

Dutch Policy and Practice in Relation to Ageing and Cohousing

Maria Brenton | September 2023

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Cohousing communities are intentional communities, created and run by their residents. Each household has a self-contained, private home as well as shared community space. Residents come together to manage their community, share activities, and regularly eat together.

‘This is very much a desk-study, taking Dutch policies at their face value, as opposed to empirical research where nuance and implementation could be tested. Nevertheless, it offers much food for thought from a British perspective.’

Maria Brenton

1. Introduction

This paper offers the Taskforce a desk top review of policies and practice around senior cohousing¹ in The Netherlands. These offer instructive messages from a society that is ageing like our own, suffering from a housing crisis and endeavouring to lighten the load on its health and social care services. Loneliness, unsuitable housing and under-occupied housing are issues in both countries. A major lesson is that of the willingness of the Dutch government to 'think long' and invest in senior cohousing, spending modest amounts now against expected future savings to the public purse, helping to unlock equity currently tied up in older people's homes and freeing up family-sized housing.

'It is positive that models are being developed to calculate the reduction of expected healthcare costs in the WMO (Social Support Act) for group living and to spend this amount in the form of subsidy money on the development of new flexible forms of housing²'.

In the UK, there is much unmet demand for senior cohousing but little help available for older people who want to stay in charge of their own lives and gain the benefits of living collaboratively. New Ground³, in High Barnet, remains the only dedicated senior cohousing community. Most would-be cohousing groups in the UK fail after years of heroic effort, yet the 50+ population holds 78% of all the UK's privately held housing wealth in **un-mortgaged equity⁴**.

There are an estimated several hundred senior cohousing communities in The Netherlands and many intergenerational cohousing communities.



¹The Dutch rarely use the term 'cohousing', but the terms 'groepswonen' (living groups); 'woongemeenschap' (residential community); 'gemeenschappelijk wonen' (communal living); 'ge-clusterde woonvormen' (clustered living forms) represent a broad spectrum of collaboration, commonality and self-management

²The Hague Centre for Collective Living, <https://www.centrumgroepswonen.nl/alle-woongroepen/>

³<https://newgroundcohousing.uk/> Some inter-generational cohousing communities also have older members.

⁴<https://www.thisismoney.co.uk/money/mortgageshome/article-12020733/Over-65s-hold-2-6TRILLION-worth-housing-wealth-Savills-say.html>

Dutch Senior cohousing⁵ is long established and currently experiencing an upswing because of

- governmental concerns at the impact of societal ageing
- the projected costs of institutional care and
- a crisis in housing supply.

Renewed interest in 'clustered housing' as a setting for older people fits the current thrust of policy which is to encourage older people to plan ahead, take responsibility for themselves and stay 'longer at home'. The aim is to develop age proofed complexes and mutually supportive group living where the need for care is thus delayed or avoided but, where necessary, care can be 'bolted on'.

The report '**Old and Self dependent**⁶', published in 2020, was requested by the Dutch Parliament from the Commission for the Future of Care for Older People Living at Home to advise on how older people can be maintained in the future. This report reflects upon an established theme of Dutch policy for older people 'staying at home for longer'.

It observes that, by 2030, older people will '*not only be more numerous than now but also more often childless*'. As 17% of Dutch women born in 1955 are childless, compared with 10% of women born in 1943, there will be a deficit of family support as they progress into their 80s and 90s. A shrinking base for informal care has already been predicated:



'The number of 20-64 year olds per person over 75 will fall from over seven to five. There will also be a decrease in the number of 50-74 year-olds, a group that provides informal care relatively often, compared to the number of over-85s, from fifteen per over-85s now to ten in 2030'. (ibid)

'In 1980, only 37% of the over-80s still lived independently; in 2010 this was already 86%, now about 89%'. 'As age increases, an increasing number of people live alone: one third of the 75-79 year-olds and almost three quarters of the over-90s' (ibid).

We advocate increasing the ability of older people to care for themselves and each other and for the natural use of digital resources.... we once again emphasise that independence into old age does not always have to mean that everyone stays at home 'longer'. In our opinion, revaluation of collective and semi-collective (or semi-independent) housing for older people is necessary. New (digital) techniques can be very helpful in this regard.(ibid)

⁵M.Brenton (1998) 'We're in Charge' Cohousing Communities of older people in the Netherlands: Lessons for Britain? Policy Press, Bristol. Commissioned by The Housing Corporation.

⁶Oud en zelfstandig in 2030; Aangepast REISadvies, Commissie Toekomst Zorg Thuiswonende Ouderen, 2020 ('Old and self-dependent', Commission for future care for those living at home)

Background Note:

GOVERNMENTAL RESPONSIBILITY for the programmes described in this review appears mostly to be shared between the Ministry of the Interior & Kingdom Relations and the Ministry of Health, Wellbeing and Sports', but implementation and performance chasing seem to be located with the **Netherlands Enterprise Agency** (Rijksdienst voor Onder-nemend Nederland or RVO).

This Agency maintains an **'Expert Team for Housing Specific Groups'** which helps draw up 'the broad integrated residential care vision', oversee an implementation agenda and performance agreements as well as promote collaboration between different government departments and organisations.

Since January 1 2023, a further team has been added to this team on the instructions of the Ministry of the Interior & Kingdom Relations and the Ministry of Health, Wellbeing and Sports', This is the **Housing and Care Support Team (OWZ)**.

In relation to the Housing and Care Support Team, the Enterprise Agency states⁷ :

'Older people want and can continue to live independently at home for longer with appropriate care or support. Then their living space must be suitable. This requires adjustments to the current home and sufficient supply of suitable new living space. This is often a local task for municipalities, corporations and healthcare providers, which is supported by the Housing and Care Support Team (OWZ).'



The Dutch Enterprise Agency's website offers information to local authorities and others about the subsidies and loans available for programmes for housing and care as well as trouble shooting and expert advice. The latter is free to a certain point but is charged for when it is applied more intensively.

Incidentally, the Enterprise Agency also promotes what the Dutch term 'Domotics' or technological additions to housing, like robots, smart-homes etc.

This review aims to sift out the main messages contained in the policy papers listed.

Government policies and instruments to enable greater social connectedness

- Collective Private Commissioning (CPO) (since 1980's)
- Housing and Care Incentive Scheme (March 2019)
- Incentive Scheme for Meeting Rooms in Older People's Housing (Dec 2021)
- Realising a Small-Scale Residential Complex (June 2022)
- Guide to Clustered Forms of Living for Seniors (July 2023)

⁷Netherlands Enterprise Agency, <https://www.rvo.nl/onderwerpen/ondersteuningsteam-wonen-zorg>

2. Recent Policy Developments in The Netherlands

The Need

A Dutch Enterprise Agency⁸ outline of the **'Incentive scheme for private individuals to develop small scale living complexes'** captures governmental concerns at the impact of societal ageing in relation to housing the older Dutch population.

'In 10 years' time, the Netherlands will have 800,000 (future) older people more than now. Many over-55s live in a house where they used to live with children, but which is now too big. Or in a home that is no longer suitable because they have less mobility. A large proportion of them are looking (in the long term) for a new and more suitable home in their own environment. Preferably where they are surrounded by others such as friends or acquaintances. At the moment there are too few of these types of homes. It is possible that the choice will remain limited in the future. For this reason, it is wise for people over 55 to think in a timely manner about how they want to live in the future and what they can do for themselves.'

And sets out to promote an awareness of the future among older people.

'Are you 55 or older and have you ever thought about with whom and where you want to grow old? For example with friends or like minded people in a renovated farm or residential courtyard, near family and in your familiar environment?' (Ibid)

'Consider realising a small-scale residential complex together with friends or like-minded people.' By taking the initiative yourself, you have more freedom to choose how, where and with whom you live and when you move. These choices are then not made for you. Moreover, by realising a form of housing yourself, you are not dependent on the local supply. This way you keep more control over your life and you can continue to enjoy the things that give you pleasure. A small-scale residential complex makes it possible for private individuals to live in one building or in separate houses, surrounded by friends or like-minded people, without losing privacy.'(ibid)

'An ounce of well-being saves a kilogram of care'. (Ibid)

Public Housing Netherlands published in July 2023 a **'Guide to Clustered Forms of Living'**⁹ and observes:

'Older people are themselves looking for new forms of housing, where they can live together with others and have rights. This works against loneliness and contributes to the well-being and vitality of older people. It calls for new forms of living between independent living and the nursing home.'



⁸'Private individuals: realising a small scale living complex', Health, Care & Welfare, June 2023 <https://www.rvo.nl/subsidies-financiering/swz/particulieren-kleinschalig-wooncomplex-realiseren>

⁹Guide to Clustered Forms of Living, <https://www.volkshuisvestingnederland.nl/onderwerpen/online-kennis-en-expertisecentrum/documenten/publicaties/2023/07/25/handreiking-geclusterde-woonvormen> Ministry of Interior Affairs and Kingdom Relationships/ Public Housing Netherlands, July 2023

In 2022 the **Dutch Taskforce Housing and Care**¹⁰ declared:

One thing we know for sure: the Netherlands is currently unable to sufficiently facilitate this growing group of older people in their (future) housing, welfare and care needs. There is a big gap between independent living and the nursing home; there is a lack of sufficient, attractive and affordable intermediate forms.

Investing now in a suitable living environment for the old and people with a need for support or care is essential and has a preventive effect in order to prevent major problems in the coming years.

Possible solutions

The Dutch Housing and Care Taskforce

also called for creative solutions - maybe modifying existing homes to be smart homes and laying on extra care and support; perhaps a range of different living options, some of which may mean moving house. *'But it's not all about bricks'. 'Social connections where you live and close networks of formal and informal care'* are seen as providing an immediate layer of support for an ageing population scattered across cities, towns and villages.

'Booster Team'¹¹, Housing Welfare Care for Older People.

Implementation of policy objectives is now being driven by the Booster Team, successor to the Taskforce Housing and Care. In the run-up to the November 2023 election, the political parties are urged by the *Housing and Care Taskforce 'Booster' Team* to:

- *actively raise awareness among (future) older people to think about the question 'who will take care of me where?'*
- *remove obstacles that stand in the way of moving house*
- *make home sharing easier*
- *consider making house-division easier*
- *ensure a smooth transition from a system based on residential care to one with caring communities.*
- *make agreements with care institutions to gradually reduce nursing home capacity in due course if sufficient investments have been made in clustered and 'care-suitable' homes*
- *appoint one minister for housing, care and welfare of older people*

As the **Guide to Clustered Living** (op cit) acknowledges, *'clustered living comes in many shapes and sizes'*. It can mean modern versions of traditional Dutch 'hofjes' or courtyards that are much like British almshouses. It can also be a large block of service flats. For new developments, there is an official definition¹² to qualify for a subsidy for 'clustered housing' of *'at least 12 dwellings with zero steps and a meeting space'*, spatially concentrated and lived in mainly by older people.

The initiators of 'clustered living' for older people may be

- *a group of older people themselves*
- *a developer, a housing association, a local authority or a care provider.*

Cohousing implies an intentional community that is self-managing and shaped around neighbourly relationships. While there may be many 'self-build' examples in The Netherlands not consciously aimed at creating community, it is clear from the required inclusion of a meeting space and other recommendations, that where the old are concerned the active promotion and support of a social dimension is considered to be an important aspect of 'clustered housing'.

The **Guide to Clustered Living** (op cit) recommends for seniors:

- involvement of the prospective occupants in the design
- helping them get to know each other before the houses are built
- **identifying 'neighbourhood connectors' or 'community builders' among them, giving 'tenants who make an extra effort for the community a rent discount in exchange for their commitment'.**

The ideal is one of *'vital residential communities'* where

- residents know each other
- feel connected to each other
- actively participate in activities
- organise activities themselves
- manage and use the common areas themselves.

In summary, whether a scheme is commissioned by a group of older people themselves or is a 'top-down' development for them by others, and whether it involves a large or a small group, **Dutch policy gives strong emphasis to the need to actively encourage and foster agency, social networks and neighbourliness among older people at a very local level in the building of new, age proofed housing complexes.**

¹⁰Dutch Taskforce Housing & Care, Ministry of Health, Welfare & Sport, Ministry of the Interior & Kingdom Relations <https://www.taskforcewonzorg.nl/de-taskforce/over-de-taskforce>, 2022.

¹¹'Booster' Team for Taskforce Housing, Welfare and Care of Older People, <https://www.aanjaagteamwwzo.nl/actueel/oproep-hans-adriani-investeer-nu-in-zorgzame-leefgemeenschappen>, August 2023

¹²Ministry of the Interior and Welfare and Sport (het ministerie van BZK en VWS)

3. A Scan of Dutch Housing & Care Policies: Main Messages

1. Successful, active, self-managing older people's communities can thrive in a policy environment that empowers them and in the process can deliver other desirable policy objectives. The main thrust of the Centre-Right Coalition (now a Care-taker Government) is that older people have to take more responsibility for themselves and that only people with severe care needs will qualify for facility based longterm care services.

2. Cohousing offers a congenial, mutually supportive living environment where decisions that affect you are taken collaboratively and where you enjoy a blend of personal and shared space. Dutch policy views this as conducive to a healthier, happier, more engaged old age and a reduction in health and social care costs.

3. The Dutch recognise that social change has transformed the meaning of 'being old' for many **that it has gradually created a shift from accepting paternalism to expecting co-production**, at least among the younger old. Opening up incentives to a self-managing model taps into a strong current in Dutch culture.

4. Sustaining self-dependence among the old is seen as crucially bolstered by social connectedness - for which 'clustered living' is an answer. The State offers incentives to reduce loneliness and promote continued agency and engagement among older people in The Netherlands by means of:

- national subsidies¹³ available for local meeting rooms in a neighbourhood or housing complex.

- national subsidies available to developers, housing associations, local authorities, care providers **or groups of citizens** to develop clustered forms of housing.

5. **Groups of Dutch citizens wishing to commission their own cohousing schemes can draw on pre-development finance in the form of loans and grants and sometimes discounted land from provinces and municipalities. A support infrastructure of helping agencies and 'process facilitators' has evolved to guide them through the process of development.**

6. 'The Dutch encouraged older people to form senior cohousing communities ('living groups') from the 1980s. This first wave was equally driven by concerns about the costs of societal ageing and a heavy use of institutional care (which had its roots in postwar housing scarcity).

7. Demand for cohousing also grew from this time among older people themselves who, becoming aware of senior cohousing in Denmark and Germany, saw these self-managing communities as offering them agency and autonomy in contrast to life in institutional care.

8. Dutch cohousing groups were first developed in the social housing sector and funded via State support to housing associations. They could be described as an advanced form of tenant management. The resulting partnerships with housing association landlords have been described as 'an institutionalised model' with 'a co-managed entry selection'. This has worked well where tenant landlord agreements were mutually satisfactory. New tenants could be selected by the group to fit in with its collaborative ethos.

9. Senior cohousing communities also developed on the basis of owner-occupation and mixed tenure. A separate and parallel movement of intergenerational cohousing communities in The Netherlands offers a further option.

Note: The Dutch have focussed incentives and subsidies on the 55+ population. This has had the effect of creating a separate 'senior' cohousing movement. Contrasting issues around the choice of **senior or inter-generational model** of cohousing are touched on by Labit (op cit): on the one hand, homogeneity in terms of age 'can equally become a handicap as a number of inhabitants may have to face the same difficulties at the same time'; on the other hand, *'we cannot ignore that intergenerational solidarity does not come 'naturally'.*

10. From the mid-1980s the **CPO¹⁵**, or '**Collective Private Commissioning subsidy**', was introduced to encourage small builders and self-build by small groups. Over time, this has become a major stimulant to group living.

11. Through the 2000s, the Dutch Social Housing Sector experienced a period of relative decline and social rental cohousing diminished. Rental cohousing and cooperatives have picked up momentum again in recent times but most cohousing type developments have been pursued in the owner-occupier sector, aided by CPOs.

¹³Incentive Scheme for Meeting Rooms in Older People's Housing (Dec 2021)

¹⁴A. Labit, 'Self-managed co-housing in the context of an ageing population in Europe', Urban Research & Practice, 2015, Vol.8, No.1, 32-45

¹⁵<https://www.zelfbouwin nederland.nl/dossiers/collectief-particulier-opdrachtgeverschap-cpo>

12. A succession of recent policy reports and programmes has renewed focus on the ageing of Dutch society set against declining births, the shrinkage of the family, single living and the scarcity of care workers, **to identify a growing care gap in relation to future generations of the very old.**

13. Institutional care in the form of nursing homes and old age homes has been closely enmeshed in the Dutch Health and Social Support Insurance programmes. Measures have been taken to

- separate the housing dimension from insurance entitlements
- plan the closure of many of these facilities
- return responsibility for housing to older people themselves
- encourage people aged 55+ to think ahead, plan and make provision for an old age where nursing homes and care homes will be in short supply
- move to **a preventive model where older people are seen as a resource for each other, in a variety of forms of 'clustered housing'**

14. A proposed rapid building programme¹⁶ for housing construction of 900,000 homes has set targets for new housing for older people at 290,000 by 2030 in three categories:

- Zero-step homes (170,000)
- Clustered housing (around half to be built in the social housing sector; 80,000)
- Nursing-care places (40,000 - where residents pay their living costs and the low personal contribution for long-term care). These are to be 'care-appropriate' homes replacing and partly replacing existing nursing home capacity.

15. In the light of anticipated future savings on health and social care, fresh subsidies have been made available as an investment in prevention and to assist the commissioning of 'clustered forms' of living. It is acknowledged that finding land is difficult, the process is not an easy one, and that it can take several years.

16. Overall guidance and information re development of Clustered Living is provided by an Expert Self-build Team¹⁷ commissioned by the Ministry of the Interior. Almost all the Dutch Provinces stimulate CPO projects by making a subsidy available and many municipalities make no-interest or little-interest loans to groups. These are mainly taken up by owner-occupiers.

17. The incentivisation and subsidy of alternative forms of living by older people and others **has had the effect of expanding an infrastructure of entrepreneurial support** to help them commission and sustain self-managed communities or senior cohousing. Older people planning their futures are advised/ required to engage a 'proces begeleider' or 'process facilitator' to guide them through the complex process. Numerous small firms have sprung up to provide this function, often led by architects.

¹⁶<https://www.volkshuisvestingnederland.nl/onderwerpen/programma-wonen-en-zorg-voor-ouderen>

¹⁷Collective private commissioning / Collectief particulier opdrachtgeverschap, Expertteam Eigenbouw. Min RVO, 2014

¹⁸ DLUHC, private communication

4. Conclusion: Comparisons With the UK?

The CPO and other official subsidy and loan schemes used so extensively by the Dutch to enable the development of self-managed forms of living / cohousing bear *some* resemblance to the financing of Community-led Housing Hubs in the UK, introduced to provide pump-priming finance and expertise to a range of self-build initiatives but left in limbo since 2020-21 by too many successive housing ministers to keep track of. Dutch CPO policy on self-build has been far more reliable, consistent and longterm.

In the UK

'the cost and availability of predevelopment finance for community-based groups is the single most significant barrier to schemes progressing and new schemes coming forward'¹⁸.

The Secretary of State for DLUHC, in a speech on a long-term plan for house-building, in July, 2023, said that:

'core to that acceptance (of new housing) must be a new philosophy of community-led housing' and pledged to 'empower communities to build beautiful in the places that they already love - supporting people to build homes themselves by scaling up the role of community land trusts and also making more resource available to support custom and self built homes'.

The notion of 'Empowering communities' appears here to relate more to getting additional houses built and perhaps addressing Nimbyism in the process, than it reveals a commitment to assisting the 'community building' relevant to older people sustaining each other in old age as so vigorously promoted by the Dutch.

The extensive infrastructure that has evolved in The Netherlands to guide and support relative novices through the complexities of finding land, mobilising finance, negotiating planning permissions and commissioning architects and construction firms bears some resemblance to the professional skill sets assembled via the CLH Hubs.

The resemblance does not go far. And has not been sustained.

Dutch Health & Welfare subsidy policies on 'Clustered Housing' for older people demonstrate not just a focus on their social connectedness but put forceful impetus behind joined up thinking, positive planning and stimulus funding from national to provincial to local, municipal level. It also involves and is available to older people themselves.

The UK's CLH Hubs *could be* a satisfactory vehicle for encouraging cohousing, by making loans available as bridging funds for older people to release their considerable equity

- IF adequately financed for a period consistent with the long-lead-in for housing development and construction.

- **IF combined with the kind of long view taken by the Dutch in relation to societal ageing, growing demand on health and social care services and a significant and looming care-gap, they could become a helpful instrument for senior cohousing development.**

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