmental constraints encountered. The majority of constraints pertaining to the physical environment did so due to the zoning restrictions placed on those lands, and therefore were legal constraints. Nonetheless, these constraints have a spatial attribute, which is that the municipality in question has zoned in this particular way to keep the rural landscape in the form it currently is.

> *'And realise that project **within the city limits**, then you have no issues with us' [us being the municipality]. Actually, we prefer to have the space, to have a beautiful place, so that is the motive of wanting to have your own little bit of space, within this crowded country of the Netherlands*
>
> Delta - Co-housing, 5-10 residents, abandoned

§7.4.4 Process

§7.4.4.1 Decision making process

The data indicates that the absence of a structured decision-making process, can hamper and constrain the process. Firstly, because communication is different in larger groups, and secondly because the decision makers within a group need to have sufficient mandate to make decisions, otherwise the project will grind to a halt. Without the mandate, decisions can still be made, but the justification becomes more important, and potentially more troublesome.

> *Now you're with a group, of 9 people, and **communications occurs differently**, very differently. It involves many people. And that **makes it more difficult.***
>
> Beta - CPC, 10-20 residents, construction started

> *You can put up that topic for discussion again, at another – less appropriate – moment, but in such a moment you should just accept that. He also left the group for a while by then, saying "I can't work like this". **To have and communicate confidence, and to give mandate** [to the workgroup] **is actually very important in such a process.** Of course people have to justify their actions, why they took certain decisions, but sometimes these things have to happen.*
>
> Eta - CPC, 21-35 residents, finished

§7.4.4.2 Not feeding the ideals

A few interviewees indicated that due to the extent of the project, and the many details needing attendance and management, the "coalition" of residents lost touch with their ideals, and thus the underlying "drive" for the

project. That is a question of spending attention and time on it. This, in combination with the contracting nature of the "development" phase (where wide ideals have to be "pressed" into realistic plans), led to weakened inertia.

> *But we were occupied with this for such a long time, that at that moment when the project started to become reality, the corporation and all, we noticed that we got sucked into that.* ***And we 'nourished' our common ideals too little. We simply gave it too little attention, too little time****, and I think that has been a big mistake. It is one of the reasons why the project finally lost inertia and power.*
>
> Delta - Co-housing, 5-10 residents, abandoned

§7.4.4.3 Process taking too long

A frequently mentioned constraint is time. When the process lasts too long, residents lose interest, drop off, migrate to other projects. Therefore, it is important to keep asking people to keep taking actions, to push the project forward. As a result, some residents are of the opinion that the process went too fast, and that certain steps were taken too hastily.

> *That group eroded [from 20+ to 4], because* ***people found it taking too long.***
>
> Zeta - CPC, 4-30 residents, seeking location

§7.4.4.4 Non-professionalism

The fact that the majority of the residents have no professional experience with real estate development, or collaborative housing, expresses itself in a somewhat more chaotic project organization. This is conveyed to outside parties, that are reluctant to deal with such an "ambivalent" project. Additionally, some residents nonetheless wanted to understand specific details, and could not let go that sometimes a decision had to be made by someone who had more professional knowledge of the domain. And those decisions are still considered sensitive, and are still a source of complaints within the housing group.

> *We started talking with municipal officials, we opened the discussion. And well, that is the point.* ***We had a few people who understood how things work****, but they failed to enrol others, and then you enter the domain of CPC-issues really,* ***how do you enrol others with your knowledge. Some people don't understand that****.*
>
> Eta - CPC, 21-35 residents, finished

§7.4.5 Communication

§7.4.5.1 Lacking a structured communication method

The data indicates that a lack of a structured communication method seriously constrained the general progress, and inversely, that projects where a structured communication method was decided upon, proceeded more successfully. In deciding on a communication method, a significant amount of groups decided on a process with a social element, where is not simply a majority rule. In the words of a resident, this was to create as much uniformity in decisions as possible.

> *We had a general assembly, which is used to make decisions. And then of course you need to talk about whether you do that trough majority of votes, 50/50, or two-thirds. We did not want that. We wanted to achieve as much uniformity in the decisions as possible. We started with a* ***model of consent****. You keep talking with people until everybody understands why a certain decision is the best decision.*
>
> Eta - CPC, 21-35 residents, finished

A part of such a structured communication method is to hold relatively frequent meetings, during the process, but also after, when the "community" needs to be maintained.

> *We meet* ***once per two months****, with optional extra meetings, when necessary. There we discuss new developments, serious aspects.*
>
> Epsilon - CPC, 8-20 residents, seeking location

Another factor is that residents should have access to the same information, so that discussion occurs on a shared basis.

> *We organise everything now in one large binder, and everybody has the same binder. That is nice, so that* ***everybody has the same information****.*
>
> Beta - CPC, 10-20 residents, construction started

§7.4.5.2 Not keeping it amiable

Preventing unconstructively unpleasant situations, and persistent negative feelings within project groups was reported to have a negative effect on the project. Residents kept a careful watch on not annoying involved parties. To prevent that from happening, measures such as relatively frequent happy hours, and good, open communication towards the neighbourhood, were key.

And when it's about money, well, then people become pesky. We all see our own shadow sides, and the shadow sides of those around us. And that is the process with which you're occupied. ***That even though you have seen the shadow side of you, I can still think "what a nice neighbour".***

Eta - CPC, 21-35 residents, finished

§7.4.5.3 Decision ambivalence

The data indicates that it has been important to strongly limit the amount of options given to participants, especially important when the number of residents within the group is growing. When members joined an existing group, and they indicated that certain decisions were already taken, those points were assumed to be undiscussable. Otherwise the project would start to run out of time. The lack of consequently making decisions and sticking to them, was thus a constraining factor.

In terms of procedure, we learned that you should ***give people less options****, that you should* ***decide sooner*** *on things, because once you start allowing everything to be up for discussion, you will get discussions on all those things.*

Eta - CPC, 21-35 residents, finished

§7.5 Constraints as experienced per project

		Delta	Gamma	Epsilon	Zeta	Beta	Alpha	Eta		
Economic	Rising construction costs			1			1		2	19
	Outside investment for rental		1	1		1	1		4	
	Contracts with time limit					1		1	2	
	Too expensive	1				1			4	
	Ground price too high								2	
	Shared ownership	1							1	
	Financing	1			1			1	3	
	Economic upturn/downturn influence							1	1	
Legal	Municipal inexperience							1	1	14
	Municipal inconsistency	1							1	
	Zoning	1			1				2	
	Municipal traditionalism	1	1		1				3	
	Municipal strictness	1				1			2	
	Municipal willingness	1			1		1		3	
	Municipal slowness					1		1	2	
Process	Not feeding the ideals	1							1	7
	Process taking too long				1			1	2	
	Non-professionalism			1				1	2	
	Decision making process					1		1	2	
Communi-cation	Lack of structured communica-tion method			1	1	1		1	4	7
	Keeping it amiable			1				1	2	
	Decision ambivalence							1	1	
Social	Familiarity					1		1	2	5
	Finding the right people							1	1	
	Enough residents	1					1		2	
		10	4	7	6	8	4	13		

Table 31 Overview of constraints as experienced per project

Table 31 is ordered along the axes of project status and constraint domain. The projects with a similar status are clustered: orange is abandoned, yellow is seeking location, blue is in realization, and green is finished.

§ 7.5.1 Findings constraints per project

The following observations are made by observing table 31.

The majority of found constraints belong to the economic and legal constraint domains (respectively 19 and 14 occurrences). These domains also contain the most individual constraints; 8 constraints belong to the economic domain, while 7 belong to the legal domain.

It stands out that the finished projects (Alpha, Eta) together contain both the lowest and highest amount of found constraints. The constraints found in all other projects fall into that range. This finding indicates that there is no clear connection between experienced constraints and project success.

Additionally, both finished projects have no mutual experienced constraints. This indicates that the experienced constraints are highly variable per project. What stands out nonetheless is that both projects have experienced relatively little constraints within the 'legal' category, and the little ones they have to do with speed, willingness and inexperience. These could be interpreted as 'soft' resistance.

Among the projects that were not finished, or are under construction (orange, blue), two constraints were most prevalent: the sentiment that the municipality is too traditional in their approach, and secondly that the housing is (unexpectedly) too expensive. Other constraints that were shared by these projects, be it less widely supported, are: difficulty to achieve outside investment for rental units, a ground price that was/is too high, difficulty to find financing, a lacking willingness of the municipality, zoning that does not permit the project, a lack of a structured communication method and lastly, keeping it amiable within the resident group.

Then, looking at the co-housing projects (Gamma and Delta), the data shows that the majority of constraints are experiences in the economic and legal domains. This can be influenced by the fact that both these projects have not been realized, and thus perhaps did not have the opportunity to experience problems in the process and/or communication.

Looking at projects that are of the CPC model (all projects except Gamma and Delta), it can be observed that the constraints are more spread out, with a slight emphasis on constraints in the process and communication domain. Communication appears to be the most widely experienced constraint by

these projects. All in all, it can be observed that no clearly discernible difference between experienced constraints exist between non-finished and finished CPC projects.

Perhaps more importantly, it can be said that while co-housing and CPC-based projects appear to have different patterns, the patterns between CPC-based projects themselves also differ significantly. Idem for the co-housing projects. This suggests that the collaborative housing model (CPC or co-housing) itself does not strongly correlate with a particular set of constraints.

An important limitation to these findings is that due to the applied method of incremental learning, some questions that were asked in the later interviews (Alpha was the first interview, Eta the last), were not asked in the earlier interviews.

§ 7.6 Constraints as experienced per phase

Table 32 is composed of matching the constraints with the phase(s) during which they were encountered, extracted from the quotations in the data segments. The domains are thereafter ordered by the dominant phase in which they occur. As a result, the constraint domains that were encountered earliest in the process are listed on top, while those encountered at the later stages are last. Per domain, the individual constraints are ordered by prevalence: the least occurring constraints are listed first and the most occurring, last.

		Ideation	Community building	Development	Requirements definition	Design	Implementation	Operation/maintenance	Community nurturing		
Social	Familiarity		1							1	3
	Enough residents		1							1	
	Finding the right people		1							1	
Legal	Municipal traditionalism	1								1	11
	Municipal willingness			1						1	
	Municipal inconsistency			1						1	
	Zoning	1		1						2	
	Municipal strictness	1			1					2	
	Municipal slowness			1	1					2	
	Municipal inexperience			1	1					2	
Process	Not feeding the ideals			1						1	9
	Process taking too long		1	1						2	
	Decision making process			1	1	1				3	
	Non-professionalism			1	1	1				3	
Economic	Ground price too high			1						1	15
	Financing			1						1	
	Economic upturn/downturn influence			1						1	
	Contracts with time limit			1						1	
	Shared ownership							1		1	
	Outside investment for rental		1	1				1		3	
	Too expensive		1	1	1					3	
	Rising construction costs			1	1	1	1			4	
Communi-cation	Decision ambivalence				1					1	6
	Keeping it amiable								1	1	
	Lack of structured communica-tion method	1		1			1	1		4	
		3	6	16	8	3	1	2	1		

Table 32 Overview of constraints as experienced per phase

§7.6.1 Findings constraints per phase

By observing table 32, several findings can be extracted.

From the data it becomes apparent that the majority of constraints are experienced during the development phase.

The majority of constraints occur in either one or two different phases – indicating constraints are highly contextual to the status of the project.

There are five constraints that span three or more phases. This fact can indicate that as these constraints are experienced over, or are present over longer periods of time, these might be significant constraints. Rising construction costs, the housing being too expensive, the decision-making process, non-professionalism, and a lack of a structured communication method.

Additionally, it can be seen that different types of constraints occur mostly during different phases. Constraints in the "social" category apply mostly to the community building phase. Legal constraints are mostly experienced in the development and requirements definition phases. Process-based constraints affect the projects from the development phase up to the design phase. Economic constraints are noticed from the community building phase up to the operation/maintenance phase, but have a most emphasized effect within the development phase. Lastly, communication-based constraints apply throughout the whole process.

Looking at which constraint categories contain the most categories than span multiple phases, it can be said that those are the process and economic categories. These can be interpreted as influential constraints.

§ 7.7 Discussion and limitations

Not all projects went through each phase. This may have caused certain constraints to be overrepresented, especially in the earlier phases. However, that a project was realised clearly did not imply they encountered less constraints.

While it can be identified that the constraints found for co-housing projects are of a slightly different pattern than those of CPC-projects, it is not definite that these constraints are due to the housing model as both co-housing projects are not realised (their statuses are ‘abandoned’, and ‘looking for location’).

The finding that no non-CPC projects went beyond the ‘looking for location’ phase, can be partially explained by that fact that once residents have found and are able to purchase a location, they need to do so from a legal entity. The moment a collective establishes a legal entity, they have effectively ‘become’ a CPC group (collective private commissioning). Therefore, it is a possibility that no projects were found that made it through the realisation phase without ‘becoming’ a CPC group.

An important limitation to the data is the fact that the first finished project that was interviewed was also the first overall interview, and therefore the interview protocol was not yet fully developed. This may have caused an absence of data.

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§ 8 Constraints case study

§ 8.1 Prologue

The purpose of this chapter is to partially answer the following research question:

How can the constraints be alleviated?

To answer this research question, a brief comparison of four potential case studies is made, on the basis of which one is chosen, and is studied more in-depth with the use of case-study interviews.

The chapter is structured as follows:

1. Case study selection
2. Qualitative data; quotations
3. Findings

§ 8.2 Introduction

The previous chapter has identified a set of constraints, and systematically analysed them. The next question is, how has a project that has fared well (has been realised), dealt with these constraints?

By describing how this particular successful project has dealt with those constraints, an answer to the research question can be formulated. However, the research question will not be fully answered until chapter 9, which combines the findings with a literature study, and can then conclusively answer the research question.

§ 8.3 Case study selection

The purpose of the case study is to study a representative case, wherein the author makes the choice to select a case where contributing factors are at least comparable to the projects that have failed (as studied in the previous chapter).

From the plethora of common pitfalls and influencing factors established in the previous chapter, the author has chosen to discern possible case studies along the lines of: household count (significantly influencing both the communication process and the decision making process), the period in time during which the project was developed (affecting costs and municipal willingness), the project organisation type, and the degree to which knowledge of the development process was internalised within the project team (whether through similar project experience, or professional experience).

The listed possible case studies (table 33) were sourced at this stage in the research and includes two projects that served as subjects in the semi structured interviews.

Name	Municipality	Household count	Model	Completion	Knowledge internalised?
De Oosterburen	Den Bosch	14	CPC	2019	Yes
Gelderschedam	Den Bosch	10	CPC	2016	No
De Schrijver	Eindhoven	21	CPC	2015	No
De Roze Hallen	Amsterdam	15	CPC	2019	No

Table 33 Overview of possible case studies

First, the municipality was recognized as a factor that influences projects in terms of their willingness, but also strictness and slowness. Larger cities (more than 100.000 inhabitants) tend to have different policy processes, generally making it harder to achieve (collaborative) housing (Van Der Stoep, Aarts, & Van Den Brink, 2017). Therefore, the bigger the city, the more potent the case might prove, from a municipal viewpoint.

In terms of housing model, and household count, the selected cases are similar. The previous chapter identified that a "core group" tends to receive mandate to make decisions in the name of the whole group. Therefore, the cases needed to be of sufficient size so that this mandate is in play, and thus, that the group is not too small.

The time period of the project is of significant influence on the project: it influenced the costs, but also the state of mind of the municipality. Conditions for collaborative housing seem to be worse when the business cycle is at its apex. Therefore, cases that were realised as recently as possible, are favourable.

Lastly, the degree to which the project team has the knowledge available on how to realise the project, is a significant factor throughout the whole project, affecting how internal and external communication is performed, how decisions are made and not reneged upon, and how speedily the project can proceed. To not have the project knowledge internalised is thus more likely to be suitable example of how to circumvent problems in a certain domain.

Table 34 shows how the different cases compare to each other in light of these considerations. The range is: - (not suitable), + (suitable) and ++ (very suitable).

Name	Municipality	Household count	Model	Completion	Knowledge internalised?
De Oosterburen	+	++	++	++	-
Gelderschedam	+	++	++	+	++
De Schrijver	+	+	++	+	++
De Roze Hallen	++	++	++	++	++

Table 34 Possible case studies evaluated

It follows that "De Roze Hallen" is therefore the most suitable case study.

§ 8.4 Case study: De Roze Hallen, Amsterdam

The case study is performed as described in the methods section. A case study interview is conducted with two residents of the project. The constraints found in chapter 7 (tables 31 and 32) served as a starting point for the case study interview protocol (appendix IV).

For each constraint, the relevant quotations have been identified, extracted and translated (from Dutch to English) . These are presented in the following paragraphs. Thereafter the summarised findings per constraint are presented in table 35.

§ 8.4.1 Economic

§ 8.4.1.1 Rising construction costs

*We entered an **integrated agreement** with the constructor ('bouwteam'), with a pre-determined budget. We shared with each other a budget: we made one, they made one. We held meetings until we could **agree on a suitable budget**. We didn't do a private tender ('onderhandse aanbesteding'), so we didn't select a contractor purely on price. We made a selection out of contractors that were **experienced with CPC**.*

*In the end they didn't keep up their part. Eventually we had to **implement a number of cut-backs** in order to stay on budget.*

§ 8.4.1.2 Involving investors and commercial parties

The project consists of 14 owner-occupier dwellings, and no rental units. There is a shared space, with is owned by the owners association, where possibly a guest can stay.

*We're **still researching** how to organise that, and that's quite a process. And with that research a whole discussion re-surfaces where a couple of residents are saying: in the end, as housing, it has become quite expensive, an expensive owner's association contribution, so why can't we commercially rent-out those spaces? Then there is a group that says, that it's simply impossible, as housing in Amsterdam is quite strictly bound to rules. Well, then you have to **decide as a group**, which costs do you want to recoup, how do you organise those affairs, etc.*

§ 8.4.1.3 Contracts with time limit

*We have not experienced significant issues in that sense, but the municipality wanted to shorten the planning from what they indicated during the selection procedure, but we **litigated** against that, because **you never know** how the eventual process turns out.*

*The time delay hasn't led to disasters, but for example people had to **rent for a bit longer.***

*As well, at a certain moment there was a very tense moment where it was realised that for some, to get a mortgage again under the same [favourable] conditions as the previous mortgage, they had to have **bought a second home in less than two years after selling their previous home.** We were running into that time limit – and it would have meant that two to four households would have had a completely different financial situation, in turn influencing the whole project. We all agreed we wanted to have the mortgages sorted by the 30th of December. By the 1st of January they really had to be sorted – and we managed to get them by the 28th.*

§ 8.4.1.4 Too expensive

*For the first phase **everybody paid a fee**, to fund the **selection procedures**, so that we could get some work done. We also applied for a subsidy, got it granted, but received the money only after the procedure was already finished. The subsidy was for this specific phase though.*

***We were the developer.** A lot of time went into that, blood sweat and tears, but no money. That also kept all affordable.*

*We entered an **integrated agreement** with the constructor ('bouwteam'), with a **pre-determined budget.***

*We chose an integrated agreement because we thought: "we're **inexperienced**, and we can now select based on price, but then, later, we have to be very strict with contracts". We preferred to **work together** with a partner that would think with us and would **introduce good proposals** to improve the build.*

Interviewer: the knowledge of an integrated contract often comes at a price premium though

*That's correct, but **proportionally** in this case, it wasn't too bad. The total construction cost was around 1,8 million Euro's, so our non-construction costs were relatively high anyway. To select based on price we could have saved maybe 30 to 40 thousand over the complete sum – the **bickering** over costs is just **not worth it***

§ 8.4.1.5 Ground price too high

*It is actually a plot on the canals ('grachtengordel'). But because we started in the crisis, the ground price is a **crisis canal plot price**. In terms of price still quite a lot, but eventually quite affordable for mid-segment housing.*

§ 8.4.1.6 Shared ownership

*We're **still researching** how to organise that, and that's quite a process. And with that research a whole discussion re-surfaces where a couple of residents are saying: in the end, as housing, it has become quite expensive, an expensive owner's association contribution, so why can't we commercially rent-out those spaces? Then there is a group that says, that it's simply impossible, as housing in Amsterdam is quite strictly bound to rules. Well, then you have to **decide as a group**, which costs do you want to recoup, how do you organise those affairs, etc.*

§ 8.4.1.7 Financing

*Mostly with **mortgages**. A couple of mortgage providers don't provide them to self-build owners. But we **hired someone to research this** for us, and I also did so myself.*

*I heard it'd be difficult, but in the end, it **wasn't so difficult** really, neither for the independent business owners in the group. But for example, the 10-percent **pre-funding** required to kickstart the build, **everybody had their own way of providing** that money. One couple immediately sold their house, with all related risks, because the project did overrun. Others temporarily moved in with friends, in the garden shed. Some just had the money. We lent it from friends, with the non-existing house as the guarantee. Another couple moved in together, so they had a spare house.*

*So, in three days, we had to get a huge loan, to pass the signing of the ground transfer. In the end, we could loan the extra money from the **contractor** and from the **community**, because our own money was not available anymore.*

*In the end we could loan a large part from the **contractor**, partly from **internal members**, and partly externally, **from someone with money, family connections.***

§ 8.4.1.8 Economic upturn/downturn influence

*We've had a lot of luck with the economic situation. It developed **perfectly in sync** with the project. It **started during the crisis**, and when we started to build, the economic situation improved again.*

*Because we started during the crisis, the **ground price** is a **crisis** canal plot price.*

§ 8.4.2 Legal

§ 8.4.2.1 Municipal willingness

*The municipality was **enthusiastic** about self-builders. But I still thing, seen as a colleague, I found the municipality very **conservative**, with the attitude "you are now the developer – and we are not going to support you in that at all, neither when you're in a clinch with a large neighbouring developer". The municipality **treated us like two developers**, and that we should sort it out ourselves.*

*There was one development area, with five self-build plots. Those plots were the David, and the large developer the Goliath. They did not have any appetite to be involved with those self-build plots – and the municipality was simply **evading risks** wherever possible, and only making decisions based on "time". We agreed to some very risky agreements – sometimes we could have lost the combined capital of those ten households. In that sense we had a lot of risks, and they are **risks** that you are **unaware** of at those moments.*

§ 8.4.2.2 Municipal slowness

*… the municipality was simply evading risks wherever possible, and **only making decisions based on "time".***

Implies the municipality did their best to make the project progress as fast as possible, and that they were not a factor that was significantly slowing down the process.

§ 8.4.2.3 Municipal strictness

*Even though I work myself at the municipality, also in this domain, I really found them take a 'municipality' stance, as in they had a very **strict attitude**: "we keep an eye on everything, and we're very strict", but **in acting**, they were **not so strict** at all. The municipality of course didn't want to re-enter the selection procedure.*

The selection procedure for example mentioned that at least one of the residents per household had to be 55 for the plot to be allocated to the project. But it ***didn't specify*** *at which moment: at submitting for the selection, upon the signing of the plot transfer, upon final delivery of the houses? We carefully asked about this, and in the end it didn't matter that much. I think both parties consciously evaded the topic. Complete lack of control in that respect.*

There are two kinds of rules, ***city-specific urban rules and the building code****, which* ***conflicted*** *on the topic of balconies. I didn't want a balcony, and these codes conflicted on them. In the end, the requirement to have a balcony was made not mandatory anymore, but yes, how do you handle two kinds of laws and rules?*

§ 8.4.2.4 Zoning

There was one development area, containing ***also five self-build plots.***

§ 8.4.2.5 Municipal inconsistency

They support self-build. In a way, they were also proud, in a certain way. But along the way they did not dare to give resistance to the large developer.

For my job I went to Almere. There it is completely different. They fully support initiatives, also providing pre-funding from the municipality. They really enabled self-builders, making relations with banks, truly enabling (pre)financing. That does not apply here. Almere is really an example in that sense. Here it was mostly "the housing market is collapsing, so maybe we can do something with self-builders" – there was ***not really a vision backing it****. In Almere they also started during the crisis, but the alderman there really had a vision, for what it is and what it should be. There is quite a difference in attitudes in that sense.*

What I found the most disturbing was that the municipality says they love the project and that it's amazing, but on the other side, they ***don't do much to support it****. And they were strict, but then in the end they were not so strict.*

The municipality should make themselves much more known. Especially when they see that they are small groups of well-intending citizens, that ***do not*** *at all* ***have the same knowledge*** *as large developers.*

The previous project, on which we worked for years, was eventually sold to a developer, and quite a controversial one. They became free-market dwellings, while the municipality actually had to realise social dwellings in that place. We put our hand up, and addressed them on that issue, saying 'this is just not right'. Of course, the development went through. They did not mind it at all. But because of

that we got a conversation, in which we were also referred to this selection procedure.

§ 8.4.2.6 Municipal inexperience

No quote.

§ 8.4.2.7 Municipal traditionalism

*I found the municipality very **conservative**, with the attitude "you are now the developer – and we are not going to support you in that at all, neither when you're in a clinch with a large neighbouring developer".*

Conservative stance was thus experienced as a lack of support, but not as a factor actively preventing the project from progressing.

§ 8.4.3 Social

§ 8.4.3.1 Familiarity

*I only knew [other interviewee], but that was a big coincidence. The others were **strangers** to me.*

*The knowledge difference between different member of the group was a problem, but not one that led to delays. The **gap in knowledge**, especially with members that joined while the project was already progressing, tended to lead to **distrust**. **On both sides**: for new members in terms of thinking that the others were holding information back, and for existing members in the sense that they felt new members wanted to re-discuss items that had already been discussed and decided upon. This was a strongly felt phenomenon.*

*Something I have completely failed to foresee is how that would go with those four apartments that were sold just before construction started. They missed the complete development of the project, and it created a real **gap between the existing members and them**. That was a real blind spot of myself, but also the rest of the board. We only thought it would be "very nice" to join such a group – and did not realise it's hard to understand how some decisions have been made in the past if you only join during those last months.*

§ 8.4.3.2 Enough residents

*When that was published, we **sent out an email** among the **members** of 'forever out', to the members that embrace the idea, or that would like to do something about it. Those are **about 600 emails.** We said: we are going to do this, who wants to join?*

*It was quite **tense** to see **whether** there was **enough interest.***

*There are fourteen apartments and 18 inhabitants, half are men, half are women. The first group was for about 10 apartments, and we worked with that for a long time. **Some people left; new people joined**. But the starting group, that stayed relatively stable. A little bit of flux, but **the core remained quite stable.***

*That core was **about 10 people.***

§ 8.4.3.3 Finding the right people

*Together with a few others, in 2006, I started an **initiative** which is called 'out forever'. And we strived to do something with the themes of aging and living. For the LGBT community, by then just gay men and lesbian women.*

The email list previously mentioned is the email list of this initiative.

*People have **left due to difficult conversations** during the development of the project.*

§ 8.4.4 Process

§ 8.4.4.1 Decision making process

Some people left; new people joined**. But the starting group, that stayed relatively stable. A little bit of flux, but the **core remained quite stable.

At the start, the project was led by the architect, in collaboration with me and the other architect. She had involved someone for guidance of the group – she was also active at that moment. With that construction we participated in the selection procedure.

*We **got together every two weeks** – right from the start. And **there we've made a couple of important decisions**. For example, that the building should be made up*

of half women half men. Even though we had nothing yet, that was the starting point.

*Something else, a very important step, was **how we were going to vote**, **how** we were going to **make decisions**. Otherwise you will never progress together. You have to agree on that.*

*Another important thing that we decided upon back then was that **the project was more important than the individual**. The project continues, and if people are not comfortable, can't find the money, or stop, or don't have time, too bad, the project continues. Otherwise you won't progress.*

*When we **won** the selection **procedure**, there was a shift. That was quite intense actually, where the architect was put in her place as a contractor, and as the architect of the group. We **initiated** the **cooperative association**. There was a board that managed this association.*

§ 8.4.4.2 Not feeding the ideals

*We can agree that everybody had a very **different motivation** towards the project. You're now talking to the two biggest idealists. There are certainly a few people who I think are here not so much for their ideals but for the location. There is a spectrum of motivations among the members ranging from the practical to the idealistic.*

*We have been **lucky with the group**; I've concluded that before. We came together at random, and it would have been possible to have just one idiot that could have blocked the whole process. And in that sense, it was a very good group, we could **really discuss**, and we could together **make good decisions**, however intense the discussions were at times, which hurt on both sides of the argument. But that **tolerance**, without it, I think we would not have reached the finish. That's also a bit my motto for life, to be honest. You need to have the space to do things in your own way.*

*People left, but not much for ideological reasons. There was only a little bit of flux. A few people due to the finances – however some people found the project way too **idealistic**, and that **didn't match**.*

§ 8.4.4.3

§ 8.4.4.4 Process taking too long

*I've started the initiative together with a few others in 2006 … And yes, we have done an **incredible amount of initiatives** with that group – all of them didn't happen. And then at the start of 2014 we bumped into this one.*

*It is a **difficult process** – I recognize that. We got a tip that this plot was for self-build and specifically for those 55 years and older.*

***It cost a lot of time**, in the end it was all very nice, and now it's all over, I think is has been good and nice, but there have been moments where I thought, this is just taking way too much time. The first year I had many moments where I had to think very hard about it. A lot – **but at a certain moment I thought, now I just have to do it**. I live – we are living fantastically. And the fun part was that we could decorate it completely ourselves, and that's worth a lot.*

§ 8.4.4.5 Non-professionalism

*We've **hired all kinds of advisors** for the different jobs. The biggest job was to write and think about all those job descriptions. How do you know you ask for the right thing? For a part my work experience helped in this, or colleagues helped me with it.*

We were the developer, and we hired a structural consultant, also a process manager, but a different one from earlier on in the process. We hired a utilities advisor, a costs advisor, a builder.

*It was a big help to have **someone** in the project that **knew a lot of the subject**. Otherwise we would have had to hire someone with your knowledge.*

*After a year **everybody became an expert** on all aspects of the project, because of the meetings, all the choices to be made, all issues you run into.*

*We **discussed a lot**, proposed things to parts of the group, from the board, but also from **committees** that were investigating a lot of **different topics**, they became **proposals**, and then we **discussed** those as a group.*

*We gained a lot from the other five self-build projects. The presidents of those boards had their own group together, from which we could exercise a bit of power towards the municipality, and the large developer. And certainly, at the start, we **shared a lot of knowledge**. Of course, we were all looking for the best way to do*

this. That group contained one professional, who was really experienced in these projects.

§ 8.4.5 Communication

§ 8.4.5.1 Lacking a structured communication method

*We **discussed every two weeks, a whole afternoon.** That was from 2 to 5. We had come up with an **independent president**, who functioned as a sort of process-manager, so that we as a board could participate in the discussion and didn't have to wear two hats. That was a great move.*

*The **president** had **support throughout the whole group.** He was also just very good, he was a bit older, approaching 70, had a **presence**, and a lot of **experience**. He took care that everybody could discuss with each other, didn't matter whether you were on the board or not.*

Within every discussion there were two extremes, and even though one might expect an LGBT group to be of relatively similar convictions, this is very untrue. We had a lot of difficult topics. It was a great help to have had this president.

*Usually we could agree on difficult topics within one or two meetings. Some people left due to the outcome of the discussions. **We didn't have a consensus-based vote, it was majority voting**. Something peculiar was that we said that **every household had two votes**, which could be cast independently per member. Single households had two votes but could only commit to one position. I still think that was a brilliant move.*

*Only **on very important topics** such as living comfort, safety, then we really didn't make a decision on majority, **until everybody could live with the outcome**.*

§ 8.4.5.2 Not keeping it amiable

*We still have a good time with each other. It was very intensive, and there are still a lot of things to do. You could **notice quite some tiredness** after it all, and people are done with the endless discussing. **You need** good **stamina** to finish such a project. We built it in 3,5 years which is very fast. I think it's very fast.*

*You have **to celebrate all things that you can celebrate**. In the difficult period, when we were really developing, we often discussed for long periods of time, but then **afterwards we went for drinks, and made crude jokes about what was happening**. I think that saved the process, a lot of **eating out, drinking** – that's not*

good I know, but really, it works.

*A binding element has been that there is **a piece of every resident in the facade** of the building. **Everybody can recognize their own part**, without it really standing out.*

§8.4.5.3 Decision ambivalence

I can't remember** that we **revisited decisions** we made earlier. A small drama we had was about the fact that four dwellings had their residents change often, and **they left the project a few days before that important funding deadline.

*It's possible to speak of a first group and a second group. And it is now that second group that is putting up for discussion the principles the first group decided upon early on in the project. But that is less threatening these days, and actually **we can reconsider various aspects.***

*During the process sometimes we had to come back onto previously made decisions **mostly due to costs.** During construction we experienced unexpected costs, and then we had to jointly decide about them.*

§8.5 Findings

The following table summarises the findings as mentioned above (emphasised bold), and orders them per constraint. It can be interpreted as: for constraint x, findings y and z were found to be relevant. The numbers are added to provide a reference per finding for the tables in the following chapters.

Constraint	Summarised findings	Nr
Rising construction costs	Integrated agreement instead of price-based selection	1
	Together agree on suitable budget (realistic)	2
	Implemented cutbacks during build to stick to budget	3
Involving investors and commercial parties	Not considered for rental aspect	
Contracts with time limit	Ensure to maintain 'buffer' time for whole process	4
	Understand the specific (time-related) conditions of mortgage	5
Too expensive	Everybody paid fee to fund the selection procedures	6
	Being own developer saved money	7
	Integrated agreement with pre-determined budget	8
	Selected contract form based on experience and profile of residents group	9
	Considered the (detrimental) cost of constant bickering over costs	10

Ground price too high	Priced for self-build	11
	Priced during a crisis	12
Shared ownership	A principle of the project	13
	How to 'operate' shared spaces is ongoing process	14
	Group decision (democratic process)	15
Financing	Mostly mortgages	16
	Sought advice from expert	17
	10% pre-payment collected through variety of ways	18
	Emergency loan from contractor, members, family connections, and a private loan from a wealthy individual	19
Economic upturn/ downturn influence	Project started during crisis	20
	Economic situation improved during the realisation	21
	Ground price is 'crisis price'	22
Municipal willingness	Enthusiastic but conservative	23
	Treated like a "developer"	24
	Municipality very risk evading	25
	Project group took on large risks (unaware)	26
Municipal slowness	Municipality 'steered' mostly based on time	27
	No slowdown factor	28
Municipal strictness	Strict in words - permitting in actions	29
	The requirements left space for interpretation	30
	Conflicting rules created a 'legal' grey area	31
Zoning	Municipality defined five self-build plots	32
Municipal inconsistency	Not a vision backing self-build	33
	Appeared somewhat opportunistic	34
	Proud but don't provide much support	35
Municipal inexperience	No data	
Municipal traditionalism	Lack of support but not preventing progress	36
Familiarity	Were strangers, worked out well	37
	Knowledge gap led to distrust, not delays	38
	Underestimated the effects of the knowledge gap problem	39
Enough residents	Had developed email interest list with about 600 members	40
	Some people left - new people joined	41
	Stable core group of ±10 people	42
Finding the right people	Initiative started back in 2006 to gather likeminded people	43
	People left due to different opinions, during development	44
Decision making process	People come and go but core was steady	45
	During selection procedure group was led by architect	46
	Met every two weeks	47
	Decided on decision making process very early	48
	Established key principles very early	49
	Project more important than individual	50
	Once selection was won, they became association	51

Not feeding the ideals	Widely different motivations for joining the project	52
	Group disagreed but could discuss well and make good decisions together	53
	Tolerance	54
	Some resident flux due to ideological differences	55
Process taking too long	A lot of preceding failed initiatives	56
	Difficult process	57
	Costs a lot of time	58
	During the development phase committed fully	59
Non-professionalism	Hire advisors per domain	60
	Internalise as much knowledge as possible	61
	Everybody became an expert from frequent discussions	62
	Work with committees to investigate topics	63
	Develop proposals in small groups, then discuss and decide on them with the whole group	64
	Share knowledge with other parties in similar situations	65
Lack of structured communication method	Discussed once a fortnight for 3 hours	66
	Meetings led by independent president with support, presence and experience	67
	Majority based voting	68
	Two votes per household	69
	On very important topics such as living comfort and safety: discuss until everybody agrees with solution	70
Keeping it amiable	Need perseverance for these kinds of projects	71
	Celebrate all wins - however small they may be	72
	Go out for dinner and drinks often, support social process	73
	Everybody can see a part they designed themselves in the facade	74
Decision ambivalence	Didn't revisit decisions	75
	Sometimes residents were ambivalent and left at a bad moment, putting the entire project in jeopardy	76
	In maintenance phase can reconsider some decisions	77
	Most revisits came due to costs	78

Table 35 Summarised findings of case study investigation per constraint identified in the previous chapter

§ 8.6 Discussion and limitations

Firstly, this chapter is distinctly unbalanced – it presents a perspective completely focused on the resident, while presenting a wide range of opinions on other parties (e.g. municipality), without giving the municipality the opportunity to present a counter perspective. To combat the data becoming needlessly skewed, the method of the next chapter processes the findings in a specific way, separating the observations from the external forces, from the actionable findings.

Secondly, a considerable limitation is that there has been no way to incorporate unexpected findings. This stems from the fact that the interview protocol addresses a limited set of 'constraint domains'. Even though an open question was part of the protocol, this openness to the unexpected was insufficiently incorporated.

Thirdly, the lack of experience of the interviewer has without a doubt influenced the quality of the findings. This is noticeable at moments where rapport was slightly lost with the interviewees, at moments of poor transaction between different conversation subjects, and at periods during the interview where the interviewers' inability to effectively 'force' the interviewee to transition to a new topic led to a loss of time.

Lastly, the interview itself proceeded unexpectedly. Instead of two sequential interviews as originally planned, the interview was conducted in a public café where the second interviewee joined the conversation after about 10 minutes into the interview with the first interviewee. The first interviewee then left after 50 minutes, leaving about 20 minutes with the second interviewee alone.

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§ 9 Alleviating the constraints

§ 9.1 Prologue

The purpose of this chapter is to conclusively answer the following research question:

How can the constraints be alleviated?

To answer this research question, a framework is developed from the data collected during the previous chapter.

§ 9.2 Introduction

The previous chapter has identified how one particular successful project has "dealt" with the set of constraints identified throughout a range of collaborative housing projects for/by young seniors. Taking those case-specific findings as a starting point, this chapter seeks to formulate a framework which allows those specific findings to be generalised so that they may be implemented across more projects.

That is achieved by asking multiple questions about each finding for each constraint:

- Is the finding: an actionable decision, an observation, or an external force?
- If it was actionable, what action was performed?
- If it was actionable, who performed the action?
- If it was actionable, which other actors were involved in the action?

All in all, this chapter makes clear which actions different actors can make, at which moment in time, using which knowledge, to prevent common constraints from occurring, based on the case study.

§ 9.3 Categorising findings

I differentiate between three different categories of findings, relevant to those presented in table 35. The definitions I've adopted for the different categories are visible in table 36. The purpose of the categorisation is to identify which findings are actionable.

Finding category	Adopted definition
Actionable	A finding that is capable of being acted on (Merriam-Webster, 2019)
Observation	A finding that is a judgement or inference from what one has observed (Merriam-Webster, 2019)
External force	A finding arising or acting from outside (Merriam-Webster, 2019)

Table 36 Finding categories and definitions

All findings presented in table 35 are categorised using these categories. The table with the fully categorised results can be seen in appendix XI. The abridged results, showing only the actionable findings, are presented in table 37. The constraints are those found in chapter 7.

Nr	Actionable finding	Constraint
1	Integrated agreement instead of price-based selection	Rising construction costs
2	Together agree on suitable budget (realistic)	
4	Ensure to maintain 'buffer' time for whole process	Contracts with time limit
5	Understand the specific (time-related) conditions of mortgage	
6	Everybody paid fee to fund the selection procedures	Too expensive
8	Integrated agreement with pre-determined budget	
9	Selected contract form based on experience and profile of residents group	
11	Priced for self-build	Ground price too high
15	Group decision (democratic process)	Shared ownership
17	Sought advice from expert	Financing
20	Project started during crisis	Economic upturn/downturn influence
22	Ground price is 'crisis price'	
26	Project group took on large risks (unaware)	Municipal willingness
30	The requirements left space for interpretation	Municipal strictness
32	Municipality defined five self-build plots	Zoning
33	Not a vision backing self-build	Municipal inconsistency
40	Had developed email interest list with about 600 members	Enough residents
47	Met every two weeks	Decision making process
48	Decided on decision making process very early	
49	Established key principles very early	
51	Once selection was won, they became association	
53	Group disagreed but could discuss well and make good decisions together	Not feeding the ideals
61	Internalise as much knowledge as possible	Non-professionalism
63	Work with committees to investigate topics	
64	Develop proposals in small groups, then discuss and decide on them with the whole group	
	Share knowledge with other parties in similar situations	
65		
66	Discussed once a fortnight for 3 hours	Lack of structured communication method
67	Meetings led by independent president with support, presence and experience	
	Majority based voting	
68	On very important topics such as living comfort and safety: discuss until everybody agrees with solution	
70		
72	Celebrate all wins - however small they may be	Keeping it amiable
73	Go out for dinner and drinks often, support social process	
74	Everybody can see a part they designed themselves in the facade	
75	Didn't revisit decisions	Decision ambivalence

Table 37 Overview of actionable findings, together with constraints to which they apply

§ 9.4 A model for resolving constraints

The data shows that each constraint may thus have between zero and multiple actionable findings. An actionable finding may be acted upon to lead to an outcome. I have conceptualised the resolution of actionable findings connected to a constraint as follows: each actionable finding consists of; a task, an actor performing that task, optionally using supporting actor(s). These elements taken together result in an outcome, which is intended to favourably influence the constraint. This conceptualisation is presented in figure 23.

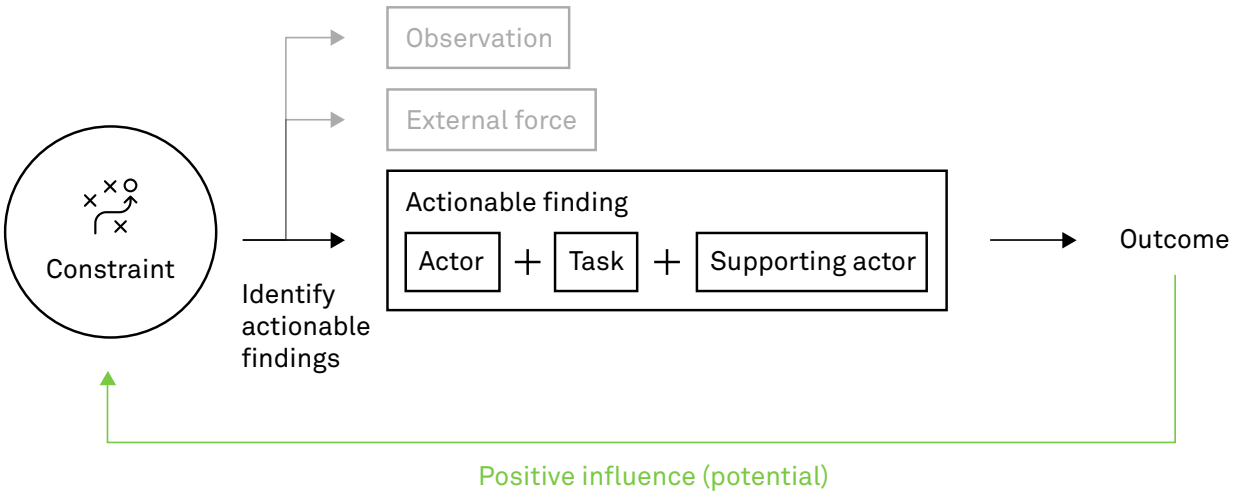

Figure 23 Conceptual model for resolution of actionable constraint

Table 38 presents the deconstruction of constraints and findings into their respective tasks, primary actors, supporting actors, and outcomes.

The table is to be read as: ‘finding 1 is that in order to negate the rising construction costs, the residents determined the contract form, together with a development advisor, leading to a contract form decision’.

Nr	Constraint	Actionable findings	Task	Actor	Actor (support)	Outcome
1	Rising construction costs	Integrated agreement instead of price-based selection	Determine contract form	Residents	Development advisor	Contract form decision
2	Rising construction costs	Together agree on suitable budget (realistic)	Develop cost estimate	Residents		Costs overview
4	Contracts with time limit	Ensure to maintain 'buffer' time for whole process	Make project planning	Residents	Development advisor	Project planning
5	Contracts with time limit	Understand the specific (time-related) conditions of mortgage	Investigate conditions mortgages	Residents	Mortgage advisor	Overview of requirements
6	Too expensive	Everybody paid fee to fund the selection procedures	Determine initial fee	Residents	Development advisor	Determined "participation fee"
8	Too expensive	Integrated agreement with pre-determined budget	See nr 1	See nr 1	See nr 1	See nr 1
9	Too expensive	Selected contract form based on experience and profile of residents group	See nr 1	See nr 1	See nr 1	See nr 1
11	Ground price too high	Priced for self-build	Zone parcels for self-build and price ground accordingly	Municipality		Ground price
15	Shared ownership	Group decision (democratic process)	Determine decision process	Residents	Process advisor	Decision making model
17	Financing	Sought advice from expert (financing)	Seek financing advice	Residents	Financial advisor	Strategy for mobilising sufficient capital
20	Economic upturn/downturn influence	Project started during crisis	Determine appropriate starting moment	Residents	Development advisor	Determined start date
21	Economic upturn/downturn influence	Ground price is 'crisis price'	Adjust ground price to economic situation	Municipality		Ground price
26	Municipal willingness	Project group took on large risks (unaware)	Identify risks	Residents	Development advisor	Risk analysis
30	Municipal strictness	The requirements left space for interpretation	Manage uncertainty	Residents	Development advisor	Coping strategy
32	Zoning	Municipality defined five self-build plots	Define self-build plots	Municipality		Plots and selection procedures
33	Municipal inconsistency	Not a vision backing self-build	Define self-build vision	Municipality	Collaborative housing advisor	Vision document or statement
40	Enough residents	Had developed email interest list with about 600 members	Develop (resident) acquisition strategy	Residents		Acquisition strategy
47	Decision making process	Meet every two weeks	Set meeting schedule	Residents		List of dates
48	Decision making process	Decided on decision making process very early	Determine decision process	Residents	Process advisor	Decision making model
49	Decision making process	Established key principles very early	Determine key principles	Residents		Value statement (or comparable)
51	Decision making process	Once selection was won, they became association	Set up legal entity	Residents	Development advisor	Legal entity
53	Not feeding the ideals	Group disagreed but could discuss well and make good decisions together	Determine decision process	Residents	Process advisor	Decision making model
61	Non-professionalism	Internalise as much knowledge as possible	Manage knowledge	Residents	Process advisor	Knowledge base
63	Non-professionalism	Work with committees to investigate topics	Determine committees	Residents		Committees
64	Non-professionalism	Develop proposals in small groups, then discuss and decide on them with the whole group	Determine proposal method	Residents	Process advisor	Proposal protocol
65	Non-professionalism	Share knowledge with other parties in similar situations	Share knowledge	Residents		Meetings or public knowledge base
66	Lack of structured communication method	Discussed once a fortnight for 3 hours	Decide meeting duration	Residents		Dates + times
67	Lack of structured communication method	Meetings led by independent president with support, presence and experience	Recruit independent president	Residents		Appointed president
68	Lack of structured communication method	Majority based voting	Determine voting strategy	Residents		Voting strategy
70	Lack of structured communication method	On very important topics such as living comfort and safety: discuss until everybody agrees with solution	Determine most important discussion topics	Residents		List of topics
72	Keeping it amiable	Celebrate all wins - however small they may be	Celebrate	Residents		Activities
73	Keeping it amiable	Go out for dinner and drinks often, support social process	Celebrate	Residents		Activities
74	Keeping it amiable	Everybody can see a part they designed themselves in the facade	Brainstorm ways that residents can 'have a part'	Residents		List of ideas
75	Decision ambivalence	Didn't revisit decisions	Decide if, when and how decisions can be revisited	Residents	Process advisor	Protocol

Table 38 Actionable findings deconstructed into tasks, actors, supporting actors and outcomes

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§ 9.5 Municipality constraint alleviation

To answer the question of what the municipality can do to alleviate the constraints from their side, it is possible to extract the municipal tasks from table 38. These are shown in table 39.

Nrs	Task	Additional input	Outcome
33	Define self-build vision	Collaborative housing advisor	Vision document or statement
32	Determine self-build plots	Example municipalities	Plots and selection procedures
11, 21	Determine appropriate ground-price	Reference municipalities	Ground price

Table 39 Tasks municipality may undertake to alleviate constraints

The data shows that the municipality, according to this study, has three primary ways to positively influence the encountered constraints of collaborative housing for young seniors. Ordered from most abstract to most concrete, they are; a vision, determining plots and selection procedures, and an appropriate ground price.

§ 9.6 Resident constraint alleviation

Similarly, the tasks for the residents can be determined. These are visible in table 40. Three tasks occurred multiple times (see column 'nrs'), implying they were useful in resolving multiple constraints. Therefore, it can be said that these tasks are of added importance.

Nrs	Task	Additional input	Outcome
1, 8, 9	Determine contract form	Development advisor	Contract form decision
2	Determine suitable budget	Building cost expert	Costs overview
4	Make project planning	Development advisor	Project planning
5	Investigate mortgage conditions	Mortgage advisor	Overview of requirements
6	Determine "participation fee"	Development advisor	Set "participation fee"
15, 48, 53	Determine group decision process	Process advisor	Decision making model
17	Seek financing advise	Financial advisor	Strategy for mobilising sufficient capital

20	Determine appropriate starting moment	Development advisor	Determined start date
26	Identify risks	Development advisor	Risk analysis
30	Manage uncertainty	Development advisor	Coping strategy
40	Determine resident acquisition strategy		Acquisition strategy
47	Set meeting schedule and meeting duration		List of dates
49	Establish key project principles		Value statement (or similar)
51	Set up legal entity	Development advisor	Legal entity
61	Determine knowledge management strategy	Process advisor	Knowledgebase
63	Determine committees		Committees
64	Determine proposal method	Process advisor	Proposal protocol
65	Share knowledge with likeminded projects		Meetings or public knowledgebase
66	Recruit independent president		Appointed president
68	Determine voting strategy	Process advisor	Voting strategy
70	Determine most important discussion topics		List of topics
72, 73	Celebrate wins, go for drinks and dinners, support the social process		Activities
74	Brainstorm ways that residents can have a (visual) 'anchor' to the project		List of ideas
75	Determine if, when and how decision can be revisited	Process advisor	Protocol

Table 40 Tasks residents may undertake to alleviate constraints

§ 9.7 Tasks per phase

Next, the different tasks can be grouped by the phase in which they are to occur. This ordering originates in three sources: firstly, the phase in which the constraints primarily or first occurred (table 32), secondly from interpretation within the case study interview, and thirdly through my own view.

Table 41 should be interpreted as the recommended tasks per phase, in order to minimise their projects 'exposure' to key constraints. The constraints matching the task can be found in table 38.

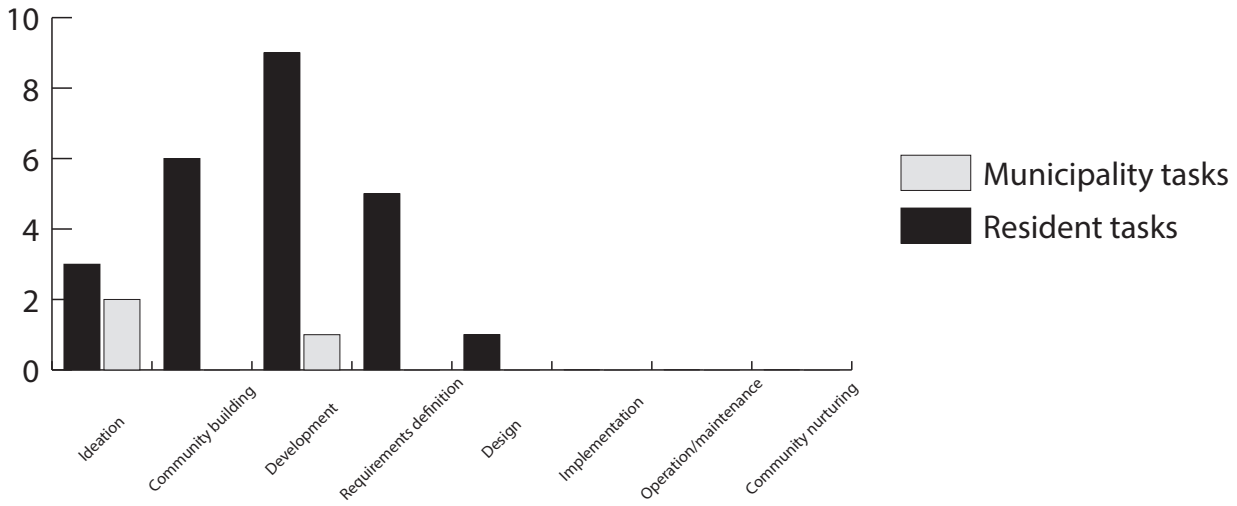

Figure 24 The number of tasks per phase per actor

As visible in figure 24, the majority of tasks are clustered in the early phases of the project (ideation, community building, development, and requirements definition). The argument can be made that this is due to the fact that decisions made during these phases still have relatively a lot of influence on the project outcomes. It is a known property of project management that the more uncertain (early) a project is, the more flexibility there is for amendments, the lower the cost of those amendments is, limited however by the lesser amount of available information (see figure 25).

This finding seems to align with previous research that states that the quality of the execution of the early project phases may dramatically (positively) influence the project performance (Kolltveit & Grønhaug, 2004; Samset & Volden, 2016), and inversely, that when projects fail, it is likely that the problem can be traced back to decisions in the earliest phases, when the initial idea was conceived and developed. What therefore happens during the front-end phase is essential to a project's success (Samset & Volden, 2016).

Phase	Resident tasks (nr)	Municipality tasks (nr)
Ideation	• Establish key project principles (49) • Determine resident acquisition method (40) • Determine knowledge management strategy (61)	• Develop vision (33) • Determine suitable plots and selection procedures (32)
Community building	• Set meeting schedule and meeting duration (47) • Determine ballpark budget (2) • Determine group decision process (15, 48, 49) • Determine if, when and how decisions can be revisited (75) • Seek financing advise (17) • Determine appropriate starting point (20)	
Development	• Determine contract form (1, 8, 9) • Determine suitable budget (2) • Make project planning (4) • Investigate mortgage conditions (5) • Determine "participation fee" (6) • Identify risks (26) • Manage uncertainty (30) • Set up legal entity (51) • Share/exchange knowledge with likeminded projects (65)	• Determine ground price (11, 21)
Requirements definition	• Determine committees (63) • Determine proposal method (64) • Recruit independent president (to lead discussions) (66) • Determine voting strategy (68) • Determine most important discussion topics (70)	
Design	• Brainstorm ways that residents can have a (visual) 'anchor' to the project (74)	
Implementation		
Operation/ maintenance		
Community nurturing		
*** Each phase**	• Celebrate wins, go for drinks and dinners, support the social process	

Table 41 Tasks residents and municipality may undertake, ordered per phase

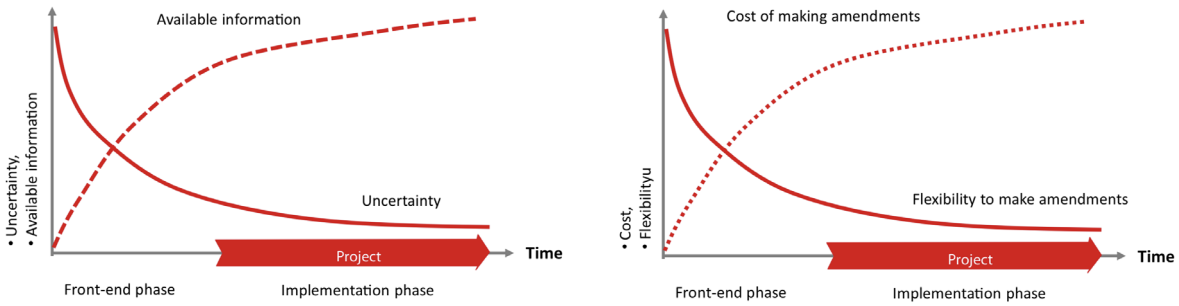

Figure 25 Time versus uncertainty and flexibility (Samset & Volden, 2016)

Additionally, of the 21 tasks listed in table 40, 71% (15 tasks) involve additional input from an advisory party – which we may call 'contractor input'. Therefore, it can be said that the majority of tasks to be found beneficial for projects, involve contractor input during the early phases. There is an established body of research concerning the benefits of early contractor involvement (ECI) (Eadie & Graham, 2014; Laryea & Watermeyer, 2016), which therefore seems to confirm these findings.

It can be said that for the municipality to positively influence collaborative housing for young seniors, they should thus look into activities that promote the establishment of new projects. The findings of this study suggest two important activities for municipalities: firstly the formulation of how and why self-build is appropriate in a particular municipality (vision), and secondly, to determine a set of suitable plots, with accompanying selection procedures, so that groups of young seniors may bid for these plots.

For residents, a bigger task lay ahead. First of all, they are themselves completely responsible for the development, and may not expect to receive significant support from outside parties. To acquire knowledge, they can hire professionals, engage with country-wide collaborative networks for knowledge sharing, and access knowledge available in the public domain. The data indicates that at times, residents expected more support, from for example the municipality, while the municipality often does not have the responsibility, nor capacity, to provide that specific support. That therefore is a challenge of mentality.

Many of the identified tasks are tasks that structure or frame the upcoming process – ensuring the best possible progress. Moreover, it can be seen that relatively a lot of external actors are to be involved. A central challenge of self-build groups is that they do not have the required knowledge themselves – therefore they must 'acquire' this knowledge (public domain, or purchase through advisors), and effectively store (ensuring all residents – current and prospective – have access to, and can find) and share that knowledge. The data indicates that projects that organised this well, or had already internali-

sed the knowledge through knowledgeable residents, succeeded.

§ 9.8 Discussion

§ 9.8.1 Relation to earlier research

Qualitative research to study the constraints (also called barriers) to aspects of the built environment have been conducted before, in European countries such as Finland (Helamaa, 2019), Sweden (Persson & Grönkvist, 2015) and Austria (Lang & Stoeger, 2018).

§ 9.8.2 Municipal perspective

In Austria, Lang and Stoeger (2018) investigated the role of the local institutional context relevant to collaborative housing models. They found that regulations have an explicit encouraging or discouraging nature towards collaborative housing models – an absence of practical regulations can therefore indicate a lack of support. In Austria, on the regional level, this is visible through supply-side subsidies being available to all different types of tenures and housing providers.

More importantly, they identified that 'given the scarcity of suitable and inexpensive sites in urban area, land release by the municipalities appears to be crucial for the success of collaborative housing projects' – while at the same time indicating that this practise of land release 'impinges upon the distribution of property rights'. (Lang & Stoeger, 2018)

Similar to the Netherlands, municipal councils in Austria have a strong say in spatial planning strategies (zoning). This local decision-making power can facilitate collaborative housing initiatives or exert a constraining effect, depending on the willingness of the local political elites. (Lang & Stoeger, 2018)

Moreover, from a Dutch CPC-perspective, Hofstra and Blom (2017) have identified that the role of the municipality; their degree of collaboration, and degree of preparation through dedicated policy is crucial to the success of such initiatives.

Bossuyt, Salet, and Majoor (2018) identified that once suitable legislation is in place, realising self-build initiatives itself is not significantly difficult. Instead, the 'customary' way of land exchange between municipalities, housing associations and developers are a 'powerful inhibitor' to citizens accessing land. Alternatively put, for a municipality to enable collaborative housing, it must implement suitable legislation that enables citizens to influence

land distribution so that they may secure more access to land.

Task	Research overlap
Define self-build vision	Hofstra and Blom (2017), Bossuyt et al. (2018)
Determine self-build plots	Lang and Stoeger (2018), Hofstra and Blom (2017)
Determine appropriate ground-price	Lang and Stoeger (2018)

Table 42 Overlap municipal findings and previous studies

Even though these researches were of a slightly different scope (either focused on Austria or focused on CPC within the Netherlands) – they indicate that the findings pertaining to the municipality are not altogether completely unexpected or new.

§ 9.8.3 Resident perspective

Relevant to the project process, Hofstra and Blom (2017) identified four crucial project aspects, of which parts overlap with the findings of this chapter. The four aspects are:

1. Location acquisition
2. Organisation and decision making
3. Knowledge and skills internal to the group
4. External guidance

In reality there is more overlap with the study of Hofstra and Blom (2017) than table 43 indicates; this however is not explicit due to the chapter's findings emphasizing actionable findings. Nonetheless, it is identified that the degree to which knowledge is already internalized to the resident group is a significant success factor. Moreover, the professionality of the group is seen as an important factor, which in this study is an umbrella term rather than an actionable item in itself. Lastly, the study greatly emphasises the merits of involving professionals, most crucially process wise and content wise.

Therefore, it seems that there are a significant number of tasks or approaches that residents undertake to improve their chances of making their collaborative housing initiative a success, that have not been explicitly listed together before.

Task	Research overlap
Determine contract form (1, 8, 9)	Hofstra and Blom (2017)
Determine group decision process (15, 48, 49)	Hofstra and Blom (2017), Brysch and Czischke (2019)
Determine committees (63)	Hofstra and Blom (2017)
Determine proposal method (64)	Hofstra and Blom (2017)
Share knowledge with likeminded projects (65)	
Recruit independent president (66)	Hofstra and Blom (2017)
Determine voting strategy (68)	Hofstra and Blom (2017)
Determine if, when and how decision can be revisited (75)	Hofstra and Blom (2017)

Table 43 Overlap resident findings and previous studies

§ 9.8.4 Further research

These previously unlisted aspects through which collaborative housing projects for seniors may be improved are therefore interesting topics of further research. Generally, these can be extracted from table 36. And that a topic has been investigated before, or mentioned in earlier research, does not mean that further research is not beneficial.

Nonetheless, due to the fact that earlier phases seem to be crucial for the project success, and a major inhibitor in the earliest phases seem to be uncertainty – an especially interesting topic of further research could be: which activities could be undertaken by resident groups to manage this uncertainty.

Secondly, a decidedly unresearched aspect is how residents may keep enthusiasm and 'inertia' in the project group. It is often recognized that the projects may last a long time, and that residents must expect quite a few members to join and leave the project, yet there is not much knowledge on how members can maximise the cohesiveness of the group.

Lastly, even though significant research has been conducted in the role of local governments in supporting self-build or collaborative housing, the found research emphasizes that they should do something but are not so specific in what. This research has attempted to clarify that to some degree, but this domain could benefit significantly from further research.

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Part IV

Conclusion & reflection

This final part concludes the preceding three parts by summarising all the main findings and answering the main research question. Afterwards, the research approach and effectivity is reflected upon.

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§ 10 Conclusion

The main question asked in this research is:

How can young seniors positively contribute to the realisation process of appropriate housing for them?

In order to answer this question, one must first determine what 'appropriate' means. Appropriate housing can be interpreted a housing model suitable for the particular situation in which young seniors find themselves.

From the outset, this research focuses on collaborative housing as such an appropriate housing model, due to the positive effects attributed to the sense of community, and community being an inherent characteristic of collaborative housing.

The particular situation of young seniors then encapsulates four aspects, each researched through its own sub research question, and its own chapter.

1. The current housing demands of young seniors
2. How those housing demands will change in the near future
3. Which policies influence the realisation of this type of housing, and how they do so
4. What constraints young seniors are encountering while realising collaborative housing projects.

In terms of housing demands, those of young seniors can be clearly summarised in a specific housing typology. There is strong preference for apartments, of about 100 sq. metres (couples), in unique buildings. Sufficient surrounding greenery, a position on the edge of towns or villages, and within walking distance of public transport and amenities. The units should be independent, as privacy is highly appreciated, but nonetheless have one or multiple communal spaces.

The motivations of young seniors to get involved with collaborative housing can be summarised in 7 themes: the desire of positive reinforcement by the community, the ability to explore new activities and people, to enjoy life, to support and receive support from each other, to keep ones cognitive vitality high, a chance to redesign life, and lastly, as a possibility after the kids have become independent.

A perspective on how the housing demands will change in the near future was investigated by looking at how aware government and market parties are of the upcoming demographic changes. It was found that on a national

and municipal level, there is significant awareness about the demographic trends. On a provincial level however, this awareness was lacking.

From the perspective of developers, housing corporations, investors and advisors, there also seems to be sufficient knowledge of those demographic changes. In contrast to the governments however, market parties seem to be more aware of the impending housing mismatch created by these demographic developments.

Interestingly, this knowledge however does not translate into more awareness of collaborative housing as a possible solution to this problem. Among the market parties, only one actor recognized the potential of alternative housing models, even though there is wide support for the fact that housing demands will continue to diversify.

This lack of awareness of the potential of collaborative housing in solving the plausible housing mismatch for young seniors, can explain the limited set of implemented policies to promote these kinds of housing initiatives. On the national level, one direct policy was found, on the municipal level, three direct policies were found, and on the provincial level, no direct policies were found. Direct policies tend to not be bound to the specific collaborative housing model, instead focusing on the aspects of communality and degree to which dwellings are clustered.

Alternatively, housing initiatives can make use of other policies that are not directly aimed at young seniors with collaborative housing projects, but nonetheless can be beneficial. To benefit from indirect policies, the chosen collaborative housing model is more important – there is a clear inclination towards CPC-based projects. However, the funding collected through these policies is comparably little, and getting access to these resources can be difficult due to policy restrictions, or lack of access to professional networks.

While conducting the research, early learnings made it clear that the initial focus on the chosen housing model was less relevant than expected.

In part this was due to the fact that in practise, the variety of encountered models was less varied than expected from the literature research – which was already discovered during the first part of the empirical research (chapter 4). In theory, four different collaborative housing models exist (co-housing, co-wonen, wooncorporatie, CPC), while in practise, the majority of encountered projects were CPC-based projects, next to a small minority of co-housing projects.

Moreover, in practise, the models turned out to be more ambiguous or rather, singular, than expected. This is because, in order to purchase land, or make

any type of transaction, a group of residents has to form a legal entity. This means that all collectives eventually form an entity, which in turn means that every project that needs to make transactions, 'becomes' collective private commissioning. Therefore, all collaborative housing initiatives, seemed to 'converge' on being a CPC-based project (at least once they start to be realised) - be it a CPC project with more or less community integration.

It seems therefore that there are primarily two varieties of models: purchase-based collectives (CPC), and rental-based collectives (wooncorporatie), both allowing for hybrid forms.

Furthermore, within the categories of CPC or co-housing, the differences between how the different groups within each housing model approached certain fundamental challenges of housing (e.g. securing access to land) proved more diverse than across the groups of the different models.

Therefore, a focus on 'housing model' is less relevant. Instead, the focus of the research shifted towards identifying the most constraining aspects of collaborative housing projects, and how to effectively address them – not losing sight of how this might be different for the different housing models. The shift reflects that project groups handle 'fundamental' challenges of housing differently (e.g. securing access to land, group organisation, financing) – but also that housing models do not accurately reflect how these groups handle these fundamental challenges. This shift in the research focus, due to incremental learning, is an intrinsic element of Grounded Theory.

Common constraints were found across five common 'constraint domains', while for the domains 'environmental' and 'technical', none were found. The found constraints are visible in figure 26.

No notable differences were observed in the constraints that co-housing-based projects experienced, as opposed to the CPC-based projects. While the set of constraints differed from the CPC-based projects, they were not unambiguous enough to prove that co-housing-based projects concretely experience one set of constraints – or vice-versa.

The data also seems to indicate that no constraints are specifically related to 'age', as none of the constraints mention age, or seem to be directly dependent on age. It is possible that young seniors as a collective 'handle' the 'fundamental' aspects of project organisation differently from 'regular' groups - but this would have to be addressed in further research.

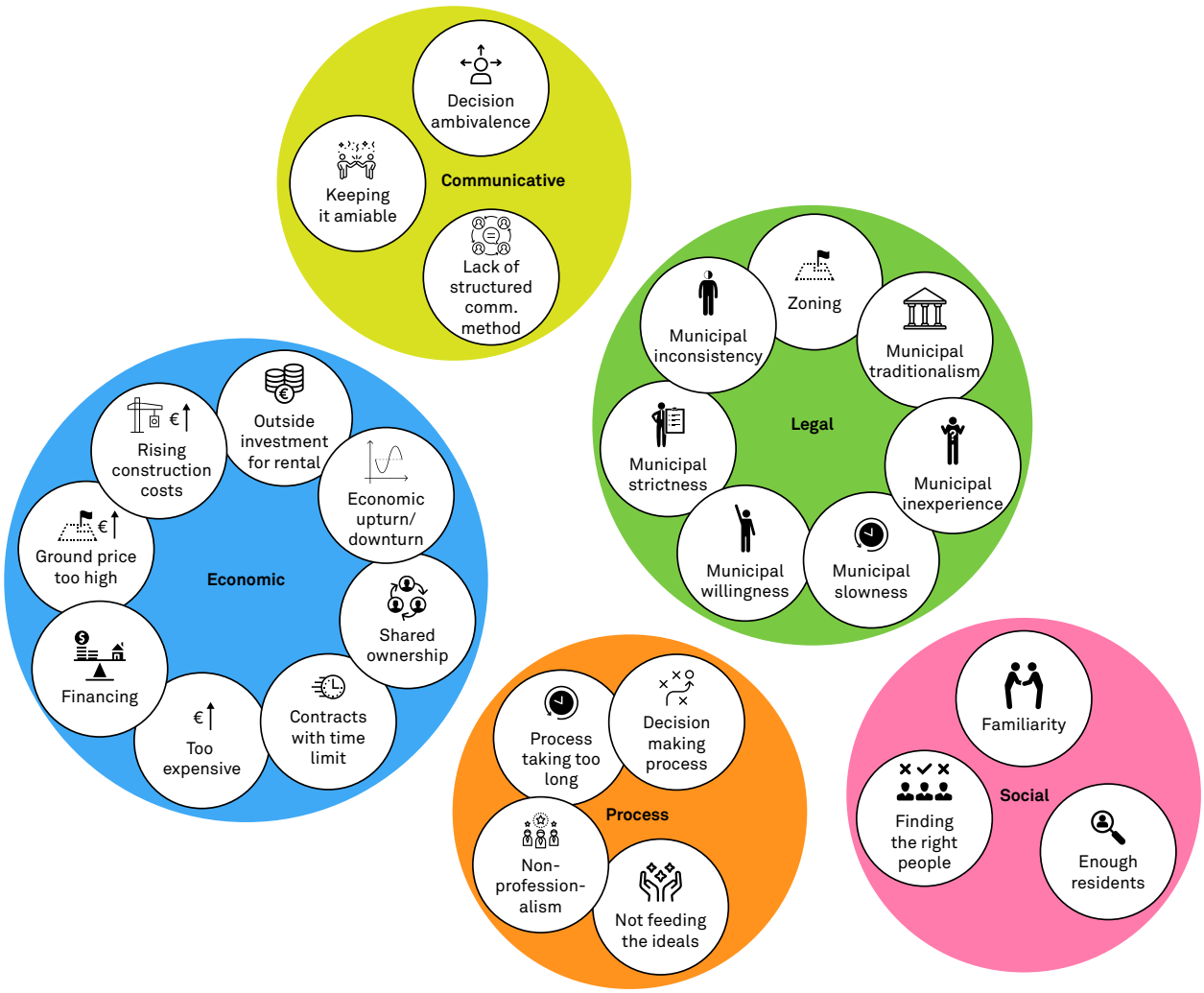

Figure 26 Found constraints across the five found types of constraints

Then, the last sub research question asked:

How can the constraints be alleviated?

By comparing the constraints found among seven projects with how a successful project has "dealt" with them – a number of actions have been identified that positively influence those same constraints. In essence, these found actions form a 'strategy' to minimize the effects of the most common constraints onto the project.

The data indicates that two actors are primarily able to undertake actions that influence these constraints. Those two actors are the group of residents, and the municipality.

The municipality has a small set of high-impact actions they can undertake to positively influence collaborative housing projects by seniors:

1. Determine and publish a vision on self-building initiatives
2. Determine specific zones and plots to be available for self-building
3. Set a realistic ground-price, not competing with for-profit project development

In turn, resident groups have a whole set of actions they can undertake to influence their project outcome, which are presented in table 44. The majority of these actions take place in the first four phases: ideation, community building, development and the requirements definition phase. For most of the actions it is beneficial for the group of residents to involve an outside advisor. A number of the actions have been identified by earlier researches, but the majority have not.

Phase	Tasks for residents
Ideation	Establish key project principles
	Determine resident acquisition method
	Determine knowledge management strategy
Community building	Set meeting schedule and meeting duration
	Determine ballpark budget
	Determine group decision process
	Determine if, when and how decisions can be revisited
	Seek financing advise
	Determine appropriate starting point
Development	Determine contract form
	Determine suitable budget
	Make project planning
	Investigate mortgage conditions
	Determine "participation fee"
	Identify risks
	Manage uncertainty
	Set up legal entity
	Share/exchange knowledge with likeminded projects
Requirements definition	Determine committees
	Determine proposal method
	Recruit independent president (to lead discussions)
	Determine voting strategy
	Determine most important discussion topics
Design	Brainstorm ways that residents can have a (visual) 'anchor' to the project
* Each phase	Celebrate wins, go for drinks and dinners, support the social process

Table 44 Tasks for residents, ordered per phase

By performing these tasks, residents maximise their possibility of limiting the adverse effects of the most prevalent constraints.

More interesting however, is that we can conclude that the success of collaborative housing projects for and by young seniors is not so much tied to the particular housing model chosen, but rather the organisation and effectiveness of the group behind it. Therefore, to maximise chances of realising collaborative housing, and to positively contribute as much as possible, young seniors should seek to organise their resident group as professionally as possible, and where possible, "import" the necessary knowledge.

§ 11 Reflection

§ 12 Connection wider context

The research is conducted in the context of the Collaborative Housing graduation lab. In that lab, collaborative housing is examined as to what extent it can contribute to the increasing societal challenges of (among others) worsening affordability of housing, aging, loneliness, etc. The research specifically addresses self-built housing projects for (young) seniors, projects that promote communality and therein clearly connects to the graduation lab theme.

Management of the Built Environment can be said to have as an end-goal to create a durable built environment, taking into account current and future developments. Therefore, as professionals of the built environment, there is a duty to realise adequate housing. That duty encapsulates not only realisation using established methods, but also the need to investigate the changing definition of 'adequate housing', and also to investigate what alternative methods of realisation exist and can be developed. This research ventures to establish that through the route of collaborative housing for (young) seniors.

Within a wider perspective, the research tries to connect management of the built environment to social sciences through its methodology and research approach. In doing so, it attempts to merge knowledge from a different domain in order to enable more sustainable housing development in the near future. In this context, sustainable denotes more satisfaction with their built environment, higher social cohesiveness within communities, and higher reported quality of life, by (young) seniors. Combining different disciplines in order to innovate and achieve a more sustainable development, is a key purpose of the wider MSc Architecture, Urbanism and Building Sciences programme.

§ 12.1 Approach

§ 12.1.1 Product

The purpose of the research from the outset has been to help young seniors make better choices for their collaborative housing project. This originated in the fact that my personal curiosity for the topic came from a failed project by the parents of a friend. The central question for me had been: 'What could they have done differently to make the project a success instead?'.

This motivation was clear already at the first stage of the research, and du-

ring the P2 phase, this motivation was shaped into a deliverable (which was lacking during my initial P2 presentation). The initial expected deliverable for the research became a ‘guide’ which would help young seniors choose the appropriate collaborative housing model for their set of conditions.

During the development of the research however (during P3 and P4 phases), findings informed me that this the particular collaborative housing model is not a crucial aspect. Instead, the group should focus on other, fundamental aspects. These findings led me to change the deliverable into something more appropriate to fulfil the research goal.

Nonetheless, the research motivation informed each version of the deliverable, and was a clear guiding principle throughout the whole process. In that sense, the final product of was and is an appropriate one, staying true to the research intent.

§ 12.1.2 Process

In terms of process, the phase of P2 to P3 is commonly used to collect data. The planning provided during the P2, in line with that common setup, set the expectation for the period to be used primarily for data collection. In reality, the process has developed itself out of line with that expectation. Instead, what happened is that smaller increments of data had been collected, and virtually immediately processed, and iterated upon. This is in fact more in line with Grounded Theory.

This process continued into the P4 phase: case study interviews were conducted halfway through the phase. However, this could not have been done earlier, as findings had to be extracted from the constraints, and without these findings, the case study interviews would have been pointless – as I would not have known what exactly to ask about. The nature of the process thus proved well suited to collect data in the domain.

The research methodology, Grounded Theory (qualitative of nature), was chosen based on: the relative newness of the specific domain (collaborative housing models, constraints, Young Seniors, Netherlands), and the relatively low sample size. A quantitative research would have been hard to justify.

Qualitative research is suitable for understanding particular contexts and situations, but less suitable to then generalise those findings across populations of those contexts and situations. Initially, the research combined a ‘human centric’ perspective (understanding young seniors, their preferences, their process) with a more ‘market centric’ perspective (understanding the quantitative ‘position’ of young seniors within the housing market).

Along the way, it became clear that it was impossible, due to the limited scope of the research, to do both. Therefore, before the P3, I argued to abandon the 'market centric' perspective – for which the chosen qualitative nature of the research would have made a poorer fit.

Therefore, although the initial combination of methodologies for the chosen research design contained 'contradictions' (applying qualitative research to investigate a topic which can be considered quantitative in nature), in the end, the combination improved due to the poor-fitting aspects of the research being removed. It can be said that the research therefore adjusted in line with the methodology.

The question remains if it was the right type of method. Initially, I could find no comparable research remotely related to my research domain, but during the process, I did. Those researches, focusing on CPO projects in the Netherlands, have also employed qualitative research (case study based) (Hofstra & Blom, 2017) – indicating my general choice of type of research was and is not unreasonable.

Another important aspect of consideration is whether the results of the research are in line with what could have been expected. However, the nature of Grounded Theory makes this a difficult question to answer, as the theory permits and even stipulates that to a certain degree, the findings may significantly deviate from what is to be expected initially.

The expected results of the research were for models to (roughly) correlate with project success, for a high diversity of models to become apparent within the Netherlands, and for a high diversity in housing demand by young seniors.

Findings however indicated that models did not seem to be related to project success and that in reality there is a very low diversity of collaborative housing models within the Netherlands (for which it can be argued that even that low variety in reality all becomes one model – CPC). Additionally, the expected high diversity of housing demand appeared to be untrue, as the found housing demands have clearly discernible overlapping traits and motivations.

Thus, the results do deviate quite significantly from what was expected, but this does not mean they are out of line with what would have been expected from the research as a whole. In fact, these kinds of deviations can be expected from research based on Grounded Theory.

§ 12.1.3 Planning

The planning proved unrealistic primarily in two ways. Firstly, adopting the iterative data collection method (determine small sample, collect data, code, adjust sample and possibly collection method, repeat) as is good practise in Grounded Theory, proved significantly more laborious than expected. This was due to the transcribing, coding and from that adjusting the interview protocol to gain more insights henceforth. This mistake originated my own assumptions; even though I read that GT is laborious, and even though I heard from my first mentor that GT is laborious, I nonetheless set too little time apart for it. In further research, I should thus do more research into the proportions of work required to make GT a success.

A similar observation can be made with regards to the desk research aspect of the research, for example, I set two days for it, while in reality it took two weeks. At the core, this was due to ambiguity in the precise research method that was to be used. It became document analysis, a process that requires not only looking up the documents, but also systematically processing them. It would have been prudent to investigate the types of desk research before deciding upon using it.

Overall, the planning proved quite inaccurate for the determined methods, but due to the process, the methods itself also shifted. As a result, all required data could be collected, in time, even though the collection was spread out across the P3 and P4 phases, instead of uniquely during the P3 phase. Nonetheless, this was in line with the expectation, due to the GT methodology.

§ 12.1.4 Appropriateness

Considering that during the research process, several of the methods have changed, and some of the data collection methods themselves have changed (for specific research questions), it is relevant to ask the question, was the chosen research approach the right one?

In answering that question, it is important to repeat one of the key challenges of this research, mentioned in the research framework: the domain of collaborative housing is a rather unexplored domain, considered from a professional real estate perspective. Therefore, the domain (from that viewpoint) is full of unknown unknowns.

In response to that uncertainty, a chief purpose of the research was to explore and identify, rather than quantify. In that context, the approach seems to have been appropriate: the process created insights that shape the readers

understanding of the domain. The reader has gained an insight into; what young seniors want in terms of housing (and why), what constraints they encounter while developing housing collaboratively, and how aware governments and market parties are of the involved demographic trends.

The research approach however, due to it being so heavily based on Grounded Theory, in a way became more qualitative along the way. A negative effect of this is that a stronger focus on the qualitative aspects of the domain, means the research is less generalisable.

Another downside to the chosen design is that I unwisely chose to include too big a sample of case studies, as these are too laborious in the context of Grounded Theory. The time scope of the research does not permit it. Therefore, the nature of the approach (realistically) made it that a fairly limited scope could be researched.

Another consequence of this miscalculation is that the final findings are again difficult to generalise, as they are 'sourced' from only one case study. On the positive side however, it does give a clear indication in which direction more research can be directed, and through which methodology, so that the findings may lead to more actionable insights.

Moreover, some miscalculations were made relating to the document research, stemming from my inexperience with this specific research method, which ended up costing significantly more time than expected (2 weeks instead of two days).

All in all, up to this point, it seems that the chosen general approach to the research was appropriate, but the usage of different methods within that approach, was underdeveloped. This could be attributed due to my lack of awareness, or knowledge.

Is this method suitable for further research in the domain? In the end, during this research, it has been due to the flexible nature of Grounded Theory that the research could be re-oriented towards aspects I found more valuable. Had the research dogmatically focussed on the connection of particular housing models to project success, it would have demanded a lot of academic acrobatics on my side and would have probably led to less meaningful findings.

Grounded Theory has thus allowed me to circumvent the wrongly assumed connection of collaborative housing model to project success – instead focussing on constraints. Perhaps the domain could now benefit from a more structured approach in uncovering how these constraints are effectively handled.

All in all, Grounded Theory can be credited to a large degree why this study has found its findings, and it was suitable to that purpose. However, it is not unanimously the best method to continue further research into how to deal with constraint alleviation.

§ 12.2 Feedback

The phase leading up to P3 was characterised by relatively little feedback moments. The phase between P3 and P4 contained relatively frequent feedback.

A key learning from the feedback moments was that the quality of the preparation on my side defined the quality of the output from the mentor's side. Concrete questions led to actionable improvements, and vague questions led to the impression that things were well (or not) but without any actionable feedback. Actionable feedback should have been the outcome of every feedback moment.

Overall, I am satisfied with the balance struck between a focus on the practical versus a focus on the theoretical. The fact that during the P3 to P4 phase both mentors were present at each feedback moment, led to that they each took a relatively opposing perspective without it leading to contradictions assumed to be caused by me.

During the P2, it was made clear to me that it was ok - even expected - to give more resistance to the mentors and their feedback. However, internally, I've also been trying to not feel attacked by contradicting comments, and to just register and learn (when possible). This created an interesting dynamic of seeming to accept anything, while internally trying to not respond out of feeling attacked. During the P2 this led to a situation where I should have been responding, but I was internally processing and trying to make sense of the feedback. During the feedback moments leading up to the P4, I've learned to be more explicit when I don't understand feedback – and to respond if I disagree. My learning for feedback during presentations is that it is fine to need time to think about comments, but then it's important to acknowledge that, so that the commenter knows I have understood the comment, I am processing the comment, and that a response will come.

Lastly, I've also been incorporating feedback from the mentors at the graduation company (Dubbel-L), Lars and Leon. Throughout the process, they have been providing a quite contrasting perspective (contrasting towards the academic perspective) – which allowed me to consider perspectives from outside academia. Moreover, it allowed me to evaluate how people perceive the research and its' outcomes.

§ 12.3 Ethical issues and dilemmas

Through the research, I have encountered two types of ethical dilemma's affecting the collaborative housing domain:

1. Should time and resources be invested into research into collaborative housing, given it is a relatively small domain, with limited building quotas?

2. Should land be granted to collaborative housing projects, knowing that collaborative housing projects can afford a lower ground price, and that the proceeds of the higher ground price could be used to other beneficial purposes within the municipality?

The first dilemma is motivated from the realisation that comparably few – perhaps only a few dozen – collaborative housing projects are realised in the Netherlands per year – a number standing in stark contrast to the required hundreds of thousands of new dwellings per year. However, from multiple ethical perspectives, it does not follow that therefore the investment is not worth it. For example, self-organisation has arguably led to higher resident satisfaction than alternative housing provision methods, and thus, would more people be able to self-organise their housing, a larger share of society may achieve higher satisfaction. Therefore, for the benefit of the population – a consequentialist viewpoint – the ethical choice may be to invest in public knowledge about collaborative housing.

For the second issue, two opposite perspectives can be taken. Firstly, again, that of consequentialism, where the welfare of the greatest number of people counts most heavily. From that perspective, it is justified for a municipality, that instead of granting land to collaborative housing projects, they choose to incur the higher revenues by granting the lands to for-profit developments and using those profits for the benefit of the whole municipality.

To challenge this view however, we can consider two situations (with an identical house price), one where seniors buy land from the municipality against a reduced price for collaborative housing, and a second one where they buy commercially, from a developer. The first situation implies a lower ground price and thus less revenue for the municipality. The second implies that the developer also takes a share, and a relatively larger sum of money ends up with the municipality. The consequence of the first situation is that the 'value' is split between the resident(s) and the municipality. The consequence of the second situation is that that value is split between the developer, the resident, and the municipality – leading to an overall lower value for the residents (given the final house price is the same). The municipality

has in that case received more money, but with it also had ‘extracted’ more value from the residents and rewarded that (financially) to the developer. If the municipality would take the view that ‘investment into the municipality’ can not only come from the municipality, but also from its residents, the first situation might be the more ethical one, as residents will have to yield less money to developer(s) – and are able to spend this within and on their environment. However, it is virtually impossible to compare these cases, as self-build also implies a large time-investment, which commercial buyers are often unable or unwilling to dedicate.

From a secondary perspective, one of deontology, the municipality has a duty to provide housing for its residents – which can even be interpreted as adequate housing. Housing can be provisioned through a number of means – of which collaborative housing is one. Depending on the degree to which it can be proven that collaborative housing makes its residents happier and healthier – it can be argues that collaborative is a more adequate form of housing than developer-led developments. From a deontological viewpoint, the ethical decision of the municipality therefore is to encourage collaborative housing projects.

From my own perspective however, I consider the potential benefit of higher self-building capacity of a population of that much value, that it would unethical to not invest resources into at least researching it more completely. Due to the fact that projects in the built environment are by nature large investments (they consume significant amounts of time, energy, and money), even incremental improvements may have significant effects. The fact that collaborative housing may have a restructuring effect on the housing market (a significant change) – makes the potential benefits large, and therefore, the required investment more easily justified and ethical.

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Part V

Addendum

This part contains the references, an overview of all figures, an overview of all tables, and the appendices.

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§13 References

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§16 Appendices

Appendix I: DAS framework

The DAS-frame, visible in figure 27 (De Jonge et al., 2009), provides a framework through which to look at such changing conditions in a structured context. In essence, the DAS-revolves around four key tasks: (1) assessing the current situation / position, (2) exploring changing demand, (3) generating future models and (4) defining projects to transform the current supply in the required future supply. The DAS frame itself was developed for a corporate context, with actionable real estate objects, and concrete needs of an organisation. However, this research takes a wider, society-wide perspective, which the DAS frame also accommodates.

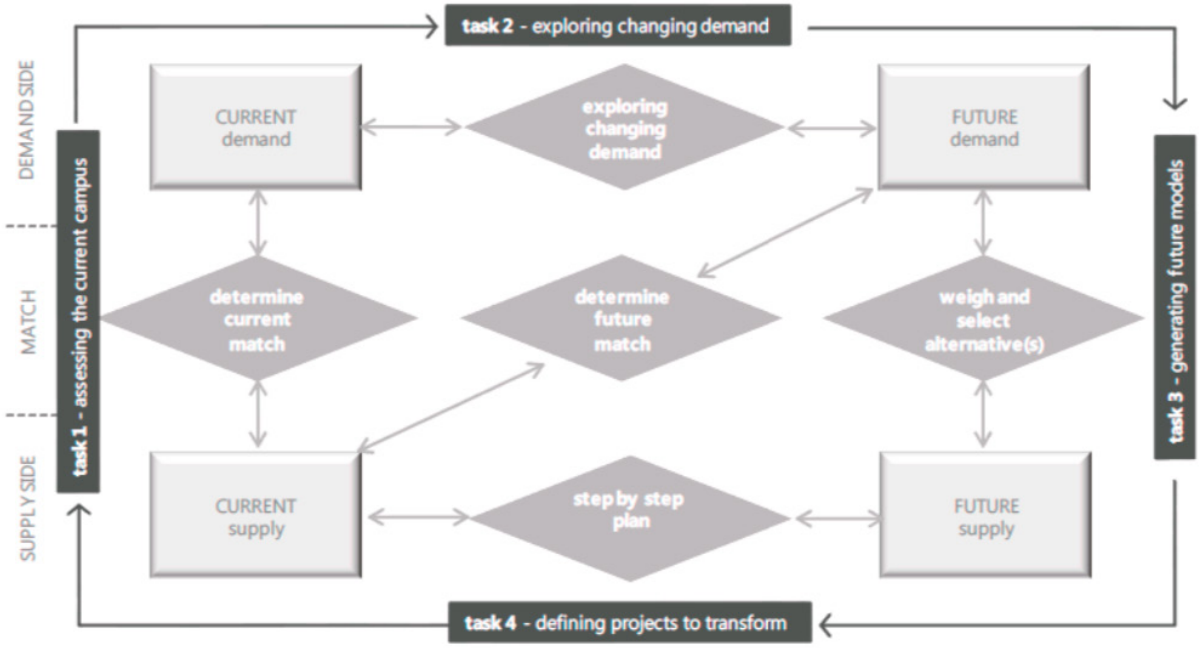


Figure 27 The DAS-frame (De Jonge et al., 2009)

The DAS-frame thus provides a structured lens to look at the hypothesized qualitative and quantitative housing mismatch. Variables that are relevant herein are: housing typology, sizing, location, need for community by residents, tenure types, health services, future trends and government policies.

Appendix II: Interview protocol semi structured interviews (1)

02 September 2019

Interview guide for Semi Structured Interviews

Introductie

Mijn naam is Glenn Jones, ik ben een master student van de studie “management of the built environment” in Delft, na een bachelor in Bouwkunde te hebben gedaan.

Dit onderzoek doe ik in de context van een afstudeeronderzoek voor de TU Delft, waar ik onderzoek hoe “collaborative housing” bij kan dragen aan een demografische uitdaging waar Nederland de komende decennia voor staat: de toenemende vergrijzing.

Ik doe onderzoek in twee delen:

1. Wat zijn de “voorkeuren” van 55+ers, die in dit soort projecten (willen) wonen, waarom sluiten dit soort woningen beter aan op hun vraag dan andere soorten woningen?

2. Binnen een set “case-studies”: waarom gaat het goed/fout met een project, en op welke manier kunnen we er zorg voor dragen dat meer projecten slagen?

Ik heb hier een reeks met items, en vragen, en dat is puur voor “stimulatie” dat ik de juiste vragen stel. Het is absoluut geen checklist van vragen die gesteld moeten zijn. Voelt u zich vrij om te spreken over dat wat voor u belangrijk is. Anderzijds kunt u ook aangeven dat u het liever niet heeft over een bepaald onderwerp, dan respecteer ik dat.

Ik neem dit gesprek op, met uw toestemming. Ik zal het transcriberen, en uw naam anonimiseren. De data zal inzichtelijk zijn voor andere onderzoekers.

Titelblad

Naam .....

Huisvesting naam .....

Jaar van oplevering .....

Hoeveelheid bewoners, huishouden.....

Verticale leeftijdsopbouw .....

Huishoudensopbouw .....

Seriematige of unieke woningen .....

Prijscategorie woningen .....

Onderwerpen

Persoonlijke kenmerken

- *Zou u zichzelf beschrijven als iemand die graag nieuwe dingen probeert?*

Motivaties

- *Wat waren uw grootste motivaties om te beginnen / deel te nemen aan dit project?*
- *Welke rol heeft uw vorige woning /buurt gespeeld in uw gedachteontwikkeling richting de uw huidige woning?*
- *Was u actief op zoek naar een andere woning? Hadden andere soort woningen ook voldaan aan uw zoekcriteria?*
- *Wat voor soort woning / buurt kwam u?*
- *Waren er 'randvoorwarden' die absoluut niet mochten ontbreken aan deze nieuwe woning? Zoals indeling, soort woning, grootte, plek, etc?*
- *Hoe ervaart u de kwaliteit van uw leven ("quality of life") in deze omgeving, mede ten opzichte van uw vorige woning?*
- *En in termen van vitaliteit en activiteit, heeft de verhuizing daar een effect op gehad? Zou u daar wat meer over kunnen uitleggen?*
- *Wat zijn voor u de grootste pluspunten van wonen in deze omgeving?*

- *Zijn er dingen die u nadrukkelijk anders heeft ervaren dan verwacht? Positief en/of negatief*
- *Hoe tevreden bent u met deze woning? In hoeverre sluit deze aan op uw verwachtingen?*
- *En uw verwachting vis-a-vis realiteit van het "samenwonen", kunt u daar wat meer over vertellen?*

Proces

- *Kunt u uitleggen welke stappen u heeft doorlopen in de ontwikkeling van dit project?*
- *Kunt u wat vertellen over hoe u de kennis heeft opgedaan om dit project te realiseren? Had iemand binnen uw projectgroep ervaring, heeft u dat zelf geleerd, of heeft u professionele hulp ontvangen?*
- *Kunt u wat vertellen over wat u fijn, of juist nadrukkelijk niet fijn vond aan het ontwikkelproces?*
- *Zijn er momenten geweest waar u dacht, 'hmm, we zitten vast', maar waar u vervolgens overheen bent gekomen? Hoe bent u uit deze situatie gekomen?*

Afsluiting

Is er iemand die ik volgens u zou moeten spreken in de context van dit onderzoek? Zijn er vergelijkbare projecten, of andere sprekende projecten (met 55+ers) die volgens u interessant zouden zijn om te onderzoeken?

Appendix III: Interview protocol semi structured interviews (2)

10 September 2019

Interview guide for Semi Structured Interviews

Introductie

Mijn naam is Glenn Jones, ik ben een master student van de studie “management of the built environment” in Delft, na een bachelor in Bouwkunde te hebben gedaan.

Dit onderzoek doe ik in de context van een afstudeeronderzoek voor de TU Delft, waar ik onderzoek hoe “collaborative housing” bij kan dragen aan een demografische uitdaging waar Nederland de komende decennia voor staat: de toenemende vergrijzing.

Ik doe onderzoek in twee delen:

1. Wat zijn de “voorkeuren” van 55+ers, die in dit soort projecten (willen) wonen, waarom sluiten dit soort woningen beter aan op hun vraag dan andere soorten woningen?

2. Binnen een set “case-studies”: waarom gaat het goed/fout met een project, en op welke manier kunnen we er zorg voor dragen dat meer projecten slagen?

Ik heb hier een reeks met items, en vragen, en dat is puur voor “stimulatie” dat ik de juiste vragen stel. Het is absoluut geen checklist van vragen die gesteld moeten zijn. Voelt u zich vrij om te spreken over dat wat voor u belangrijk is. Anderzijds kunt u ook aangeven dat u het liever niet heeft over een bepaald onderwerp, dan respecteer ik dat.

Ik neem dit gesprek op, met uw toestemming. Ik zal het transcriberen, en uw naam anonimiseren. De data zal inzichtelijk zijn voor andere onderzoekers.

Generieke informatie

Naam .....

Leeftijd .....

Opleiding .....

Relatie status .....

Huisvesting naam .....

Jaar van oplevering .....

Hoeveelheid bewoners, huishoudens ..... ,.....

Verticale leeftijdsopbouw .....

Huishoudensopbouw .....

Gendercompositie .....

Seriematige of unieke woningen .....

Prijscategorie woningen .....

Onderwerpen

Motivaties

- *Wat waren uw grootste motivaties om te beginnen / deel te nemen aan dit project?*
- *Welke rol heeft uw vorige woning /buurt gespeeld in uw gedachteontwikkeling richting de uw huidige woning?*
- *Was u actief op zoek naar een andere woning? Hadden andere soort woningen ook voldaan aan uw zoekcriteria?*
- *Wat voor soort woning / buurt kwam u?*
- *Waren er 'randvoorwarden' die absoluut niet mochten ontbreken aan deze nieuwe woning? Zoals indeling, soort woning, grootte, plek, etc?*
- *Hoe ervaart u de kwaliteit van uw leven ("quality of life") in deze omgeving, mede ten opzichte van uw vorige woning?*
- *Wat zijn voor u de grootste pluspunten van wonen in deze omgeving?*

- *Zijn er dingen die u nadrukkelijk anders heeft ervaren dan verwacht? Positief en/of negatief*
- *Hoe tevreden bent u met deze woning? In hoeverre sluit deze aan op uw verwachtingen?*
- *En uw verwachting vis-a-vis realiteit van het "samenwonen", kunt u daar wat meer over vertellen?*

Proces

- *Kunt u uitleggen welke stappen u heeft doorlopen in de ontwikkeling van dit project?*
- *Kunt u wat vertellen over hoe u de kennis heeft opgedaan om dit project te realiseren? Had iemand binnen uw projectgroep ervaring, heeft u dat zelf geleerd, of heeft u professionele hulp ontvangen?*
- *Kunt u wat vertellen over wat u fijn, of juist nadrukkelijk niet fijn vond aan het ontwikkelproces?*
- *Zijn er momenten geweest waar u dacht, 'hmm, we zitten vast', maar waar u vervolgens overheen bent gekomen? Hoe bent u uit deze situatie gekomen?*

Rol van de gemeente

- *Wat is vanuit uw perspectief de houding die de gemeente aan heeft genomen richting zelf-georganiseerde collectieve woningbouwprojecten?*
- *Kunt u vertellen wat uw verhouding met de gemeente is tijdens dit project?*
- *Kunt u vertellen hoe die relatie tot stand is gekomen?*
- *Hoe onderhouden jullie die relatie?*
- *Hebben jullie als project fouten gemaakt in die relatie naar de gemeente, of zaken juist goed aangepakt? Kunt u hierover uitweiden?*

Afsluiting

Is er iemand die ik volgens u zou moeten spreken in de context van dit onderzoek? Zijn er vergelijkbare projecten, of andere sprekende projecten (met 55+ers) die volgens u interessant zouden zijn om te onderzoeken?

Appendix IV: Interview protocol case study interviews

General information

The following interview has a focus on identifying management techniques, or coping mechanisms, with constraints identified during interviews with young seniors involved in collaborative housing development.

The purpose is to uncover how this particular case study has dealt with those identified constraints, and which personal, professional, and project factors have contributed to that.

The interview will last 45 to 60 minutes and will be held in the native tongue of the interviewee: Dutch. Phrases in italics indicate tasks or actions the interviewee should pay attention to at that point in the interview.

The interview consists of five sections: A is an introduction by the interviewer to give the interviewee appropriate context, B is the introduction of the interviewee and the case itself, C explores how certain constraining factors were dealt with from the interviewee's perspective, D is a 'catch-all' section that enables the interviewee to add their opinion on the subject at large without any structuring by the interviewer (completely open questions), and E is the rounding-off of the conversation.

The interview protocol starts on the next page.

A. Introductie (5 min)

Mijn naam is Glenn Jones, het is vandaag [datum], en het is nu [tijd]. Ik heb een gesprek met [naam ondervraagde] bij [locatie].

Controleer dat opnameapparatuur werkt.

Allereerst, bedankt dat u vandaag tijd heeft vrij kunnen maken voor dit gesprek. Glenn Jones, 25 jaar, Master student "Management of the Built Environment" aan de TU Delft, wat een master is die zich bezighoudt met de "grotere" aspecten van "gebouwen": de vastgoedmarkt(en), hoe ontwikkelt men vastgoed, hoe stel je de kaders om vastgoed te ontwikkelen, etc.

Met mijn afstudeeronderzoek kijk ik naar specifiek twee aspecten:

1. Hoe men in gemeenschappelijk verband zelf huisvesting tot stand brengen

2. Hoe dit men kan helpen m.b.t. de "dubbele vergrijzing" die eraan zit te komen

Het uiteindelijke doel is om meer van dit soort projecten in Nederland helpen tot stand te komen, en daarvoor bestudeer ik eigenlijk wat er vaak "mis" gaat met dergelijke projecten. Daarvoor heb ik een dozijn 50+ers geinterviewd en heb ik daaruit de meest voorkomende problemen gedestilleerd.

Nu ben ik de tweede fase, waar ik probeer te begrijpen hoe projecten die wel geslaagd zijn, met die "veelvoorkomende" problemen zijn omgegaan – en dat is waarom ik hier zit.

Ter verduidelijking, dit gesprek ga ik transcriberen – en als bijlage bij het onderzoek voegen. Echter, ik ga het volledig anonimiseren, en als je wil dat ik graag aspecten eruit laat, dan kan dat. Laat het me dan tijdens of na het gesprek - per e-mail is ook goed - weten, en dan hou ik er rekening mee.

B. Ondervraagde informatie, case informatie (10 min)

1. Kunt u mij over uzelf vertellen? Wat is uw leeftijd, uw functie, uw achtergrond, wat voor soort woning woonde u voordat u hier bent gaan wonen, in welke regio?

2. *Kunt u wat meer vertellen over "De Roze Hallen"?*

- *Hoe bent u betrokken geraakt?*

- *Hoe lang heeft het project geduurd?*

• *Bent u tevreden met de uitkomst qua wonen?*

• *Bent u tevreden met de uitkomst qua gemeenschap?*

• *Welke andere partijen waren er betrokken bij het gehele proces?*

• *Wie was betrokken voor de "ontwikkeling"? Wie deed de projectontwikkeling?*

C. Omgang met beperkende factoren (30 min)

Ik heb hier vijf families van beperkende factoren, waaronder ik in totaal 26 beperkende factoren heb. We hoeven ze niet allemaal te behandelen – maar ik zou graag de belangrijkste wel behandelen.

Select per interviewee which topics are most relevant:

Interviewee C: economic (9), social (3), communication (3)

Interviewee K: legal (7), process (4), communication (3)

Economic

3. *Hebben jullie last gehad van stijgende bouwkosten? Hoe zijn jullie hier mee om gegaan?*

4. Hebben jullie huur eenheden, of is alles koop? Hebben jullie dat overwogen? Hebben jullie daarvoor investering van buitenaf gehad? Hoe is dat gelopen?

5. Zijn er momenten geweest dat het krap qua tijd is geweest om alles rond te krijgen met contracten etc? Hoe zijn jullie daar mee om gegaan?

6. Hoe hebben jullie ervoor gezorgd dat het geheel betaalbaar is gebleven? Ervaart iedereen het als betaalbaar?

7. Hoe hebben jullie een passende grondprijs gekregen?

8. Hebben jullie gemeenschappelijke huur? Hoe zorgen jullie voor evt. gemeenschappelijke aspecten binnen het project?

9. Hoe heeft iedereen zijn appartement kunnen financieren? Waren hier problemen mee?

10. Hebben jullie iets gemerkt van de opbloeiende huizenmarkt? Hoe zijn jullie hier mee om gegaan?

Legal

11. Was de gemeente gewillig om jullie te helpen? Hoe merkten jullie dit?

12. Heeft er traagheid plaatsgevonden vanuit de gemeente? Heeft dit binnen jullie project ooit tot problemen geleid? Hoe zijn jullie hier mee om gegaan?

13. Was de gemeente strict qua wat er mocht en niet mocht? Hebben jullie bestemmingsplanmatige problematiek ervaren? Hoe zijn jullie daar mee om gegaan?

14. Vonden jullie dat er een verschil zat tussen wat de gemeente zei en wat de gemeente deed? Hoe zijn jullie hier mee om gegaan?

15. Waren er binnen jullie groep mensen onervaren met dit soort projecten? Hebben anderen wel ervaring? Hoe is er voor gezorgd dat dat elkaar in belans hield? Was er een balans?

16. Merkte jullie een terughoudende/traditionele rol vanuit de gemeente richting dit initiatief?

Social

17. Kenden de bewoners binnen deze groep elkaar voordat ze aan dit project begonnen? Wat was jullie ervaring in of dat goed of slecht is?

18. Hebben jullie op elk moment genoeg animo gehad qua bewoners?

19. Hoe hebben jullie als groep "de juiste" groep gevonden? Hoe werd er besloten wie er wel of niet bij mocht, en hoe is dat bevallen?

Process

20. *Hoe kwamen jullie tot beslissingen binnen de groep? Was er een bepaald beslissingsmodel? Is dat vooraf bepaald, of is die ontstaan?*

21. Zijn er periodes geweest waar mensen hun "idealen" een beetje kwijtraakten door de praktische aspecten van het project? Hoe zijn jullie hier mee om gegaan?

22. Vonden jullie dat het project lang duurde? Hebben jullie momenten ervaren waar het proces negatief werd beïnvloed doordat het gehele proces als lang werd ervaren? Wanneer was dat, wat kwamen jullie tegen, en hoe zijn jullie daar mee om gegaan?

23. Hebben jullie kunnen merken dat er binnen de groep mensen waren die geen ervaring hadden met dit soort projecten – en daarmee het proces moeilij-

ker maakten? Hoe zijn jullie hier mee om gegaan?

Communication

24. *Hoe communiceerde jullie binnen de groep? Welke middelen gebruikten jullie, welke frequentie? Hoeveel tijd waren jullie eraan kwijt? En nu dat het gebouw staat, hoe gaat dat? Hebben jullie een besloten "communicatiemethode"?*

25. Hebben jullie "inkak" momenten gehad binnen m.b.t. het moraal van de groep, wellicht conflicten, en hoe zorgden/zorgen jullie er voor dat het leuk bleef/blijft?

26. Zijn er momenten geweest waar jullie zijn teruggekomen op eerder gemaakte beslissingen? Kun je dit omschrijven, en hoe jullie vervolgens de uiteindelijke beslissing hebben gemaakt?

D. Zelf-ervaren beperkende factoren (10 min)

27. Hebben jullie andere aspecten als belemmerend ervaren? Kun je die omschrijven, en hoe jullie er mee om zijn gegaan?

28. Wat was in jouw ervaring het meest verassende aspect van het gehele proces, iets wat je totaal niet had verwacht, of iets dat compleet anders was dan verwacht?

E. Afronding

Daarmee zijn we aan het einde van dit gesprek gekomen. Zijn er nog andere zaken die u graag toe wilt voegen?

Dan wil ik u hartelijk bedanken voor uw medewerking. Het was erg leerzaam, en als u dat wil zal ik u op de hoogte houden van de resultaten van het onderzoek.

Appendix V: Findings Young Seniors housing preferences

Typology

*I've looked at **apartments***

*Beautiful modern **apartments***

*We're talking about **apartments***

*We wanted to live in an **apartment**, but not in a shoebox*

*All dwellings are **unique**. We don't have a **standard dwelling**, neither in the newly built sections*

*So the ultimate wish was: …, a **characteristic** house*

*All dwellings are **owner-occupier***

*They are all buyers – everything is **owner-occupier.***

***Expensive** dwellings.*

Beautiful houses. But that is not what we want (privileged housing), so we have to be careful about that.

Sizing

***About 100 m²**. From 80 to 120. The smallest is 79 m2 and the largest 122 m2.*

*Decreased from 120 to **100 square metres.***

***At least** 70 square metres, up to, people can also choose 140, 160 or 180 square metres.*

*About **100 square metres** suits well.*

*The average is about **102-105 m2***

*At **first glance we preferred about 120 square metres**. Eventually we discussed as a group, and we all wanted communal areas and spaces. We could do with less. So eventually we agreed that about 100 square metres would be suitable.*

*We ourselves have **downsized from 120 to a 100 square metres**, for a loft-like dwelling, so that we waste less space on redundant rooms like hallways and such. And then you still have the communal spaces.*

Green and sustainable

*For me the combination of **green and sustainable** …, important*

*But also, for it to be **green***

*I also think … and a wish to build **sustainably***

*Seeking to create a **sustainable** house.*

*To live rurally and in nature, **a lot of green**, …*

*But, with a **garden** attached*

Location

*One wants to **live rurally** and **in nature** … the other **right in the centre of town** … on the condition that you can go into a garden*

A lot of land attached

*For us it's important to have **space, a beautiful place***

***25 minutes by bike to the train station** is reasonable.*

Not far from town. If only there is enough space.

For me it's important to have a pleasant town nearby

Along the edge of the village

It would be pleasant to be able to walk to the shops, and to be able to walk to public transport

To have essentials** nearby, so: train station or bus station, or cinema, theatre, shops, but also **greenery

I have to be able to walk to place using my walking stick.

*In the **city centre***

*The other in the **centre of town** … But that you can go into a garden*

Independence and privacy

*We are **independent** people*

*We've collectively agreed that each of us wants to live **independently***

*Different people, everybody their **own house**, but for example, guest bedrooms, I don't need my own*

*Everybody should have **their own space***

*Every has their **own space** …*

I don't even want to think about it. The idea itself already repels me. You're

*standing in the bedroom and **look straight into someone else's house.***

*Everybody [in the group] finds **privacy** very important*

*… people want their **own privacy***

Future-proof

*The **degree of lifecycle-proofness** was also very important for me*

*I just wanted a house where I could have the **feeling** that I can truly **stay there**. That when I am eighty years old, I have to relocate to a dedicated dwelling, again. I wanted to have that **already organised**.*

Neighbours and balloting

*I have … seen and looked at various apartments, in general the **social aspects** were **missing***

*I'm very hesitant to go nextdoor. At that time, I went two houses down the street, very friendly people … well, they really liked the visit, but there is very little **community feeling***

*Actually what you want is an ordinary rowhouse, where you can **pick your own neighbors**.*

*But there is just **no contact**. It does not feel good at all to ask for help, with my own neighbors.*

*We saw that this **group**, was not going to work out*

*If that is counterbalanced with that you're with a **group of good people** … the social aspects were very important for me. It had to be a fun group.*

*[Small enough for] **connection among residents** … [but] large enough so that you don't have to be best friends with everybody.*

*They will **meet** the whole group that evening. Then they will have the time tot think, and so do we. There is a balloting process, to determine if there is a "fit". And that is a **difficult decision** to make, to base that **decision** on **one evening**.*

*The **social aspects need time**. Time is more important than you think. We are here now for **four years**, and only now it is slowly beginning to develop.*

Resident mix

*I really find a **mix** of social rent and owner-occupier **much much better** for our society. Everywhere you can see it [monofunctionality] introduce such inequality into neighbourhoods. We prefer a **completely mixed** project*

*Looking for **maximum diversity**: families with young children, empty-nesters, seniors.*

*To make a somewhat **heterogeneous community**. Certainly, with regards to **age** as well. **Singles, couples, straight, gay**. There are two **young families** … a couple of 55 or older … so it's a decent composition.*

It was labelled as 'for seniors' by the municipality. But we have let that go, so it is nowhere legally recorded, so people like you [student] can also come to live here.

*From 45 to 80 … **half couples, half singles**, more women than men. It used to be in balance, but not anymore.*

*Had to put an "age stop" on the project to **prevent it being filled with 50 plus***

*There was a couple, mid 30, with small kids… **We've always wanted that** but it never succeeded. People that we asked said; 'no, **not with all those elderly**'.*

Appendix VI: Findings Young Seniors motivations

Positive reinforcement

*By now we've managed to include four other people. So we definitely **influence each other** in that respect. For example, once a week we walk around the [nearby body of water]. People **influence** each other in a **positive** way.*

*But you are also kept alive in a positive way, by other people. Also to stay active outdoors, to bring a tractor, a donkey, a dog. **To stimulate each other** to do things. That is much more complex to be honest.*

Exploration and new activities

*A second thing is that sometimes **I experience very nice unexpected things**. That is in part due to the fact that we are now all living together, and we are getting to know each other again. An example; a few residents are very interested in culture. And they have strong roots in the nearby city. So sometimes they know 'oh, there is an interesting parade, a interesting show'. And they bring us with them. And that way, I am in places that I would otherwise never go to.*

*Once a month there is a community get-together. In the during the winter, we have creative evenings where **anything can happen**, and yes, that can be puzzling, or behind the computer, or a movie night.*

*You're in, or you're not in. **Sometimes you stretch the limits of what's allowed** … a resident that acts, has held their auditions here … and yesterday I've sang here with my choir. Like that I experiment with what's permissible in terms of the "social aspect".*

*… other people. They are all **doing fun activities**. And if you think, well, I like that too, dan you can simply join.*

*You also tend to stick to the things you know. It's known that when everybody has just moved, and everybody is dealing with leftovers from the relocation, that the social aspect needs time. There were quite a few people **very disillusioned with this process.***

Enjoyment

*We have a lot of laughs, and there are many **unexpected, nice, social activitie**s*

*For me the most important thing is that I can **pleasantly** age*

Support

*The ability to **help** each other*

*We can't provide **professional help**, or rather, we can replace professional health-care workers, so we are not going to do that. But, we can **do groceries** for others, and **bring others** to wherever they need to be.*

*So I said, if you need anything, I can **bring it along for you***

Cognitive vitality

*I also believe in that by doing that, by engaging with that fragment of "hassle" [to run the community], you stay more … You have to keep active, and that's a good thing. So I see, quite regularly, in other comparable housing communities that people have been living there for 30 years, are 90 years old themselves by now, and when I look at them I think, wow, that person **looks much more full of life**, than an average person.*

*To do activities together, to age together, in a closer environment, with the hope to **keep self direction over our own lives** for longer, instead of becoming dependent on others.*

*You are very **stimulated** also in the community by the presence of other people.*

*The want that the **'free spirit'** of each and every one **can** freely **develop** itself*

Chance to redesign life

*… you have a lot of freedom. You're all healthy, you can truly make a project progress, but that means you also have an **appetite for projects**, which means you have a lot of projects, and then this is just one more, and that counts for all of us.*

*… it provides the **space to think** about 'how would I do that now'. So, you can make **new choices***

Children

*For me the direct motive was that my **two sons moved out** and started to lead their own lives.*

*Such a project always costs a lot more work than you think. How can you ever manage that as a working human being, **let alone people that still have children at home**.*

*We make a point that those wanting to join **have independent children**, because otherwise they are in such a different life phase, and that's such a **different mode of life***

Appendix VII: Relevance & limitations of accessed govt. docs

Welvaart en Leefomgeving (WLO) 2015, (Centraal Planbureau, 2015)

The 'WLO' (Centraal Planbureau, 2015) is a publication that forms the basis for many policy decisions in the domain of the built (living) environment. It explores two possible scenarios for the future; a "high" scenario and a "low" scenario. Through scenario simulation, the scenarios offer insights into future "bottlenecks" and opportunities, and thus give a framework that enables policymakers to think more constructively about the future.

Three important restrictions of the publication are:
1. Only two, relatively mild, scenarios are developed
2. The amount of policy domains the publication pertains to is limited
3. No foreign policy developments are included

Nonetheless, due to the highly local nature of collaborative housing development in the Netherlands, and the inclusion of a critical domain (population and demography), the WLO is considered a highly relevant document, outlining several key trends that indicate/affect, directly or indirectly, the housing preferences of young seniors. The trends extracted from the WLO are summarised in table 14.

Programma Langer Thuis (Rijksoverheid, 2018)

To stimulate effective policy making within key themes, the national government developes dedicated "programmes". Programma Langer Thuis ("program longer at home") is one such programme, dedicated towards the theme of "aging". The programme is a regular source of news items, and high-profile policies (Rijksoverheid, 2019a). The programme is thus highly relevant for the domain of aging in the Netherlands. Nonetheless, an important limitation is that the document provides advice across three domains related to aging, of which only one is relevant. The three domains are support and care at home, informal care and volunteering in care & welfare, and finally, the most relevant domain living. Moreover, the programme focuses on aging as the process that is detrimental to quality of life – and thus is less relevant to the category of young seniors.

Woningmarktverkenning 2016 (ABF Research, 2016)

Based on the nation-wide living environment preferences survey called WoOn, conducted every 3 years by the national government, ABF research provides this document which clarifies the spatial ramifications of important societal developments, in this case specific to the Zuid-Holland region. The research is conducted every few years, since at least 2009. The research is thus based on a widely endorsed dataset. Nonetheless, the resulting document is a mostly quantitative view, while the WoON survey, especially in recent years, has provided more qualitative measures, including an explicit reference to collaborative housing forms. These are not mentioned in the resulting document. Thus, the document is relevant, but clearly embodies the established, quantitative way of looking at housing demand.

Visie op Zuid-Holland Provinciale Structuurvisie (Provincie Zuid-Holland, 2012)

The province of Zuid-Holland made one complete spatial "structural vision" for all of its lands. The goal of the document is to encourage the recognizability, diversity, and coherence of the province, while contributing to a good quality of life and strong economic position. Such visions have to be made every 10 to 20 years and give long-term goals for a region. They apply across a broad range of themes, and as mentioned serve to strengthen the region in particular themes. It is thus a highly relevant source of the themes on which the province chooses to focus.

Coalitieakkoord 2019-2023; Verbinden, versterken, vernieuwen (Provincie Groningen, 2019)

The document explains the vision of the newly installed council of the province of Groningen across a broad range of topics. It is a brief document that rather states intentions than concrete tools and actions. Nonetheless, it is highly relevant in that it touches the key topics the council will address in its upcoming term. It is less relevant due to its birds-eye perspective.

Uitvoeringsprogramma Leefbaarheid 2016-2020 (Provincie Groningen, 2018b)

The document expands the vision of the province in terms of "liveability". It recognizes many trends affecting the province and formulates goals and tools to handle them. It looks at a broad set of developments, including ageing. The document represents the vision as developed by the former council, installed in 2015. Therefore, the document is relevant in that it shows what trends the municipality have identified, but less appropriate in the sense that a new council is now installed, which likely adjusts their

course on this topic, be it perhaps based on the former vision.

Omgevingsvisie Provincie Groningen 2016-2020 (Provincie Groningen, 2016)

The "omgevingsvisie" contains the long-term vision of the province for the built environment. The vision pertains to the ground belonging to the province and is valid for four years. It concretely spells out the different observations, measures and responses the province has determined for the coming period. It is therefore an appropriate source of data, but is limited in that it is the policy of the previous council.

Actualisatie Omgevingsvergunning Provincie Groningen (Provincie Groningen, 2018a)

Every year the "omgevingsvisie" described above gets updated with new developments, trends and observations. This actualization is thus from 2018, after the initial vision being formulated in 2016. Therefore it is relatively more applicable, while still limiting due to being part of the vision of the former council.

Actualisering woonvisie Utrecht (Gemeente Utrecht, 2010)

Described the vision of the municipal council regarding the living environment. Dated 2010, and is relevant in that it explains at what point the municipality became aware of certain trends, but no more than that.

Actualisering woonvisie Utrecht (Gemeente Utrecht, 2017)

Documents the updated vision of the municipality and clarifies the degree to which the municipality has persisted with its stances on the living environment. Relatively applicable due to it being the vision of the former council, having affected the most recent changes in actual policy. Limited in that it is the vision of the former council and thus has relatively little future value.

Woonvisie: Utrecht beter in balans (Gemeente Utrecht, 2019b)

New vision document of the municipality, of the council installed in 2019. Covers a wide range of topics interweaved with the living environment, and is thus highly applicable. Limited in the sense that it addresses only the vision for the living environment.

Stadsakkoord Wonen (Gemeente Utrecht, 2019a)

Agreement the municipality has made with a set of relevant actors in its municipality on how to achieve the wanted living environment. Highly relevant in that it identifies concrete trends it will respond to, and a set of concrete

actions it will undertake, and it able to take due to the partnership with the selected partners. Limited in that it is scoped to the set of partners and leaves out of view the role of other actions active in the domain of the living environment.

Stedelijk gebied – Visie op wonen (Gemeente Eindhoven, 2019)

Municipal vision on living for the city of Eindhoven, together with a range of neighboring municipalities, made in 2019. Highly applicable due to it being the latest document expressing the values and aspirations of these councils. Limited and valuable in in that it addresses constraints as experienced by the smaller municipalities surrounding Eindhoven, and not only the municipality of Eindhoven.

Woonvisie (Gemeente Eindhoven, 2015)

Former municipal vision in the domain of the living environment. It is the last direct source of the municipality within this domain, due to the latest council not having published such a vision yet. Limited in that it is dated, and the council has since then been replaced. Applicable in the sense that it explains the observations on which policy over the last few years has been based.

Woonvisie Zeist (Gemeente Zeist, 2016)

Similar vision of the smaller municipality of Zeist. Zeist is a satellite municipality of Utrecht. The last council was installed in 2018, and has not renewed their vision on the living environment yet. Likely due to the smaller scale of the municipality, such a vision is not refreshed immediately upon the instalment of a new council. The document is relevant in that it sets out the stance the municipality takes towards the living environment, but is also limited in that the document was published by the former council, and thus could be partially unsupported.

Woningmarkt en betaalbaarheidsonderzoek Zeist (RIGO, 2016)

Commissioned by the municipality of Zeist, RIGO analysed the state of the housingmarket, summarized in this document. The research is more quantitative in nature, and it among other sources, based on data from the national WoON survey. It is highly relevant in that is a professional analysis of a housing market, but is less relevant in that it does not qualitatively look at the demands in the municipality.

Structuurvisie 2020 (Gemeente Zeist, 2011)

The “structuurvisie” is a long-term document explaining the stance the municipality takes on certain key themes. It clarifies more an attitude and awareness, rather than a set of concrete measures. It is informative, but less relevant than other sources, due to it being rather high-level, and dated.

Woonvisie Lochem 2018-2025 (Gemeente Lochem, 2018)

Municipal vision for the domain of living, in the small municipality of Lochem. It is the latest municipal vision document, belonging to the council installed in 2018. It presents an up-to-date view, and is in part based on commissioned quantitative research. Highly relevant source.

Wonen en Werken in Lochem, advies voor structuurvisie (Bureau PAU & Gemeente Lochem, 2012)

Commissioned research by the municipality of Lochem to gain a quantitative understanding of the state of the housing environment in their municipality. Explains migration patterns, growth/decline trends, and provides suggestions for causes. Highly relevant in that it addresses the key challenges the municipality is facing, less relevant due to the research being rather dated.

Appendix VIII: Relevance & limitations of accessed market docs

Dienstverlening voor de nieuwe Oudere (ING, 2016)

The document is a “factsheet” about seniors in the Netherlands, expressing interesting developments from a commercial viewpoint, about seniors. It does not explicitly define “seniors”, and additionally does not often city sources. Nonetheless, it clarifies the viewpoint of the bank within this topic, and what it will be advising its’ partners. The document is relevant in that it pertains to seniors, but less relevant due to its focus on immediate (service) opportunities towards seniors.

Trends Nederlands Zorgvastgoed (CBRE, 2018)

CBRE is an advisory party, addressing investors, developers, housing corporations, and more. CBRE Healthcare describes itself as a connection between the real estate branch and health institutions. This focus on health is an important limitation in the applicability of the document. Nonetheless, there is a large overlap between the demographics of young seniors, and seniors that are starting to have a need for a healthcare solution near the home. Therefore, the research is still applicable.

Wonen voor Senioren (VBO, 2019)

The publication is an interview with a director of the real estate developer Blauwhoed, on the topic of developing for seniors. The data is therefore more conversational, and less likely to identify specific metrics. Nonetheless, Blauwhoed is an established developer, more often publishing about the challenges of developing for seniors. The publication is highly relevant in that it comes from a developer and that it addresses their perspective on the senior demographic as a whole. However, it is less applicable as it is based on an interview, and also rather brief.

Samen Zelfstandig (Habion et al., 2019)

The publication is a joint effort of three housing corporations, and addresses the new housing demands of seniors. The purpose of the document is to persuade the responsible minister for more flexibility in terms of mixing social housing and mid-level housing. The document is a set of mini case studies, exploring realized projects, pointing out aspects of inhabitant happiness, and reduced healthcare needs. It is a highly relevant document in that it is recent, expresses the knowledge of multiple housing corporations and thus is relatively representative, and that is focuses on collaborative housing aspects specifically for seniors. Nonetheless, it focuses on the positive effects towards "healthcare" needs of seniors.

Pensioenfondsen beleggen in zorgvastgoed (Bouwinvest, 2017)

The paper outlines several important strategic choices that healthcare institutions face, and how the collaboration with institutional investors can support them to that purpose. Bouwinvest itself is an investor, actively investing in real estate pertaining to seniors. The document is highly relevant in the sense that it lists the relevant demographics, but less applicable in the sense that it focuses on a real estate product related to those demographics, which is "healthcare" real estate.

Appendix IX: Policy sources

Policy name	Link
Rijksoverheid - Stimuleringsregeling wonen en zorg	https://www.rvo.nl/subsidies-regelingen/stimuleringsregeling-wonen-en-zorg-swz
Gemeente Amsterdam - Subsidie Activiteiten gericht op het langer zelfstandig wonen van ouderen	https://www.amsterdam.nl/veelgevraagd/?productid=%7BFD40AF33-1F72-4615-A6A9-6721360DEE60%7D#case_%7B30160D6D-B425-432E-BB4A-BA6555B29CC4%7D
Gemeente Amsterdam - Subsidie voor geclusterde ouderenwoningen	https://www.amsterdam.nl/veelgevraagd/?productid=%7B4951138C-8CBE-4FF4-9CC8-9D66B0B70BF4%7D#case_%7BA7806AEC-AF8A-485D-983C-A604BDE21F73%7D
Gemeente Den Haag – Subsidie groepswonen	https://www.denhaag.nl/nl/subsidies/subsidies-zorg-en-welzijn/subsidie-stimuleren-initiatieven-voor-groepswonen-aanvragen.htm
Provincie Gelderland - Subsidy CPC	https://www.gelderland.nl/Collectief-particulier-opdrachtgeverschap-CPO
Provincie Noord-Holland – Subsidy collective. housing	https://product.sduconnect.nl/product.xml?view=product&account_id=214&product_collection_id=741&lokettype=10&view=product&product_id=17459&top10=1&smarttags=0&navigation=list
Provincie Zeeland – Subsidy collective housing	http://www.cpoz.nl/overcpo/beleid/
Gemeente Eindhoven – Loan CPC	https://www.eindhoven.nl/bouwen/subsidies-en-leningen/lening-collectief-particulier-opdrachtgeverschap-cpo
Gemeente Amsterdam – Subsidy for building adaptively	https://www.amsterdam.nl/veelgevraagd/?productid=%7BBC3F-C1C5-9149-430B-9C7C-8C1FC7D5975D%7D
Gemeente Amsterdam – "Promoter" wooncorporaties (Maarten van Poelgeest)	https://www.nul20.nl/oud-wethouder-maarten-van-poelgeest-aanjager-woonco%C3%B6peraties
Gemeente Utrecht – "Kwartiermaker" new housing concepts	https://www.utrecht.nl/fileadmin/uploads/documenten/bestuur-en-organisatie/college-van-b-en-w/2018-05-Coalitieakkoord-Utrecht-ruimte-voor-iedereen.pdf

Appendix X: Quotations relevant to found constraints

Economic

Rising construction costs

> *It became clear **that many more things needed to be paid for**. The construction market was recovering, which also created price hikes, which influenced us. Alpha – CPC, 14-19 residents, finished*

> *During our ongoing process, building costs have **risen tremendously**, about 30 to 40 percent, compared to two years ago. And that is just **a lot**. All construction companies are completely booked for the years to come. The building materials are in such high demand that they have waiting lists. And how will that be in the future, with the nitrogen problem. It is all noticeable in the **price**. Epsilon – CPC, 8-20 residents, seeking location*

> *I think that over time, the ground price has **risen enormously**, and also the construction costs. Epsilon – CPC, 8-20 residents, seeking location*

Involving investors and commercial parties

> *Yes, but that's almost impossible to do. **Who is going to do the pre-financing?** Beta - CPC, 10-20 residents, construction started*

> *But how do we organise that? It has to be **pre-financed**. We would have liked a few social rental units, but that is just very complex, and then to talk with the housing corporation, which will make the process last even **longer**. Beta - CPC, 10-20 residents, construction started*

> *We agreed we would have liked to provide rental possibilities, and [process management agency], so [process manager] and [architect], they said 'yes we are still researching if it's possible'. **It is difficult to realise**. Epsilon - CPC, 8-20 residents, seeking location*

> *For rental units that is of course a lot more difficult. **A landlord wants their unit to be rented out** [for income], but for us, that is not the case. We try to make all dwellings owner-occupier ones. Beta - CPC, 10-20 residents, construction started*

> *We've also **tried to interest two housing corporations** for those rental units. They did not want to get involved. I wasn't at that meeting, but it was related to that if they invested, they wanted a lower ground price, the one for social housing units, which we did not get – we paid the actual ground price. Alpha - CPC, 14-19 residents, finished*

*They were also only **three dwellings**, which is **too little for a housing corporation.** If we had wanted to realise all dwellings as rental units, we might have been able to do business with another housing corporation. Alpha - CPC, 14-19 residents, finished*

*There are multiple people in the project that do not have the financial means to afford a house, and thus they are looking for outside investment. This has so far been **unsuccessful**. Gamma - Co-housing, 30-35 residents, seeking location*

*Yes, that's correct. But also for an investor, for a 100 m2, relatively, you still pay **a lot of rent**, because there is a lot of **shared space**. Beta - CPC, 10-20 residents, construction started*

*… the director of [organization] said 'we like these kinds of groups, but we want to do the development, en they really want to do that part themselves – but **that is the part where our profit comes from**'. Epsilon - CPC, 8-20 residents, seeking location.*

Contracts with time limit

*A condition for the purchase as stated in the contract status that the decision has to be taken **before the end of the year.** Beta - CPC, 10-20 residents, construction started*

That was incredibly tense. Because when was that supposed to happen? In the month of December, when banks don't work, notaries barely work, but it had to happen during that month. Two thirds of the people owned a house, so those had to be sold – or they had to be able to provide that money in another way. Eta - CPC, 21-35 residents, finished

Too expensive

***Many people think "those houses won't be so expensive"**, and they are simply astonished. 'Then' they might as well build by themselves, which indicates they don't completely understand the collaborative nature of the project. We've had people who would be a good fit, but who could simply **not afford it**. That is a shame. Beta - CPC, 10-20 residents, construction started*

*Effectively, you're building an extra unit. I also think that because we have to **pass many building regulations** and we **want to build sustainably**, we have extra costs. To renovate an old house is always **more expensive** than to build a new house. Beta - CPC, 10-20 residents, construction started*

*But, if you want to get everything **up to the standard** of [partner of the interviewee], then suddenly it does become **a lot of money**. Delta - Co-housing, 5-10 residents, abandoned*

*That's all and well, but then you need to have **enough money**, and that is also lacking for us. Delta - Co-housing, 5-10 residents, abandoned*

You just need to have 300.000 Euro laying around somewhere. The people who have their own house and who sell it, yes, they will have that. Delta - Co-housing, 5-10 residents, abandoned

*But it is **simply becoming way too expensive** for us. Because we can sell this house and get a reasonable amount of money, but I think that an apartment which is much smaller than this house, over there, will be at least a 100.000 Euro more expensive. Epsilon - CPC, 8-20 residents, seeking location*

*But to be honest, my concerns for the **costs** are by now **skyrocketing**. Epsilon - CPC, 8-20 residents, seeking location*

*A few years ago we spoke with a mortgage advisor, who said that with the prices at that time, it **would not be a problem to find financing**. We would have been able to lend about 350.000 Euros, that we could sensible spend. I'm afraid that with the current conditions, it's impossible to find an apartment for that price. Epsilon - CPC, 8-20 residents, seeking location*

Ground price too high

A recent project near the target site(s) brought in €1400/m2, which is completely unreasonable for a project of the interviewee's scope. Gamma - Co-housing, 30-35 residents, seeking location

*[local building group] together with the municipality asked a **much too high price** for that. Epsilon - CPC, 8-20 residents, seeking location*

Shared ownership

*As long as everything goes well, all is fine. But when you can't find a new tenant, or somebody who wants to leave can't find a new buyer, then that becomes the cooperation's problem, and then you have a **shared financial burden**. Delta - Co-housing, 5-10 residents, abandoned*

Financing

*... **the Rabobank and Triodos** have for a long time financed these kinds of projects, and made **mortgages** possible. And during those few months that we started coming up with those housing cooperation ideas, they **stopped** doing that – no bank was doing it anymore. From then on, you always needed people who could provide the cash. Delta - Co-housing, 5-10 residents, abandoned*

*Banks for example: no experience, so **everyone had to chase their own bank, with a whip**, because we absolutely had to achieve this between Christmas and New years. If one resident could not organise it, we would all be severely negatively impacted. Eta - CPC, 21-35 residents, finished*

*That wasn't possible because **people wanted to receive the money within a very short amount of time** Zeta - CPC, 4-30 residents, seeking location*

***Money had to be directly 'brought to the table'**, even though it was a governmental property, so owned by the national government, which had to be sold through a tender procedure. We could not participate in that on such a short notice. Zeta - CPC, 4-30 residents, seeking location*

*Reality then caught up with us; there was a real estate developer. They could **immediately front the money**. Zeta - CPC, 4-30 residents, seeking location*

*A couple of people who were part of the project from the start, did not have an extensive budget. We wanted to include those. **So, we've brought the most affordable and the more expensive dwellings closer together** [in price]. That, in part, explains that 40-60 [slightly higher variable costs for more expensive dwellings]. That subsidises the cheaper dwellings slightly, and that's funny, because within the same single reality, some residents argue that they are subsidising other dwellings. Eta - CPC, 21-35 residents, finished*

Economic upturn/downturn influence

*… that project developer had received the plot in 2006 from the municipality, but was hit by the **2008 crisis**, and at that time, **they decided to not pursue the project**. So by then the municipality was in charge of the building again. Eta - CPC, 21-35 residents, finished*

*That **crisis** has **helped us enormously**. Eta - CPC, 21-35 residents, finished*

*Wat did happen at that moment in time was that the municipality said, "we are completely CPO-minded". That has **completely stopped by now, after the crisis**. Eta - CPC, 21-35 residents, finished*

*And that could actually be quite low, that was the **lucky consequence of the crisis**, because it was cheaper to work with builders. And there was no developer. The biggest disadvantage was that it was hard for people to sell their owned houses. That was tense, but yes, the crisis did positively influence the costs in that sense. Eta - CPC, 21-35 residents, finished*

Legal

Municipal willingness

*It got **immediately rejected.** Zeta - CPC, 4-30 residents, seeking location*

*But the immediate reaction was: **we are not doing that**. Zeta - CPC, 4-30 residents, seeking location*

*They did not even enter a conversation with us, they simply said: **this is not agreed.** Zeta - CPC, 4-30 residents, seeking location*

*To start, **the enormous collaboration of the municipality**. Because you have to imagine, the finding of a location, the finding of a spot, that can take up to 5 years, or longer. […] **We were really fortunate in that respect**. Moreover, the municipality truly **gave a lot of freedom** with regards to the design and construction.*

A section of the regular 'aesthetics requirements' were ruled out by the municipality. Alpha - CPC, 14-19 residents, finished

*Sometimes we are **also negatively affected**. For example, a neighbouring house; it should have kept at least 2 meters clearance, and that is actually only about 1 meter 60. So, during the construction, they decided to claim another 40 cm's. That also happens. We can't say 'hey, move that house'. This also happens. Alpha - CPC, 14-19 residents, finished*

*Within the municipality we have looked at the projects. [Resident] has also done that a lot, **and we've noticed that it differs a bit per municipality**. Delta - Co-housing, 5-10 residents, abandoned*

Municipal slowness

*The zoning plan is now up for review, but then we still need to receive the building permit. From now on, **we will be occupied with that for the coming 6 months, if everything goes according to plan.** Beta - CPC, 10-20 residents, construction started*

*Somebody researched that for us, and has prepared all the files and documents. It's now **at the municipality**. Beta - CPC, 10-20 residents, construction started*

*That's a new law, and that "just" has to be adjusted. That then takes four months. **A four-month delay.** Beta - CPC, 10-20 residents, construction started*

*Updating the zoning plan for example, was difficult, but they were willing government workers, only it absolutely had to be done according to protocol, and sometimes it **simply took too long, and we really had to press** with 'it has to be faster because it is taking too long, and people might quit if that happens'. Eta - CPC, 21-35 residents, finished*

Municipal strictness

*You want to conserve [old buildings], but that takes something. **It also requires some leniency from the other side** [municipal side]. Besides that, laws are largely based on new housing. Beta - CPC, 10-20 residents, construction started*

***More and more** became **constraining**, from the municipality too. We 'submerged' into those worries too much. Delta - Co-housing, 5-10 residents, abandoned*

Zoning

*'And realise that project **within the city limits**, then you have no issues with us' [us being the municipality]. Delta - Co-housing, 5-10 residents, abandoned*

*Many municipalities, when push comes to shove, don' collaborate and **don't have the courage to expand their narrow boundaries even slightly**. Delta - Co-housing, 5-10 residents, abandoned*

*Then you quickly run into the fact that the **zoning plan** does not allow that. Zeta - CPC, 4-30 residents, seeking location*

*And then you are offered quite a few of seemingly worthwhile plots, **for each of which you then find out you're not able to build on them**. Zeta - CPC, 4-30 residents, seeking location*

Municipal inconsistency

*'Yes we're very enthousiastic, we want to enable more and more citizen initiatives'. The municipalities also have to do that more often, with the new laws concerning citizen participation. And 'gosh, fantastic that you want to take responsibility to provide some healthcare, also for your environment' – all those things, they were wildly enthousiastic. **Push comes to shove - we said we each wanted to have independent kitchens and not kitchenettes – 'no, that is definitely not allowed'. The support from their side was practically nil. A lack of thinking along**, no reflection on whether our demands were reasonable. Delta - Co-housing, 5-10 residents, abandoned*

*With the municipality, it's actually also the banks that don't support it. And really, I don't mind that much. **But then don't say that you're so enthusiastic, and don't say this is the future.** This is the whole community and society within the Netherlands. These are 50 plus people. **But at the same time, you give so little support**. Delta - Co-housing, 5-10 residents, abandoned*

Municipal inexperience

*The organisation of the municipality was not sufficient for these types of projects. The political intent was present, **but how to realise it, they did not know.**Eta - CPC, 21-35 residents, finished*

*And by then it was just on someone's desk, and continually, **nothing was happening**. We asked, 'why is nothing happening?', but the answer was 'no order has been given'. Then it became clear that nobody could even give that kind of order. So they were searching within the municipality, and **finally they appointed someone**, after we had a conversation with an alderman. Eta - CPC, 21-35 residents, finished*

*That was another point, we got stuck with the purchase contracts. **They did not know how to juridically organise that**, and then we informed our notary of that, who then said "I'm willing to help them", and then the 'template contracts' passed from our notary to the municipality. We said 'guys, do something – because we want to buy, we want to finalise the sale', and it almost didn't happen. Eta - CPC, 21-35 residents, finished*

*And when the **governmental machine** is **not suited** to the challenge, then that becomes a **problem**. Eta - CPC, 21-35 residents, finished*

Municipal traditionalism

*So, you feel that something new is coming into existence, but the **old ways are forcibly being kept intact**, while each new birth requires certain sacrifices. Delta - Co-housing, 5-10 residents, abandoned*

*From the administrative side, the national government, the province, the municipality, more force will have to be applied there. From top to bottom, because **municipalities are strongly treading the well-known path**, using project developers, etc. Zeta - CPC, 4-30 residents, seeking location*

*the municipality is **hesitant to commit**, as the direction of control is top-down: first there has a to be a plan, and then there can be a physical manifestation. Gamma - Co-housing, 30-35 residents, seeking location*

Social

Familiarity

***A characteristic of this group is that we did not know each other.** We are strangers. And many people say, 'I thought I could do this with friends', but this is not something you can do with friends. Because you know so much. Eta - CPC, 21-35 residents, finished*

*So next week we are all going to have a look at the project together, and then they will meet the whole group. Then they will have time to think about it, and so do we. There is a selection procedure in the sense that we want **to see if it fits**. And that is difficult to judge, certainly based on one evening. Beta - CPC, 10-20 residents, construction started*

We are trying to bring together similar people with similar thoughts and visions. For rental units, that is of course much more difficult… We aren't against rental, but then they need to 'subscribe' to the common vision with the project ['they' being the property owner and each tenant]. Beta - CPC, 10-20 residents, construction started

Enough residents

*None of us have experienced that – in the beginning phases of the project there were uncertainties with whether we would get this plot or not, **and whether there would be enough people** to realise something on that plot. Alpha - CPC, 14-19 residents, finished*

*But **when you can't find a new tenant**, when someone can't find a new buyer, then that becomes the coorporation's **problem**. Delta - Co-housing, 5-10 residents, abandoned*

Finding the right people

Wat was funny, with the sale, in which we ourselves invested a lot of time, and when we noticed we would not be able to sell all the units, we delegated that to a real estate agent. Through that agent, several men joined the project, ***because men, we realised later, find and buy dwellings differently from women****. Men go to an agent and say 'what can you offer me' – and like that, 3 men came to live here. That's how we found men. Some people argued that the agent earned way too much through the commissions, and this and that, a whole discussion followed from it. What we said in the end was, it gave us men, because they buy differently. Eta - CPC, 21-35 residents, finished*

Process

Decision making process

Now you're with a group, of 9 people, and ***communications occurs differently****, very differently. It involves many people. And that* ***makes it more difficult****. Beta - CPC, 10-20 residents, construction started*

At some point meetings with municipality officials became something we just did, ***without extensively preparing it with all internal group members****. Also during the construction, we were in a 'bouwgroep', when we were actually directly talking to the constructor,* ***we*** *actually* ***held too little mandate****. And that happened because people didn't have the confidence [in the workgroup]. Eta - CPC, 21-35 residents, finished*

You can put up that topic for discussion again, at another – less appropriate – moment, but in such a moment you should just accept that. He also left the group for a while by then, saying "I can't work like this". ***To have and communicate confidence, and to give mandate*** *[to the workgroup]* ***is actually very important in such a process****. Of course people have to justify their actions, why they took certain decisions, but sometimes these things have to happen. Eta - CPC, 21-35 residents, finished*

I'm pretty pragmatic, so together with someone with whom I've collaborated a lot, at some decisions, we just ***pushed through, and then explained the consequences after it had been decided. Sometimes that was difficult****, and sometimes an issue. Eta - CPC, 21-35 residents, finished*

Not feeding the ideals

But we were occupied with this for such a long time, that at that moment when the project started to become reality, the corporation and all, we noticed that we got sucked into that. ***And we 'nourished' our common ideals too little. We simply gave it too little attention, too little time****, and I think that has been a big mistake. It is one of the reasons why the project finally lost inertia and power. Delta - Co-housing, 5-10 residents, abandoned*

And later more and more conditions kept getting added to the project, of financing, that the corporation would be the owner but that you'd have to solve all these questions together. It all became.. the project ***continually lost 'free' possibilities****. More became constricting, also from the side of the municipality. And then* ***we occupied ourselves too much with those constrictions and worries.*** *Delta - Co-housing, 5-10 residents, abandoned*

And with that we entered the phase of 'what is it really going to cost', and we started making accurate overviews of all aspects of the project. ***And then we got stuck into that 'practical' side of the project that we forgot to give the idealistic side of the project sufficient attention.*** *Delta - Co-housing, 5-10 residents, abandoned*

Then there are all these people, who will make the project a reality, the processes at the municipality. Then there is the financial side, the construction. How much time is it going to cost, how much money. ***And throughout the project, you have to continually monitor and manage these aspects****. Delta - Co-housing, 5-10 residents, abandoned*

Process taking too long

That group eroded, ***because people found it taking too long****. Zeta - CPC, 4-30 residents, seeking location*

It succeeded, but you really have to chase it, with a whip. Imagine; we have residents that have always rented. And they said; "we've asked the bank". I said "asked your bank?! Chase them!". They responded with "yes but it is me that wants something from the bank", and yes that's true, ***but they will not do anything****. We've had a couple of people here who were* ***continually asking*** *them* ***"do something please"****. There were all sorts of experiences, from diverse people within the group, that made it possible for us to succeed. Eta - CPC, 21-35 residents, finished*

But there are also people who still say ***"the process proceeded too fast"****. Because due to that speed, we thought insufficiently, we made mistakes,* ***we could not enrol some people in the process****. Eta - CPC, 21-35 residents, finished*

Non-professionalism

They're afraid that each time they'll have to deal with the ***ambivalent demands of individuals****. This has to do with the image of CPC projects, which is hard to deal with. Epsilon - CPC, 8-20 residents, seeking location*

There has been a prevalent ***attitude*** *among the constructors of:* ***CPC is difficult, a group is difficult****. "We don't want to have to deal with that". Epsilon - CPC, 8-20 residents, seeking location*

And you notice it with the residents. Sometimes when we were finished, and for example we spoke about the regulations concerning parking places [parkeernorm], and ***some of them did not want to understand that. But it's impossible to***

understand that as a complete outsider *[outsider to spatial laws]. Sounds silly, we explained ten times why we had to create public parking spaces on public ground, for the municipality, and that we had to finance that ourselves. Try to explain that. The sidewalk was broken here. We had to explain to them why we as a corporation would have to fix that sidewalk for the municipality. People find that difficult to comprehend. Eta - CPC, 21-35 residents, finished*

We started talking with municipal officials, we opened the discussion. And well, that is the point. ***We had a few people who understood how things work****, but they failed to enrol others, and then you enter the domain of CPC-issues really,* ***how do you enrol others with your knowledge. Some people don't understand that.*** *Eta - CPC, 21-35 residents, finished*

… with others it's a much more emotional feeling. ***Those are still able to complain about the process****. Eta - CPC, 21-35 residents, finished*

Communication

Lacking a structured communication method

Nothing happened, ***a lot of unclarity****, we didn't have* ***any addresses*** *of each other. Zeta - CPC, 4-30 residents, seeking location*

So then, in November, we had a ***conversation*** *at this table with interested individuals, in the* ***'dialogue table method' [dialoogtafelmethode].*** *That means you first say your immediate association with the topic, then you express your experience with the topic, and then you say your dream. And then you say 'what is the first step we will take'. Epsilon - CPC, 8-20 residents, seeking location*

Additionally, we agreed to use ***socio-democratic decision-making****; that means not only majority of votes, but to truly discuss with each other. To understand the story behind the argument, also when it's a vast minority that has that opinion. Epsilon - CPC, 8-20 residents, seeking location*

We had a general assembly, which is used to make decisions. And then of course you need to talk about whether you do that trough majority of votes, 50/50, or two-thirds. We did not want that. We wanted to achieve as much uniformity in the decisions as possible. We started with a ***model of consent****. You keep talking with people until everybody understands why a certain decision is the best decision. Eta - CPC, 21-35 residents, finished*

We meet ***once per two months****, with optional extra meetings, when necessary. There we discuss new developments, serious aspects. Epsilon - CPC, 8-20 residents, seeking location*

We organise everything now in one large binder, and everybody has the same binder. That is nice, so that ***everybody has the same information****. Beta - CPC, 10-20 residents, construction started*

Not keeping it amiable

… because so far we haven't agitated [the municipality], of which we were quite afraid. Epsilon - CPC, 8-20 residents, seeking location

*Nowadays, once per month, we have a **happy hour**, where we **relax with each other**. Eta - CPC, 21-35 residents, finished*

*And when it's about money, well, then people become pesky. We all see our own shadow sides, and the shadow sides of those around us. And that is the process with which you're occupied. **That even though you have seen the shadow side of you, I can still think "what a nice neighbour".** Eta - CPC, 21-35 residents, finished*

*That caused tension between the neighbourhood and us, but luckily that is slowly improving. We have continually involved the neighbourhood – what was planned, so that at least we could provide **a bit of transparency.** Eta - CPC, 21-35 residents, finished*

Decision ambivalence

*In terms of procedure, we learned that you should **give people less options**, that you should **decide sooner** on things, because once you start allowing everything to be up for discussion, you will get discussions on all those things. Eta - CPC, 21-35 residents, finished*

*They entered a situation that was already finished. **They did not have any problems with the discussion, because that was just the way it was** – that's how they bought it. Eta - CPC, 21-35 residents, finished*

*But that was also a conscious choice of a number of them. But not for others, and they are still complaining about that. Some aspects are much more important for some than for others. And that stays. **The difference is that the people who join now, for them this is a pre-existing something**. They buy this, and then can hardly make the argument for 'this is not what I wanted', because then you should not have bought it. For those involved with the initial process however, it remains a much more emotional feeling. Those are still able to complain about the process. Eta - CPC, 21-35 residents, finished*

*Each project has its pitfalls, and our pitfall from the beginning onwards has been that we have too many policy makers – a lot of ex policy makers live here. People love papers, documents, and to think, but **to make decisions, no way**… Eta - CPC, 21-35 residents, finished*

Appendix XI: Categorisation of case study findings

Constraint	Summarised findings	Category	Nr
Rising construction costs	Integrated agreement instead of price-based selection	Actionable	1
	Together agree on suitable budget (realistic)	Actionable	2
	Implemented cutbacks during build to stick to budget	Observation	3
Involving investors and commercial parties	No data		
Contracts with time limit	Ensure to maintain 'buffer' time for whole process	Actionable	4
	Understand the specific (time-related) conditions of mortgage	Actionable	5
Too expensive	Everybody paid fee to fund the selection procedures	Actionable	6
	Being own developer saved money	Observation	7
	Integrated agreement with pre-determined budget	Actionable	8
	Selected contract form based on experience and profile of residents group	Actionable	9
	Considered the (detrimental) cost of constant bickering over costs	Observation	10
Ground price too high	Priced for self-build	Actionable	11
	Priced during a crisis	External force	12
Shared ownership	A principle of the project	Observation	13
	How to 'operate' shared spaces is ongoing process	Observation	14
	Group decision (democratic process)	Actionable	15
Financing	Mostly mortgages	Observation	16
	Sought advice from expert	Actionable	17
	10% pre-payment collected through variety of ways	Observation	18
	Emergency loan from contractor, members, family connections, and a private loan from a wealthy individual	Observation	19
Economic upturn/downturn influence	Project started during crisis	Actionable	20
	Economic situation improved during the realisation	External force	21
	Ground price is 'crisis price'	Actionable	22
Municipal willingness	Enthusiastic but conservative	Observation	23
	Treated like a "developer"	Observation	24
	Municipality very risk evading	Observation	25
	Project group took on large risks (unaware)	Actionable	26

Municipal slowness	Municipality 'steered' mostly based on time	Observation	27
	No slowdown factor	Observation	28
Municipal strictness	Strict in words - permitting in actions	Observation	29
	The requirements left space for interpretation	Actionable	30
	Conflicting rules created a 'legal' grey area	Observation	31
Zoning	Municipality defined five self-build plots	Actionable	32
Municipal inconsistency	Not a vision backing self-build	Actionable	33
	Appeared somewhat opportunistic	Observation	34
	Proud but don't provide much support	Observation	35
Municipal inexperience	No data		
Municipal traditionalism	Lack of support but not preventing progress	Observation	36
Familiarity	Were strangers, worked out well	Observation	37
	Knowledge gap led to distrust, not delays	Observation	38
	Underestimated the effects of the knowledge gap problem	Observation	39
Enough residents	Had developed email interest list with about 600 members	Actionable	40
	Some people left - new people joined	Observation	41
	Stable core group of ±10 people	Observation	42
Finding the right people	Initiative started back in 2006 to gather like-minded people	Observation	43
	People left due to different opinions, during development	Observation	44
Decision making process	People come and go but core was steady	Observation	45
	During selection procedure group was led by architect	Observation	46
	Met every two weeks	Actionable	47
	Decided on decision making process very early	Actionable	48
	Established key principles very early	Actionable	49
	Project more important than individual	Observation	50
	Once selection was won, they became association	Actionable	51
Not feeding the ideals	Widely different motivations for joining the project	Observation	52
	Group disagreed but could discuss well and make good decisions together	Actionable	53
	Tolerance	Observation	54
	Some resident flux due to ideological differences	Observation	55
Process taking too long	A lot of preceding failed initiatives	Observation	56
	Difficult process	Observation	57
	Costs a lot of time	Observation	58
	During the development phase committed fully	Observation	59

Non-professionalism	Hired advisors per domain	Observation	60
	Internalise as much knowledge as possible	Actionable	61
	Everybody became an expert from frequent discussions	Observation	62
	Work with committees to investigate topics	Actionable	63
	Develop proposals in small groups, then discuss and decide on them with the whole group	Actionable	64
	Share knowledge with other parties in similar situations	Actionable	65
Lack of structured communication method	Discussed once a fortnight for 3 hours	Actionable	66
	Meetings led by independent president with support, presence and experience	Actionable	67
	Majority based voting	Actionable	68
	Two votes per household	Observation	69
	On very important topics such as living comfort and safety: discuss until everybody agrees with solution	Actionable	70
Keeping it amiable	Need perseverance for these kinds of projects	Observation	71
	Celebrate all wins - however small they may be	Actionable	72
	Go out for dinner and drinks often, support social process	Actionable	73
	Everybody can see a part they designed themselves in the facade	Actionable	74
Decision ambivalence	Didn't revisit decisions	Actionable	75
	Sometimes residents were ambivalent and left at a bad moment, putting the entire project in jeopardy	Observation	76
	In maintenance phase may reconsider some decisions	Observation	77
	Most revisits came due to costs	Observation	78

Table 45 Complete categorisation of findings from the case study

Appendix XII: Deliverables

Turn the page to view the deliverables. The first page is an infographic for municipalities to inform them of the housing demands, motivations, and concrete steps they can take to promote collaborative housing for and by young seniors.

The pages following are aimed at young seniors themselves, and informs them of the overall process of collaborative housing development, which actions they may (should) do to promote project success, indicates which actors they may approach for help with it, and finally, which policies they can count on from which province/municipality.

Wat kun je als gemeente doen om collectief wonen voor en door (jonge) senioren te stimuleren?

Begrijp wat ze willen

- Appartement, uniek gebouw
- ±70 m² (singles), ±100 m² (koppels)
- Genoeg groen, duurzaam
- Rand van stad
- Privacy
- Toekomstbestendig
- Invloed op bewonersselectie
- Diversiteit qua bewoners

En waarom ze dat willen

- Positieve terugkoppeling
- Nieuwe activiteiten, nieuwe mensen
- Plezier
- Ondersteuning
- Cognitieve vitaliteit
- Een kans om ‘opnieuw’ te beginnen
- Kinderen uit huis

Wat kun je als gemeente concreet doen?

1

Definieer zelfbouw visie

Maak expliciet wat jullie als gemeente willen bereiken met zelfbouw. Is het een crisisoplossing, of willen jullie het structureel toepassen?

2

Wijs zelfbouw kavels aan

Collectieve zelfbouw werkt anders dan bouwen door marktpartijen, en moet kunnen meedingen op aangewezen plots. Investeer in een selectieprocedure.

3

Bepaal gepaste grondprijs

Gebruik referentiegemeentes en referentieprojecten om een gepaste grondprijs te bepalen. Wees je bewust van de opbrengsten op korte én lange termijn.

Waar kun je steun krijgen?

Heel Nederland

Subsidie tijdens initiatief, planontwikkeling, en bouwfase voor woonzorgprojecten.

Meer info: Stimuleringsregeling wonen en Zorg (SWZ)

Provincie Noord-Holland

Subsidie tot €13.000 per project voor haalbaarheidsonderzoeken gezamenlijk wonen projecten. Tot €11.000 per woning lenen voor realisatie (2019).

Provincie Gelderland

Subsidie tot €1.250 per woning voor haalbaarheidsonderzoek tijdens initiatief en ontwikkelingsfase van CPO projecten.

Lening tot €12.500 per woning voor realisatie van CPO projecten.

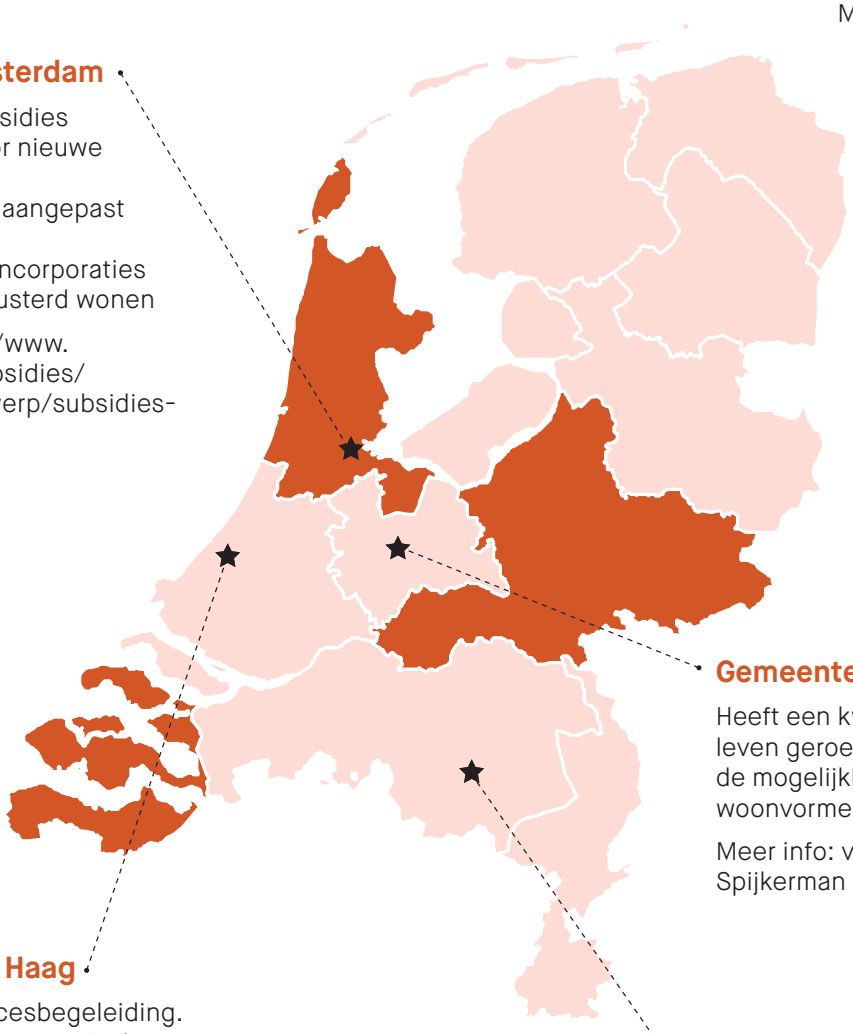
Meer info: https://www.gelderland.nl/Collectief-particulier-opdrachtgeverschap-CPO

Gemeente Amsterdam

Verschillende subsidies en regelingen voor nieuwe woonvormen:

- Subsidie voor aangepast wonen
- Aanjager Wooncorporaties
- Subsidie geclusterd wonen

Meer info: https://www.amsterdam.nl/subsidies/subsidies-onderwerp/subsidies-wonen/



Gemeente Utrecht

Heeft een kwartiermaker in het leven geroepen. Hij onderzoekt de mogelijkheden voor nieuwe woonvormen.

Meer info: vraag naar Wouter Spijkerman bij gemeente Utrecht.

Gemeente Den Haag

Subsidie voor procesbegeleiding. Tot €10.000 per project. Onder de naam 'Subsidie Stimuleren Initiatieven voor Groepswonen'. Mede gericht op senioren.

Meer info: https://www.denhaag.nl/nl/subsidies/subsidies-wonen-en-bouwen/subsidie-stimuleren-initiatieven-voor-groepswonen-aanvragen.htm

Provincie Zeeland

Subsidie en lening voor initiatief en planontwikkelingsfase van CPO projecten, tot €50.000 per project

Meer info:

http://www.cpoz.nl/

Gemeente Eindhoven

Lening voor de initiatieffase van CPO projecten. Subsidie loopt op to €6.000 per nieuwe woning, en €7.500 per bestaande woning (transformatie).

Meer info: https://www.eindhoven.nl/bouwen/subsidies-en-leningen/lening-collectief-particulier-opdrachtgeverschap-cpo

Hoe loopt het proces en wat kun je doen?

START

Elke fase

Sommige taken zijn van belang om gedurende het gehele proces te onderhouden om bijvoorbeeld de sfeer goed te houden en mensen te motiveren.

- Vier elk succes, ga samen uit eten, ga samen naar terrasjes of barretjes: ondersteun het sociale proces

1

Ideevorming

Begrijp en prioritiseer jouw eigen motivaties. Maak expliciet wat jouw verwachtingen zijn.

- Bepaal kernprincipes van het project
- Zoek uit en bepaal hoe je nieuwe deelnemers gaat vinden
- Maak een keuze voor hoe je kennis opschrijft en deelt. Gebruik PROCESADVISEUR

2

Projectgroep v

Het vinden van de juiste motivaties en verloop in deze gro beslissingen make

- Bepaal frequenti vergaderingen
- Bepaal groepsbe
- Bepaal of en hoe worden terugged
- Financieel advies
- Bepaal budget (g
- Evalueer of dit he (i.v.m. economis

5

Ontwerpen

Maak gebruik van de vastgestelde eisen, en maak het gebouw eigen samen met een architect.

- Zoek naar manieren waarop bewoners (visuele) herkenpunten in het gebouw kunnen hebben

6

Uitvoering

De bouw van het door jullie gemaakte ontwerp. De hoeveelheid tijd die je er tijdens deze fase in moet steken hangt af van de gekozen contractvorm.

7

Gebruik en onderhoud

Zodra het gebouw is opgeleverd, kan men verh
Gedurende zijn leven zal er onderhoud moeten

erzamelen

juiste mensen, met de
n middelen. Plan voor
oep, en leer samen
n

e en duratie van

slismethode PROCESADVISEUR
beslissingen kunnen
draaid PROCESADVISEUR
s inwinnen FINANCIEEL ADVISEUR
grofweg)
et juiste startmoment is
che conjunctuur) ONTWIKKELINGSADVISEUR

3

Ontwikkeling

Aan de hand van de (financiele) mogelijkheden van de groep, zoek naar geschikte kavels en gebouwen. Professionaliseer het project.

- Bepaal project contractvorm ONTWIKKELINGSADVISEUR
- Bepaal gepaste budget ONTWIKKELINGSADVISEUR
- Maak projectplanning ONTWIKKELINGSADVISEUR
- Onderzoek hypotheek voorwaarden HYPOTHEEK ADVISEUR
- Bepaal initiële deelnamekosten ONTWIKKELINGSADVISEUR
- Identifieër risico's ONTWIKKELINGSADVISEUR
- Beheer onzekerheden ONTWIKKELINGSADVISEUR
- Rechtspersoon opzetten ONTWIKKELINGSADVISEUR
- Kennis delen/uitwisselen met gelijkgestemde projecten PROCESADVISEUR

4

Eisen definiëren

Zoek samen naar welke kenmerken het gebouw moet hebben om voor iedereen de meest ideale oplossing te zijn. Niet alle verwachtingen zullen worden vervuld.

- Bepaal commissies
- Bepaal voorstelmethode voor commissies PROCESADVISEUR
- Rekruteer onafhankelijke president om discussies te leiden
- Bepaal stemstrategie
- Bepaal belangrijkste discussieonderwerpen

8

Gemeenschap koesteren

Zodra een gebouw staat, moet de gemeenschap worden 'gevoed' en sociaal worden onderhouden. Erg belangrijk.

huizen en het gebouw gebruiken.
n worden gepleegd.

EINDSTREEP