

## **Intergenerational housing as a new vector of social cohesion**

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Today, when the prevailing current of individualism is coming in for well-warranted criticism, one expanding phenomenon deserves to be singled out for attention. This is intergenerational housing, which, as its name intimates, brings a couple of senior citizens and a younger household under the same roof. It differs from formulae such as “Béguine convents” or residential communities (for example, the Abbeyfield “Entre Voisins” house in Etterbeek) that bring together senior citizens *only* (Dossogne & Simon). Intergenerational housing appears to be a particularly stimulating initiative in the galaxy of collective housing, in any event, as it illustrates the fact that, beyond providing physical shelter in the strict sense of the word, housing also helps to *(re)forge social ties*. Although the occupants of such houses do not necessarily share a common space, they nevertheless take part in a lifestyle based on mutual assistance. The philosophy behind the founding of intergenerational housing, in which informal solidarity is the driving force, consists in offering a minimum degree of availability to the other household with a view to providing one or the other service. Yet for all that, this living arrangement does not require the occupants to modify their lifestyles substantially. For example, the younger members are not at all expected to serve as home nurses or family aides. Nor are the occupants required to live as a community. Intergenerational housing (also called “kangaroo houses” in reference to the kangaroo’s sheltering and nurturing pouch for its young), which was devised in a spirit of pooling assistance and support, is in any event coming in for more and more attention from the population and authorities alike (Bonvalet). That is why in this article the spotlight is trained on this emerging alternative form of accommodation, which appears to be heavy with promise, despite the many legal obstacles to its official recognition.

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## I BACKGROUND – THE EMERGENCE OF COLLECTIVE HOUSING

### *a) a spreading phenomenon...*

For a long time, housing, whether in the property rental or ownership sector, has been defined largely as an individual matter. Currently, one buys or rents essentially alone (or by household). This is paralleled by the prevalence of housing schemes governed by ordinary law: a lease on or ownership of the main residence. Yet, almost a half century after the communalism of the Sixties, we see collective living once again breaking through the surface in today's housing sector. Alternative housing seems to be making a comeback. Appearing with still fuzzy contours, this phenomenon, referred to under the common banner of "collective living", regroups in one place, in any event, people who may or may not be unified by a life plan. In fact, no one model for collective living exists. "Béguine Convents" for senior citizens (see the "Cité Jouet-Rey" or Abbeyfield "Entre Voisins" residence, both in Etterbeek), artists' workshops of the Parisian "Bateau Lavoir" type (see the Mommen workshops at Saint-Josse), squatters' sites (e.g., Tagawa on Avenue Louise, Ministry of Housing crisis on Rue Royale), intergenerational housing (Dar El Amal in Molenbeek), permanent camping settlements (Ourthe-Amblève), collective purchasing grants (City of Brussels), housing for troubled youth, etc.: These are some of the numerous applications of this "fertile" theme in the Brussels region and Wallonia. Furthermore, collective housing can concern rentals as well as purchases, be deliberate or incidental, and may or may not be accompanied by social service support. Whilst, finally, certain structures are created – and managed – by an institutional agent, the majority of collective housing is the result of private initiative (in a bottom-up approach).

Although the phenomenon is rather diffracted, there is one fundamental constant: The residents all felt that, at a given moment in their life, a collective arrangement was the best way truly to appropriate a living space and enjoy their dwellings fully. In any case, the theme is just as attractive to senior citizens (concerned about ending their isolation) as to ex-convicts who lack lodging upon their release from prison and whose past prison stays often put off owners), social welfare recipients (who wish to share certain particularly high expenses: rental security deposits, telephone, gas and electricity accounts, etc.), members of the upper middle class who want to band together in order to acquire lofts in

downtown areas, workers at the beginning of their careers (who, before starting a family, wish to prolong their student lives for a bit longer and invest with their friends in a more or less fashionable neighbourhood that would be financially inaccessible to each individually<sup>1</sup>), and so on.

As we see, the motivations are diverse. However, unlike the communal living of the 1960's, these groups do not seem to be ideologically motivated. Nowadays we are no longer trying to change the world by our residential mode. People are currently being pushed towards group living above all out of material necessity. At the height of the housing crisis, the hour is one of firm pragmatism (which does not mean that more doctrinal objectives may not replace the initial purely financial concerns once the situation stabilises).

As regards those people in specifically precarious states, collective living seems all the more interesting in that poverty, contrary to current belief, is not just a matter of limited financial resources. First and foremost, it is a corollary of the erosion of social ties and the weakening of the informal network of mutual aid and solidarity. In this framework, collective living helps to reforge social ties to great advantage (NOEL & PERDRIX).

Alas! Locked into a categorical logic that progressively borders on stubbornness, and finally on obsolescence, public authorities tend to penalise certain forms of mutual support and solidarity. Thus, welfare and unemployment beneficiaries who decide to live under the same roof for financial reasons run a high risk of losing their status as one-person households and “falling” into the category of “cohabitant” and this applies even when they would not have formed in any way a household in the traditional sense of the term. As a consequence, the parties concerned have to rent post boxes or even doorbells, naturally at prohibitively high costs (which endanger their budgets), for the sole purpose of simulating residence apart and thus maintaining their “isolated individual” rate. Furthermore, is this collective living movement properly understood by the social housing sector? Unfortunately, nothing is less certain. If indeed there exists one or another effort in this area (modern residences, for instance, in the capital), it is regrettable, for example, that the Project for Future Housing in Brussels, which aims to construct 3,500 new social housing units, does not dedicate even an infinitely small fraction of this new housing to collective arrangements. And yet by designing a layout that would dispel all confusion

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<sup>1</sup> This is the *Friends* effect, from the name of the US television series.

(independent kitchens, separate entries, etc), the promoter could even overturn the presumption of “cohabitation” that weighs upon the occupants. It is therefore time for building companies, amongst others, to take account of the full measure of this social evolution in order to offer housing that corresponds better to the needs of a population that is itself changing radically.

*b) ...that raises questions*

Although still emerging, the collective living phenomenon is no longer a marginal phenomenon in 2009. The individual housing matrix seems fairly well worn and the return swing of the pendulum has already begun. A sufficiently critical mass of collective housing experiences has been reached, it seems, so that one could begin to speak about a true alternative. And yet, this type of living arrangement does not occur without raising a battery of question; it calls our relationship with housing and, therefore, our relationship with the norm, into question. First of all, let's raise the following paradox. Those people who decide to invest in a collective residence – and who, in so doing, claim fierce independence from existing structures – need at the same time pronounced social support (whether financially, legally or again in terms of relationships), as the path to collective housing is strewn with a great many obstacles. If, in the same vein, one wants to ensure the persistence of collective housing, drawing up a relatively strict set of “house rules” (or even a “charter” from which experience shows that can have a strong self-disciplining power) is advisable. This would unavoidably limit the freedom of residents who are often convinced that such arrangements will finally enable them to live without constraints.

Furthermore, the encouragement of collective living formulas should not lead to the multiplication of social “isolates” containing a smattering of small collectives as a marginal phenomenon. We should ensure that alternative housing maintains the possibility of reintegration, in one manner or another, into the sphere of ordinary civil law. If collective living, incontestably and by its nature, challenges the dominant norm, it must at the same time be able to return to such a norm. This is not the easiest of the challenges that it must take up. Good norms are those that carry off the feat of taking account of the characteristic situations of poverty whilst detaching themselves in such a way as to be able to encompass a broader and fully liberating horizon. Effectively, the risk for the lawmakers, if they want to satisfy these – numerous – demands to

recognise collective living fully, is to lose sight of the structural elimination of the causes of socio-economic fragility and thereby to multiply differentiated sub-statuses that are incompatible with the promotion of social progress according to a unifying hypothesis, for an authentic democracy has a duty to propose a social plan likely to be shared by all citizens, *i.e.*, the possibility to be just like everyone else yet have the right to cultivate one's differences. Following on from that, the public authorities would not be able to find, through the possible institutionalisation of private housing initiatives, a convenient way to divest (financially in particular) from the problem. In other words, the State's involvement should not be merely to sound its retreat from the housing field.

When it comes to the normative context, the current ambivalence should be emphasised. Depending on the subject covered, the regulatory arsenal appears nowadays to be either overflowing or sickly. Too complicated or exaggeratedly discreet, the *corpus* of rules in any event does not always contribute to the development of a right to housing. We find, on the one hand, a veritable profusion of laws, as much in the building sector as in the sales and even the rental sectors (just think of the – draconian – quality standards for property or the regulations that hamstringing the renovation lease). The standards can, therefore, be perceived as oppressive, even penalising, by some. On the other hand, different stimulus initiatives suffer cruelly from a lack of legal recognition; here, the legislator adopts an astonishingly low profile. It is now time to make certain that the law remains abreast with such changes in society.

Altogether, alternative housing (necessarily collective when the predominant model is of individual housing) restores a bit of liberty to the resident, who is in a largely disempowering “real estate world”. Traditionally, housing is handed over as “turn key projects”, one might say. Low-income renters, to use only this example, hardly have the right to configure their residences in their own image by doing their own renovations, for example. Their contributions are too often limited to choosing the colour of the carpeting. *Homo habitans* currently remains a pure consumer. As a result, the lodging, which has been completed without their help, is not truly appropriated by its occupant.<sup>2</sup> In

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<sup>2</sup> Thus, in social housing, North African women, for example, tend to abandon the American kitchen, which does not leave them any intimacy, whilst the bathtub – which some judge to be redundant in relation to the shower - sometimes serves as a makeshift receptacle in which to soak motorbike parts in oil. Generally, many homeless people prefer to continue sleeping in the street because they often consider the housing offered to be too regimented, sterile, etc.

contrast, collective housing makes each citizen a party to their own housing solution. Their creative potential is thus developed and the likelihood of identifying with their living space – both being vectors of self-esteem – is reinforced commensurately (BERNARD, 2005).

The issue here is, therefore, to “liberate” other forms of housing that have undeniably proven themselves in the face of the current housing crisis. We must innovate, with it being up to the public authorities, guided by a healthy principle of subsidies that has been renewed in this way, to frame – legally and financially – these initiatives before, if need be, stabilising them and, ultimately, amplifying or multiplying them. After all, the social housing agencies that are so praised today are not created in any other way. Doesn’t the housing crisis, which is wreaking such devastating social havoc, deserve a similar “paradigm shift”? To ask the question is to answer it already.

## II. A FUNDAMENTAL QUESTION: WHERE TO HOUSE THE *GRANDPAPPY* BOOMERS ADEQUATELY?

Having set the stage regarding collective housing, let’s return to intergenerational housing in particular. We know that the baby boomers of the 1960s will reach retirement age before the middle of this century. So, around 2050, senior citizens (*i.e.*, people over 60) will constitute close to one third of the population in our country, and, even today, one of five Belgians is grey haired (LELEU) Also, in less than two generations, the life expectancy of women will brush up against 90 (HOCHART). So, a “grey revolution” is well underway, one that must be accompanied and carefully framed when it comes to housing, amongst other things.

At a time – the present – when lodging the elderly in their children’s homes is a thing of the past, senior citizens find themselves faced with an alternative housing situation for which neither of the options (staying at home or moving to a nursing home) is fully satisfying. The elderly can first choose to remain in their homes, but with the risk of a declining quality of life. As time passes the house becomes too large and inconvenient and more complicated – and onerous – to run. Their isolation, furthermore, is likely ultimately to have a negative effect on their mental health, especially in the case of widowhood. Coupled with the decrease in income, the increasing physical difficulties encountered by elderly people in maintaining a residence lead to a large number of them leaving the

upper floors of a building unoccupied whilst they continue to live on the lower floors. This “temptation” is further strengthened by the fear of all sorts of problems if part of the building is rented out. In any event, 20% of the seniors in Flanders are ready to move to a residence better adapted to their needs (VANDERHAEGEN, 2003).

In light of these different inconveniences, the rest home naturally appears to be a potentially attractive solution<sup>3</sup>. However, it is not yet a panacea. The idea of residing in a senior residence continues to trigger much apprehension amongst the elderly. Besides which, most of the time, falling back on a home is submitted to (particularly under the more or less friendly pressure of the children) rather than freely consented to or chosen. We have here essentially a choice under duress. And all of this without taking account of the fact that moving to a residence, which is inexorably more impersonal than one’s own home and located most often in a different neighbourhood, can be a truly traumatic experience for a senior, coupled with considerable emotional uprooting. One’s entire past disappears at the same time that one leaves one’s home. That is why in particular no fewer than 95% of the elderly prefer to remain in their own homes (BRAECKMAN), although this proportion decreases with age, as fewer than one out of five elderly people manage to live at home beyond the age of 95 (OBSERVATOIRE DE LA SANTÉ ET DU SOCIAL).

As we can see, an optimal housing situation for the elderly does not exist at the present time. This is a major problem that the authorities, however, do not seem to have gauged correctly. Moreover, given our particular demographic situation, this need is expected to grow during the next decades, and by a more than substantial rate. That being so, it is more than time to begin devising novel, creative residential formulas that are likely to respond to this decisive societal deal. Of course, one could always conceive of this “riposte” from a macro-economic angle and thus embark on vast housing construction projects. However, faced with the fairly elevated costs incurred by such an operation, it would seem preferable to begin by using the existing – unoccupied – premises as far as this is possible. In other words, it would be suitable, when possible, to keep the elderly in their own homes, *in situ*, whilst trying to arrive at a solution for the more or less abandoned upper floors. The current housing stock actually

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<sup>3</sup> In Brussels, the sector has just finally been given an organic legal framework (see the ordinance of the Joint Community Commission’s joint assembly of 24 April 2008 on centres and housing establishments for the elderly).

has strong hidden potential that it would be judicious to exploit intelligently, especially from the sustainable development standpoint. What if, concretely, it was decided to reallocate the empty floors within the buildings occupied by the elderly in order to make them available to younger households, for example? Such is the heart of the philosophy underlying this form of alternative housing known as intergenerational housing, the advantages of which will now be described in detail.<sup>4</sup>.

### III. THE VIRTUES OF INTERGENERATIONAL HOUSING

Intergenerational housing emblematically embodies the virtues of a “win-win” formula in which *all* of the parties (in this case, the elderly owner, the young couple, and even the public authorities) benefit. The mechanism is fully to the mutual advantage of the different interests involved.

First of all, the benefits are obvious from the senior’s point of view. The habitual presence under the same roof of one or several more people is clearly reassuring to an elderly person, who traditionally runs a greater risk in the event of a fall, for example. This same presence can also induce an appreciable feeling of security, whilst helping to relieve the solitude that weighs upon the elderly in particular. In addition, the young couple so lodged can perform several small services, the small work load of which will be nothing in comparison with the pleasure that the older party will derive. A bit of repair here, a little errand there: The elderly person can be expected to welcome these little helping hands (which do not “cost” the person who provides them very much) as a blessing. We must point out, moreover, that from a strictly pecuniary viewpoint, accommodating another household *intra muros* in a property left partially abandoned beforehand is a fairly advantageous operation. Not only does the building, which was previously unproductive, generate a rental revenue, but occupying the house as a whole also protects the building from deteriorating too rapidly. Last but not least, setting up this type of arrangement allows the senior to stay in his or her own home.

The advantages for the lodgers are no less numerous. First of all, in

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<sup>4</sup> To start off, it should be noted that kangaroo housing can also be set up directly by the public authorities. The latter can very well install elderly and younger tenants simultaneously in a building that they own, provided, naturally, that some system for exchanging services with variable degrees of formality is organised if the scheme is to have the “kangaroo” label.

exchange for the small services referred to above, they will get a chance to live at low cost, which appears to be especially difficult on today's tight real estate market, where decent, affordable properties are hardly legion. In addition, the increased housing supply due to the insertion of a certain number of intergenerational residences into the rental market should logically reduce the current pressure on rentals. This beneficial deflationary effect, which will be obtained only once a critical mass of new housing units is reached, should be observed not only in the housing of the intergenerational type but also more generally through the entire residential housing sector, according to the law of supply and demand. Finally and more specifically, according to the logic of informal, *bilateral* solidarity, the lodger's household can in turn justifiably expect some help from its (elderly) co-contractor. The latter will be able to receive packages from the postal service for his or her renter during working hours, for example, as well as possibly stepping in as a providential emergency *baby sitter*.

Whilst it is advantageous for the two parties to the lease, the intergenerational housing formula is not without very substantial benefits for the public authorities as well. Faced with a cruel lack of adequate housing for the elderly, and at the same time, being drastically powerless to deal with the phenomena of vacant dwellings (particularly when the property is not entirely abandoned, as shown by the nagging problem of commercial properties with empty upper storeys), the authorities will find in the intergenerational housing mechanism a way to work on these two fronts simultaneously. They will "strike two birds with one stone" in a way. Besides this, the much-vaunted social mixity that the state bodies so dearly desire will be achieved within each kangaroo building. In the same vein, it may be opportune to note that 50% of the students who come from outside of Brussels to study – and to live – in Brussels choose to continue to reside in the city once they have finished their studies. Here are the ready-made "clients" for intergenerational housing, who would thus also bolster the Brussels-Capital Region's tax base in the medium term (whereas, currently, the local authorities rather tend to overtax student rooms). More generally, the blossoming of such islands of "hot solidarity" cannot but help, even if only marginally, to repair the social fabric and reintroduce the collective model in an area – that of housing – that is defined almost exclusively by inter-individual relations. Incidentally, a drop in rental rates could only relieve public authorities that gave up on trying to regulate rents long ago. Finally, providing a framework

for the kangaroo house formula by providing tax incentives, for example, hypothetically costs the public authorities less than to subsidise old age homes (or finance home care aides). Now, if we extrapolate from the current data, more than 15,000 extra beds would be needed in these homes in the medium term (above the 125,000 that already exist) if Brussels wanted to accommodate the current demographic trend (VAN DE PUTTE, LEROUX, & INGHELS), whilst another, linear, study even advocates the construction of eighty old age homes per year from now until 2050 (VANDERHAEGEN, 2006).

#### IV. LEGAL OBSTACLES

Whilst intergenerational housing has many advantages, it is nevertheless, impeded by serious legal limitations. In other words, the mechanism can run up against many different legal obstacles that not only prevent all spreading of the principle but are also likely to imperil the existence of several initiatives already in place. In any case, the straitjacket of existing law, which is in no way configured for this type of alternative lodging, we must add, is capable of dissuading households interested in this formula by penalising them in several ways. Let's begin by mentioning that an intergenerational residence that is a bit too integrated, which provides one or more common spaces for example, risks pushing its social welfare beneficiary residents down the rather unfortunate slope from the individual tax rate to that of the cohabitant's rate, with a total loss oscillating, on average and according to the situation, between 200 and 400 euros per month. This is the case even when the two couples do not form any sort of socio-economic unit in the traditional sense of the term. Whether according to the legislation on integration income or that governing unemployment benefits, cohabitation officially exists when "several people live under the same roof and mainly handle their household issues in common"<sup>5</sup>. Even if, by virtue of legal definitions, the occupants of an intergenerational residence could theoretically lay claim to their separate statuses as separate or one-person households, there still remains the risk of an examination to prove their claims. Effectively, if a public social service centre or the National Employment Office infers a presumed cohabitation of the collective housing

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<sup>5</sup> See Articles 14 of the law of 26 May 2002 and 59(1) of the Ministerial Order of 26 November 1991 as amended by the Ministerial Order of 6 February 2003, respectively.

type, the beneficiary of integration income or an unemployment benefit must therefore provide proof that he or she does not actually share any expenses related to the household. This often turns out to be difficult in practice, as providing negative proof is more than a difficult task.

However, this is not all. Apart from financial considerations, intergenerational housing also faces legal vicissitudes tied to town planning regulations. For example, the senior couple who would like to re-organise the upper floors of their house for rental (either a kangaroo house or some other type) would very probably be forced to undertake construction in order to create one or more autonomous housing units within a previously one-family house. Moreover, if the construction is major (which it most probably will be as soon as the use of the building is modified), it will definitely require a building permit, which, however, is obtained from the municipal administration only with great difficulty. It is true that many excesses were committed in the past by fairly unscrupulous landlords who did not hesitate to subdivide buildings into as many flats as possible in order to derive the greatest profit from their investment. The negative consequence has been, on the one hand, to jeopardise the tenants (often subjected to deplorably insalubrious conditions in these veritable “rabbit hutches”.) and, on the other hand, to overpopulate a neighbourhood in an unchecked manner (and creating massive mobility problems as a result as well). Keen to make a clean break from this era, which is understood to be long past, the municipal bodies are now showing extreme firmness when it comes to authorising the subdivision of buildings. Yet for all that, and in order to avoid falling into the opposite extreme, this severity should not result in nipping innovative housing projects supported by a fertile social philosophy in the bud. More flexibility would consequently be welcome in these cases, and only in these cases. In any event, the issue will not be easily resolved in so far as the Brussels Junior Minister in charge of urban planning just a few years ago felt that “the danger of shared residences is currently greater than the advantages offered by this system of intergenerational mixity ” (DUPUIS, 2006). Let us stress once more, still regarding construction and renovations, that home owners in the Brussels Region who rent out their property have no longer been eligible for the renovation premium for the past few years.<sup>6</sup>

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<sup>6</sup> Unless, as we shall see, the property is entrusted to a social real estate agency, which many owners are highly reluctant to do.

Another legal deterrent on the road to intergenerational housing is the real estate tax scheme. Whoever leases a property automatically sees a 40% increase in their *cadastral income* assessment — which is the base from which the real estate tax for physical persons is calculated in particular. Although this is perfectly logical in general (as an attempt to adjust the cadastral income assessment to reality, given that it has been largely undervalued, based on assessments last made 30 years ago), this rule nevertheless puts a damper on the elderly's keenness and ability to convert their empty floors for intergenerational housing. In the name of social ties and today's extremely critical housing crisis, isn't there a way to change the norm somewhat? In the same vein of taxation, and even farther upstream, we can also point to the fact that every sort of building repair that requires a building permit leads to a site visit by the federal officers responsible for bringing the cadastral income assessment in line with current values. (This, amongst other things, explains the massive tendency to engage in undeclared construction projects.) Again, although understandable in a "normal" context, this regulation is likely, however, to be overly severe in the case of intergenerational housing.

Now, as regards the purely leasing aspects, and provided that intergenerational housing is institutionally consecrated one day, it is imperative that the lease joining elderly landlords with their young renters should come under the federal law of 20 February 1991 rather than the specific laws governing social housing. This is because in ordinary law the contract effectively *does not end* upon the death of the lessor (which, however, causes some difficulties for the heirs), whereas the social leasing covenant, which is drawn up in direct consideration of the lessee (*intuitu personae*), ceases to exist at the same time as the beneficiary. Still regarding the rental relationship *per se*, we note that certain kinds of property (furnished, less than an area of 28m<sup>2</sup>) may be rented only subject to previous approval by the authorities in the form of a "rental permit" attesting that the property meets certain quality requirements. Now, obtaining this official document can create considerable administrative headaches for the senior citizen as well as often revealing more or less severe problems of insalubrity. Thus there is the risk that the senior will be dissuaded from pursuing the idea of a kangaroo house.

Generally, any rental relationship is certain to spawn a host of troubles for the lessor (late or unpaid rent, property damage, etc), all manner of vicissitudes that senior citizens could decide, with good reason, that they cannot face, even

to the point of depriving themselves of rental income. To cope with this state of affairs in particular, in which certain people prefer to leave their properties empty rather than “take the risk” of renting it out, the public authorities decided some ten years ago to subsidise social real estate agencies (“A.I.S.” in French). Their mission consists of convincing the owner of a vacant property to turn over its management to them in order to rent it out to people with a “needy” profile. In exchange, the A.I.S. promises to cover any possible rental arrears on the part of the lessee as well as to guarantee a continuous rental payment during the inevitable periods of vacancy between two leases. Moreover, this new type of real estate agency is bound to restore the property to its initial condition at the end of each lease. In exchange for these various services, the owner accepts a reduced (but regular) rent. As we can see, the social real estate agency seems to be eminently suited to serve as an intermediary in intergenerational housing, all the more so as its purpose is precisely to provide renters with social services and guidance. Within the context of a potentially tense or conflict-ridden cohabitation, in which two generations live under the same roof, such guidance would seem to be more than welcome if we want to create the trust without which any rental relationship is inevitably bound to deteriorate. The recourse to the A.I.S. is all the more necessary as often the more senior party is fairly apprehensive about the younger party. Unfortunately, the social real estate agencies balk at managing lodgings situated within buildings in which the owner continues to reside for fear that the latter will constantly interfere in the rental relationship over which the agency is supposed to have sole control. Furthermore, the regional subsidies granted to the A.I.S. are not to be used for bringing the property up to standard prior to the rental. These costs, in theory, are the prior responsibility of the property owner. Yet such renovations quickly will prove to be indispensable when one aims to transform a partially unused one-family house into a building for intergenerational housing<sup>7</sup>.

As we see, some legal adaptations (and financial incentives) are needed to allow social real estate agencies to take on this definitely leading role in the development of kangaroo housing. In this regard, the lack of enthusiasm shown by Brussels’s Junior Minister for Housing a few years ago, for example, is regrettable. For her, “[I]t does not seem advisable to provide a specific

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<sup>7</sup> Provided, of course, that the services of an A.I.S. are used, the landlord is authorised to claim a renovation allowance, but experience shows that this forced alliance puts off some owners.

allowance for the elderly who wish to rent part of their house to young couples" as "this could lead to discrimination against the elderly who do not own their homes " (DUPUIS, 2005). The argument, in any case, seems inadmissible to us, in that it favours a certain type of levelling down that ultimately results in the *status quo*.

## CONCLUSIONS

Far from being utopian, the concept of intergenerational housing is already solidly implanted abroad, whether in Scandinavia, the Netherlands, or Australia ("Grannyflats") in particular. Furthermore, this idea is spreading throughout Belgium, in the form of actual projects in the Brussels Region such as the Jouet-Rey housing estate in Etterbeek (housing managed by the non-profit association "Les trois pommiers" that combines an old age home, a shelter for young mothers in need, and a residence for the people with mild disabilities) or in Molenbeek (where for the past twenty years the association "Dar al amal" has continued to refine the scheme since, in addition to mixing generations and socio-economic levels, it also combines different cultures by putting a Belgian household and an immigrant family under the same roof)<sup>8</sup> or again in Laeken, where a social housing company plans to transform part of its housing stock into an intergenerational housing project ("Versailles Seniors" project (CHERBONIER). As we see, integration via housing is resolutely multiform (FONDATION ROI BAUDOUIN). Wallonia, for its part, is not to be outdone, (rural areas are threatened with decreasing social interactions even more so than urban areas) with, amongst others, experiences in Hannut (fourteen residences) and Opprebais (twenty-two residences) (FONDATION RURALE DE WALLONIE). As a sign in any event of its fertility, the idea behind intergenerational housing has been applied at times to sectors other than housing alone. For example, the Saint Ignatius Home (Maison Saint-Ignace) in Laeken decided to pair a senior residence with a day care centre. In addition, a survey conducted in 2009 in the Walloon Region revealed that no fewer less than 20% of the people older than 55 would "probably" or "certainly" migrate towards group housing (DEDICATED RESEARCH), which indicates the potential

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<sup>8</sup> We note as well that in Mediterranean cultures for example, the elderly often enjoy more prestige than in Western civilisation.

for this type of housing. In passing, the presumed reticence of seniors to share their living space takes quite a beating.

As overwhelming as they seem for the time being, the legal obstacles should not obscure the fact that *other hurdles*, especially architectural ones, loom on the road to intergenerational housing. Effectively, one must develop dwelling units that are both autonomous (this is not collective housing strictly speaking) and preserve sufficient connecting areas between the households so as to make the exchange of services possible. Furthermore, architects should learn to think more about the building as a progression, so that a house can be adapted to family variations and take on a different configuration during each phase of the family life cycle. In other words, housing would benefit from looking ahead to the foreseeable future upheavals that the nuclear family may go through. Therefore, the building should be designed in a modular spirit *from the very beginning*, at the moment of construction: moveable partitions, preliminary plumbing and electrical hook-ups in certain rooms, etc., (FRIEDMAN). Besides which, at this time, when environmental demands (in terms of mobility, pollution, and energy consumption) require a certain increasing housing density, it is truly time to rationalise, that is to say, optimise, the current use of residential buildings. By maintaining the proper balance between isolation (traditional in individual housing) and lack of privacy (inevitable in an integrated housing community), the intergenerational housing formula offers a system of freedom and availability that the elderly as well as young households plainly seem to value. The former manage to stay in their own home for a much longer time than if they were alone, whereas the latter find the means to reconcile work and family life more easily. Paradoxically, one must therefore accept limitations on one's independence in order to strengthen one's autonomy (BERNARD, 2008).

Be that as it may, it is vital that this budding solidarity brought about by intergenerational housing should not be penalised. Whilst we certainly cannot demand everything from the public authorities in terms of social intervention, at the very least we must expect that they will not destroy the informal mechanisms of mutual aid that are emerging at the core of civil society. Besides, this would be especially unfortunate on their part, as they remain powerless to eliminate poverty structurally. In line, then, with the first principle of the Hippocratic oath ("Above all, do no harm"), they must avoid ruining collective housing initiatives by enacting untoward regulations. This is not at all a passive approach for all that, as it presumes that the authorities will have to take positive action to modify

the different regulations that currently hobble the launching of interdependent housing schemes. Of course, solidarity cannot be decreed, but when a symmetrical supply of and demand for intergenerational housing exists, as they do today, the politician's first duty is to have them meet (BERNARD, 2007).

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