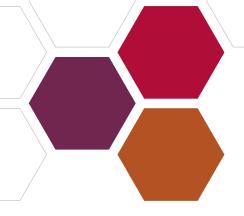# AGING AT HOME

Opportunities, Challenges, and Options for Housing Providers

Eveline Althaus and Angela Birrer

Table of Contents

PART 1

Context and Conditions

PART 2

Housing Providers –
Roles and Options for Action

PART 3

Five Case Studies

Introduction

Who wouldn't want to live at home for as long as possible and in a self-determined manner? Supporting this desire has become a central goal of aging policy, not just to support older people's wellbeing, but also for cost reasons. The housing industry – in cooperation with municipal and social stakeholders – plays a central role in creating suitable living situations.

"We need to create supply *today* for the demand of the future. We must think about tomorrow and, above all, the day after tomorrow! Many people may still be too unaware of what is in store for us with demographic aging, but it is enormous." (Representative from the housing industry at final Workshop of the research project).

There is a great **need for action** to create age-friendly living environments, especially in the **existing housing stock**. Many older people live in buildings that are not barrier-free and housing providers have a crucial role to play in changing this. By providing housing suitable for older people, they can support them to live at home for as long as possible in a self-determined manner. Becoming involved in this field opens up previously **untapped opportunities** for the housing industry to experiment with and develop new business models.

Increasing liveability for the aging, requires holistic solutions. After all, aging at home can only succeed if both the hardware and software are right. In concrete terms, this means barrier-free homes and age-friendly living environments are essential, but not enough on their own. Services, support networks, and technologies that meet older people's needs and are affordable are also necessary. And ultimately, the framework conditions at the political-structural level must be right to ensure aging in place (→).

Final workshop of the project with representatives of the housing industry, age and service organizations, and the public sector

Sustainable business models are, therefore, a question of shared responsibility. The interfaces between the numerous players who provide and use the diverse range of services related to living at home in old age must be coordinated. This requires housing and service providers, the public sector, local organizations, and civil society to increase networks and cooperation in order to support aging at home in a broadly effective and high-quality manner.

Report structure

PART 1

First, the study's methodological approach is presented, then the report introduces the context of demographic aging and the housing situation of older people in Switzerland and the conditions that need to be met for successful aging at home.

PART 2

Subsequently, the roles and possible fields of action for housing providers are explored as well as the benefits such commitments bring to housing providers. The subsequent profiles present twelve options for housing providers to become active and provide concrete support for growing old at home.

PART 3

Short portraits of five Swiss projects then illustrate a range of activities available to housing providers and the potential of networking and cooperative action.

About the Project

The Innosuisse project Aging at Home was developed in three phases at ETH CASE from autumn 2016 to autumn 2019 in cooperation with seven project partners. The project was organized in four parts:

1. Problem Analysis and Needs Assessment
October 2016 to May 2017

The beginning of the project clarified the opportunities and difficulties that people face when they remain living between their own four walls during old age, and where, if at all, there is a need and options for property management to promote and support aging at home.
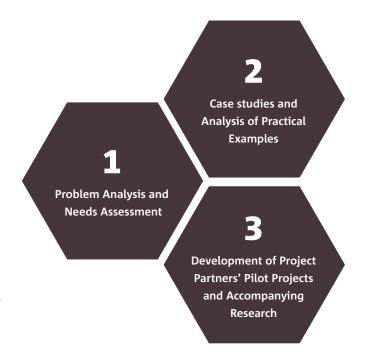
Two research strategies were applied:
a) Qualitative expert interviews with representatives from age and service organizations as well as housing providers.
b) Statistical collection and analysis of data on older residents' living situations at different locations (in the larger Zurich area) and from different construction periods (a total of 2500 dwellings).

2
Case studies and Analysis of Practical Examples

1
Problem Analysis and Needs Assessment

3
Development of Project Partners' Pilot Projects and Accompanying Research

2. Case studies and Analysis of Practical Examples
October 2016 to May 2017

In the second phase of the project we explored how aging at home can be supported in practice and which approaches already exist. The selection included projects that were either initiated by institutions from the housing industry or involved housing providers and/or property managers:

a) Inventory of relevant projects in Switzerland and neighbouring countries, documentation (short portraits) of a total of 16 projects, analysing the approaches applied in these projects.
b) In-depth analysis and case studies of five examples in Switzerland that support older people to live in their own homes (→).

3. Development of Project Partners' Pilot Projects and Accompanying Research
January 2018 to March 2019

Based on the findings of the two previous project phases, three project partners decided to initiate and carry out a pilot project. The accompanying research concentrated on needs assessments among older residents and the development of appropriate measures, procedures, and offers for tenants.

4. Knowledge Transfer and Networking
May 2016 to October 2019

Over the course of the project, various events were organized to impart knowledge: After completing Module 1 and 2, two workshops were carried out with the project partners. The yearly ETH CASE conference in 2018, attended by around 320 participants, was devoted to the project and a final workshop focused on this report's results and aimed to connect the approximately 60 participants from the housing industry, age and service organizations, and the public sector.

PART 1

Context and Conditions

Aging Population in Switzerland

Our society is aging, with the baby boomer generation now between 55 and 75 years old. At the same time, life expectancy is increasing. According to forecasts by the Federal Statistical Office (reference scenario), the number of people over 65 in Switzerland will increase from 1.5 million in 2015 to 2.7 million in 2045 *(BfS 2015a)*. By that time, more than a quarter of the total Swiss population will probably be retired (today, it is almost one fifth). Of these, more than one million people, or every tenth person in Switzerland, will be over 80 years old. Today the proportion of people over 80 is about 5 percent *(BfS 2018a)*.

This forecasted demographic development is an urgent social challenge, and raises the question as to how and where older and very old people (will) live and reside today and in the future. As people grow old, their surrounding, the home and the living environment, becomes increasingly important. Housing environments with suitable infrastructure can significantly support quality of life in old age (Classen et al. 2014). Today, there are many different forms of living in old age; *individual forms of housing* (living at home, possibly supported by services); *private communal forms of accommodation* (shared flats or housing communities of advanced-aged people, multi-generational co-living) *as well as age-specific institutional forms of*

housing (older people's and nursing homes, older people's residences, nursing home groups) *(Curaviva 2014)*.

A large proportion of older people today would like to remain independent in their own homes for as long as possible. In recent decades, the concept of *aging in place* has increasingly become the focus of health and age policy discussions *(WHO 2015, 36; Van Wezemael & Gilmore 2007)*. Living in a private household for as long as possible meets many people's needs and appears necessary and sensible from an economic perspective given institutional accommodation's high costs *(Röber & Sinning 2010; Marek et al. 2012)*.

Data:
BfS 2015. A population development scenario by age groups. Results of the reference scenario A-00-2015 by the Federal Statistical Office Switzerland, in percent.
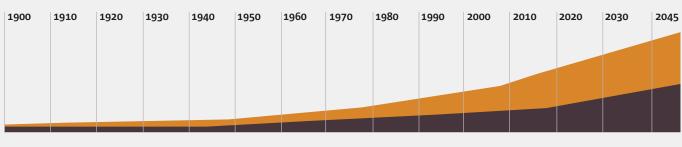
Basic graphic:
Age Report IV, S. 17

| 1900 | 1910 | 1920 | 1930 | 1940 | 1950 | 1960 | 1970 | 1980 | 1990 | 2000 | 2010 | 2020 | 2030 | 2045 |

■ **65–79 year olds** ■ **80 year olds and older**

Pension Schemes and Old-Age Policy in Switzerland

Pension schemes in Switzerland consist of three separate pillars: the Old-Age and Survivors Insurance (OASI), the occupational benefit provision, and the voluntary private provision. The state pension OASI ensures the basic needs of the entire population are met and is based on the principle that people of working age pay for retired people's pensions through wage contributions and taxes. The aim of the occupational benefit provision (2nd pillar) is to enable older people to maintain the standard of living they are accustomed to. Employed persons join a pension fund for this purpose, either compulsorily or voluntarily. With the voluntary private provision (3rd pillar), additional provisions can be made by voluntarily paying self-determined amounts into a bank account or a life insurance policy.

If a person's pension income is not sufficient to ensure subsistence, they are entitled to supplementary benefits to cover their necessary living requirements. This is the case for people who have not been employed or who have earned very little in their lives and accordingly have not been able to pay into the 2nd or 3rd pillar options. Older people are also often dependent on supplementary benefits when they move into a nursing home as nursing home costs often exceed retired people's financial possibilities (more detailed information: FSIO 2020).

With Switzerland's federalist system, pension provision is controlled mainly by the cantons and municipalities. The municipalities have the task of guaranteeing a care network for older people and providing care and nursing. They must allocate old-age and care facilities in their area or organize themselves regionally to ensure that there are sufficient suitable options. This includes nursing homes as well as outpatient services for nursing and household help (called "Spitex" organizations). In addition to the state-run Spitex, private (often state-subsidized) organizations provide a wide range of services to support older people living at home. The largest specialist and service organization for old age in Switzerland is Pro Senectute.

Facts and Figures
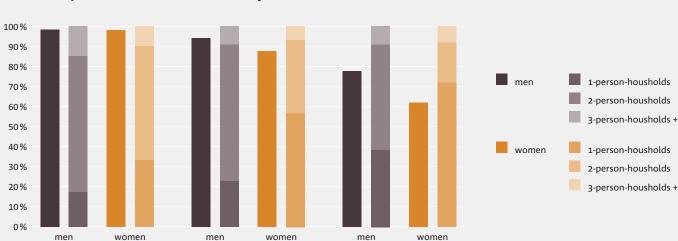
Aging at Home – Lived Reality

Most older people in Switzerland today live at home in a private household: 98 % of 65–79-year-olds and 90 % of 80–89-year-olds. For those 90 years and older, the proportion decreases to 66 % *(see BfS 2017a, BfS 2017b).*

The 'younger older ones', between 65 and 79, most frequently live in a two-person household (61 %), while about a quarter live alone. With increasing age, the share of single-person households enlarges, largely accounted for by the death of partners. Among 80–89 year-olds, 43 % live alone and 49 % in twos, whereas 60 % of the very old people, those over 90, live in a one-person household *(see BfS 2017a).*

Significant Differences between the Genders

The difference between the genders is striking. Advanced-aged women are more likely to live in a retirement or nursing home than men in the same age group. Whereas almost four out of five men over 90 (77 %) still live at home, this is the case for "only" three out of five (62 %) women in the same age group.

Moreover, older women live in a single-person household more often than men. In the age group of 65–79, every third woman lives alone (33 %), every second woman over 80 and at 90, the figure increases to 70 %. In contrast, more than half of the men living at home live in households of two until old age, this is the case for 67 % of 65–79-year-olds and 53 % of those over 90-years old *(BfS 2017a).*

Older People in Private Households by Gender and Household Size

The vast differences between the genders are related to the facts that men have a lower life expectancy and women are younger than men in many couple relationships. Women often support their men in need of care, thus enabling them to grow old at home. For their part, women have no one at their side in old age, which often results in them having to move to a retirement or nursing home.

Inadequate Match between Housing Supply and Living Situation

Almost half of older people (65+) in Switzerland live in rented accommodation (46.9%), while the other half own the house or flat in which they live (48.8%). There are, however, notable differences between the major regions with the proportion of tenants being higher in urban areas. For example, in the greater Zurich region, the tenant share is 54.6%, whereas in Eastern Switzerland it is 39% (BfS 2017c). Almost one third (31%) of older people live in a single-family home. This share decreases with increasing age but still amounts to a quarter of the 85-year-olds (BfS 2018c).

Older people most frequently occupy a house or apartment with four rooms, a similar amount of space to those between 25–64, even though they have a tendency to live with less people, either alone or in couples (ibid). This reveals that older people often do not adapt their housing situa-

tion to their changing living situations and space requirements. A significant reason for this is that existing rents in long-term tenancies are usually much lower than those available on the market, especially compared to new or refurbished housing for older adults. Due to paid-off mortgages, this also applies to the cost of owner-occupied housing.

In addition, older people live in the same place for longer than average and are therefore often very localized, which further limits their willingness to move. While the current average duration of residence in Switzerland is 15 years, 65–74-year-olds, on average, live in the same residence for 34 years and in the same flat for 24 years. On average, people over 85 years look back at 52 years at the same place of residence and 34 years in the same flat (Age-Report IV 2019, 97). This long residence period also means that 80% of older and very old people live in buildings built before 1990 – i.e., in facilities which are currently in the first or second renovation cycle (BfS 2018b).

Older properties are usually not barrier-free and can become a problem for older people, especially when mobility impairments arise. A large number of rooms means more effort is required for maintenance, which can also become a burden with increasing age.
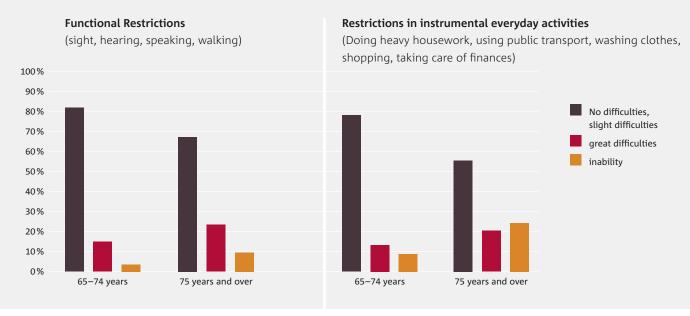
Increasing Need for Everyday Support

With increasing age, restrictions in everyday life grow. According to the Swiss Health Survey, almost half of people over 75 find it difficult to do heavy housework, use public transport, do laundry, go shopping or manage their financial affairs independently. Almost one-third of respondents also stated that they have difficulties seeing, hearing, speaking, or walking *(BfS 2018c)*. These restrictions are often accompanied by an increasing need for support, especially for everyday activities. The necessary support is provided informally by relatives, acquaintances, or neighbours, and if necessary, also by Spitex (external nursing service in Switzerland) or other outpatient service organizations.

Individual Experiences and Tipping Points

Aging can be divided into different phases, which are not linear but dynamic and different for each person depending on their individual situation. This means that new challenges can arise, but they do not necessarily have to lead to a permanent deterioration of a person's situation. Instead, they can also improve or bring about beneficial changes such as recovery from a long illness (Age-Report III 2014, 19). Staying in one's own home usually becomes impossible when various problems accumulate such as health issues, structural barriers, social isolation, and difficulties accessing financing of support services. These challenges are usually noticed successively, but can also occur suddenly (e.g. after an accident) and are experienced in very different ways by different individuals. The ways in which people cope with difficult situations also depends on their resources, financial possibilities, and personal support system.
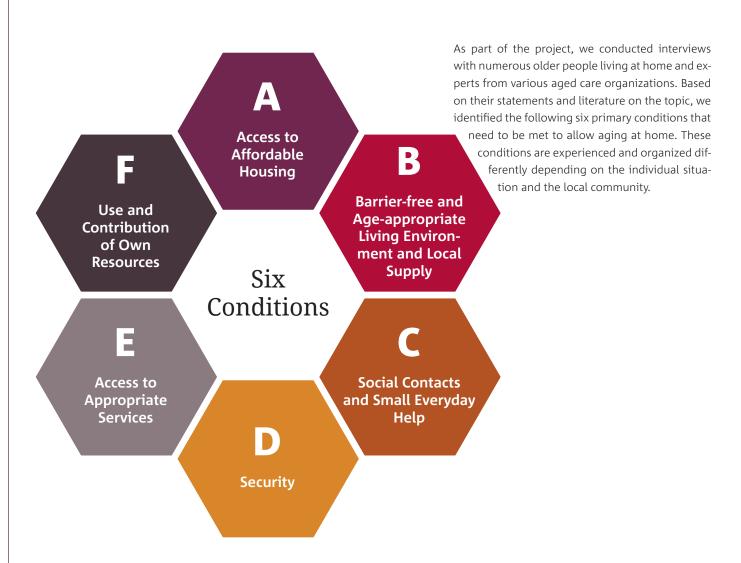
Data: BfS 2018: Swiss Health Survey (original: Schweizerische Gesundheitsbefragung), 2017.

Restrictions of Older People in Private Households

Functional Restrictions
(sight, hearing, speaking, walking)

Restrictions in instrumental everyday activities
(Doing heavy housework, using public transport, washing clothes, shopping, taking care of finances)

Legend:
- No difficulties, slight difficulties
- great difficulties
- inability

Conditions for Aging at Home

How can aging at home be successful? Older people's individual life situations and resources are central in determining whether aging at home is possible. Simultaneously, the conditions at the care level (appropriate support and housing provision) and the political-structural level (financing, regulation) must be suitable. Across all levels of responsibility, well-functioning interfaces between all parties involved are needed.

As part of the project, we conducted interviews with numerous older people living at home and experts from various aged care organizations. Based on their statements and literature on the topic, we identified the following six primary conditions that need to be met to allow aging at home. These conditions are experienced and organized differently depending on the individual situation and the local community.

A Access to Affordable Housing

B Barrier-free and Age-appropriate Living Environment and Local Supply

C Social Contacts and Small Everyday Help

D Security

E Access to Appropriate Services

F Use and Contribution of Own Resources

Six Conditions

Access to Affordable Housing

Older people need the most appropriate housing situation possible and if no suitable housing situation exists, access to such offers on the housing market should be guaranteed. However, in tight housing markets such as those in Zurich, Basel, Bern, and the Lake Geneva region, access to housing is a significant challenge for pensioners. Housing advertisements, which are mostly pub-

> ❝ *I was very happy to receive the flat. It cannot be taken for granted that a property management still gives you a flat at over 80.[1]* ❞

lished online and only for a brief period, generally require a quick, often digital, application and often require the new tenants to move in quickly. This development makes it more difficult for older people who are not (yet) experienced using the Internet to find accommodation. Besides, moving to a new house in old age is usually not an easy decision. Many older people do not want to leave their familiar surroundings, in part because of the help network they have been able to set up in the neighbourhood. Therefore, a move in old age often requires an extended period of consideration, planning and necessity.

It also requires property managers to understand the often greater time requirement for older people to move and a willingness to rent a flat to an older person. Fears such as increased administrative work and decreasing flexibility in old age, as well as prejudices against older people, inhibit this willingness and have led to single older people, especially single older women, being demonstrably disadvantaged in the housing market and having difficulty finding a rental property *(Heye and Landolt 2011, Zimmerli 2016)*.

Rents in urban centers, which have risen considerably in some cases in recent years, are commonly also a prohibitive factor. Older people are often long-term tenants with correspondingly low rental costs. A newer, often smaller, barrier-free flat usually means moving to a new building or a renovated flat with higher housing costs which are often unaffordable for pensioners with lower incomes. Therefore, a sufficient supply of affordable, barrier-free housing is essential to enable older people to live independently for as long as possible.

Barrier-free and Age-appropriate Living Environment and Local Supply

A non-age-appropriate living environment is one of the biggest challenges for older people living at home. Functional limitations increase with age, for instance difficulties may arise in walking or see-

> ❝ *At a certain age, you need a shower instead of a bathtub.* ❞

1
These quotes are from interviews we carried out with older people living at home.

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ing. In the case of mobility restrictions, it is often difficult to remain in a home if it has structural obstacles. Since maintaining the dwelling becomes more strenuous, even large flats and terraced or single-family houses can become a problem, and consequently the radius of movement decreases. However, movement remains vital up to an old,

fragile age. For this reason, built structures that promote movement and mobility such as steps and stairs can help older people to stay agile if the option of obstacle-free access also exists.

Living environments often have an important impact on older adults' identity, for many they are places of familiarity and memories, where they maintain social contacts, know the local amenities inside out and have favorite places to go *(Hugentobler 2012, 51)*. For this reason, many older people seek to manage with structural hurdles such as steps, thresholds, bathtubs, etc., and the accompanying, sometimes severe, restrictions in everyday life.

> " *Although I never used the lift before, I'm starting to like it now. It becomes important in old age.* "

> " *When looking for a flat, the decisive factor was that there are no stairs and that I can reach all the shops on foot.* "

Accordingly, a wide range of obstacle-free, smaller flats is essential. Currently, the offer is insufficient, and there is an urgent need for action, especially in existing properties *(ibid. 2012, 55; Van Wezemael 2014b, 26)*.

Most people want at least one separable room, i.e., not 1 ½ room flats, but at least 2 to 3 ½ room flats. For couples whose children and/or grandchildren visit regularly or who have space demanding hobbies, space requirements are higher. New and renovated flats are a possible option but are too expensive for many pensioners.

Shops for daily needs should be within walking distance. A good connection to public transport is also fundamental for self-determined aging, as is a living environment that provides opportunities for meeting and exchange.

C
Condition

Social Contacts and Small Everyday Help

In addition to the structural and spatial requirements that many face in old age, adequate social support and connections are also central to allowing older people to stay in their homes.

Relatives play an important role and often take on supportive functions. Still, they often do not live in the immediate vicinity, are themselves involved in family life, and/or are heavily burdened by their

> " *Neighbourhood assistance is very important. But one does not want to burden the other person too much. And one also has inhibitions about accepting certain help from neighbours.* "

work. Furthermore, not all older people want to be supported by their relatives, partly because they do not want to strain them. Moreover, with the baby boomer generation, more and more people who

> 66 *It is very valuable that the caretaker is available for a small help, for example, to change the light bulbs or carry heavy things upstairs.* 99

do not have children are reaching old age. Today every fifth person between 50 and 80 has no biological or adopted children *(BfS 2015b, 8)*. Divorces and separations have also increased. With the loss of friends and acquaintances, the social environment inevitably diminishes with increasing age.

Therefore, support networks outside of the family such as friendships, and networks in the residential environment, in the vicinity, and the neighbourhood become all the more important in old age.

> 66 *I would describe our neighbourhood as follows: good cohesion but nevertheless distance.* 99

Central to this are neighbours, caretakers, or social contact persons who can offer simple support for everyday tasks and are on site.

A vibrant neighbourhood offers older people, especially those who are less integrated into their families, the opportunity to be part of a social network into old age, to maintain contacts in their living environment, and to contribute to activities with their skills and abilities. It is crucial that older people can remain in their familiar surroundings, even in the case of a move, so that they can continue to count on contacts built up over many years. At the same time, the expectations of neighbourhood support should not be too high. Although most people appreciate knowing their neighbours, they do not necessarily want to have overly close contact with them. Also, small-scale assistance and favors in the neighbourhood are usually based on the principle of reciprocity *(cf. Althaus 2018, 318 ff)*. Services for older people with a somewhat more significant need for support cannot be covered by neighbours, or only to a limited extent.

D
Condition

Security

Another important topic for aging at home is security, or feeling safe and secure. People are more likely to fall at an older age. At the same time, an increasing number of older people live alone. The fear of falling and not being heard by anyone is widespread and neighbours, caretakers, and property managers are equally afraid of being late to help someone.

Social contacts and being active, even with limitations in the home environment, can contribute to an improved feeling of security. It can be very helpful for older adults living alone if someone notices that the roller shutters are not raised during the day or that there is no light on in the evening and can then check that everything is in order.

> 66 *I always check with the neighbours to see if they have taken in the daily paper.* 99

Technical aids, such as emergency call systems or fall sensors can also increase safety, however concerns about surveillance and a reluctance to admit one's vulnerability sometimes prevents the use of these systems. If the devices are worn visibly on the body (as with the classic 'emergency button'), there are also fears of being stigmatized. Although newer emergency watches or accessories have been designed to counteract this.
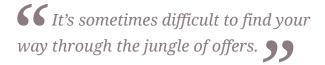
For the safety of fragile people at home, it is important that not only the technical system works, but that the emergency organization behind it also functions appropriately.

> 66 *In case of an emergency, the caretaker will come by on Sunday and you can also call him if you fall.* 99

E
Condition

Access to Appropriate Services

For aging in place to succeed, a well-developed network of outpatient services is indispensable. Thanks to various service providers and aid organizations such as Spitex, Pro Senectute, the Red Cross and Caritas, as well as many others, there is a wide range of services available in Switzerland: outpatient care services, domestic help (cleaning, laundry, etc.), meal services, transport and visiting services, advice on administrative or financial matters, as well as relief services for family carers. These support services are also available in peripheral regions but are less numerous and sometimes more difficult to coordinate because of the long distances involved.

> *It's sometimes difficult to find your way through the jungle of offers.*

However, gaining access to services can be difficult. There is a need for "information about what is available, how to get to it, and how much it costs" *(Hugentobler 2012, 55)*. Information about the wide range of services on offer often does not reach older people and they also lack knowledge about which services would be the right for their situation. Similarly, a confusingly wide range of services in a city or region can overwhelm older people, especially those who are not used to being helped or who, for health reasons, have little strength to organize help, and who have no relatives to support them.

The question of financial viability is also central. In particular older people with small pensions and a higher need for support often cannot access the services unless they are free or paid for by health insurance companies. Paradoxically, admission to a nursing home can then be cheaper for those affected, as the costs are charged differently.

F
Condition

Use and Contribution of Own Resources

Older people are not merely needy and in search of help, they also have many skills and resources that they contribute with in many ways. Many senior citizens, especially the "young old", are very committed and participate in society in many ways, do voluntary work, support their families or neighbours, and are involved in politics. This also includes running self-help initiatives and networks by and for seniors, as well as involvement in intergenerational projects.

> *We two have organized ourselves well with each other. If there is anything, we are there for one another.*

These activities can have a supportive effect when aging at home, both emotionally, by making everyday life meaningful, and preventively, by building relationships that could, in turn, benefit a person of fragile age.

When a person's strength in fragile old age wanes, the need for support increases. For many, however, the threshold for accepting help is high, in part because they fear they will be reduced to their 'need

for help', as the care and support system usually does not take into account the problem-solving strategies of people in fragile old age *(Müller 2018)*. Moreover, previous life experiences shape how someone can organize help. Ultimately, the decisive factor is the financing options, which are primarily controlled by political and structural regulations.

Political and Structural Conditions

> *"If older residents can stay at home even if they require light care through a networked service offering, the bed-supply in the inpatient sector can be reduced. However, this requires appropriate conditions at a political and legal level."*
>
> *Monica Studer,*
> *Division Manager "Old Age", Stadt Schaffhausen*

The Role of the Cantons and Municipalities in Aging at Home

In Switzerland, aging policy is mainly the responsibility of the cantons and municipalities. All cantonal, and an increasing number of communal, models for old age are based on the objective of "outpatient rather than inpatient", a term often used synonymously with aging in place *(Hugentobler & Wurster 2014, 2; Pardini 2018, 68)*. But this strategic goal faces several hurdles. Economic geographer Joris Van Wezemael puts it this way:

> *"Aging at home is currently a vote and not a fact. The prerequisites at the level of housing offers are currently neither fulfilled nor sufficiently known, the reality of old-age policy requires adequate housing situations rather than ensuring them."*
>
> *Van Wezemael 2014, 214*

The municipalities not only have the task of providing care and nursing, they are also faced with the task of "further developing the housing supply to meet the needs of old age, coordinating supporting services (…), creating local opportunities for daily care, ensuring a basic supply of mobility and providing good advice to residents" *(Weidmann 2018, 16)*. Old-age policy at the municipal level is, therefore, an "overarching task", which mainly consists of networking among the numerous actors in the field of old-age provision. In many municipalities, however, there is a lack of comprehensive strategic planning, or the plans focus exclusively on construction or prevention projects and performance contracts *(Pardini 2018, 70f with reference to Hürlimann et al. 2012, 7ff)*.

In contrast, the legal competence of the cantons is limited to the area of inpatient care, such as old people's and nursing homes, hospitals, holiday beds, and focuses mainly on nursing tasks *(Ibid., 70)*.

Lack of Regulation of Care at Home

A fundamental difficulty in the management of old-age care in Switzerland lies in the fact that there is no precise legal regulation for it, that is for all non-nursing and social and household services, which support older people in their everyday lives *(Knöpfel 2018, 200)*. In contrast to the financing of nursing care, the funding of domestic care services is not regulated across the board.

In general, older people in Switzerland have to pay for their care expenses (as opposed to nursing care) themselves, both at home and in old-age or nursing homes or intermediary care structures (such as day-care centers or residential offers with services). Older people who only or mainly need domestic care services thus experience a more significant financial burden than others with a (high) need for nursing care *(ibid., 202)*.

In Switzerland, around 11% of men and 20% of women aged 65 who currently live in private households receive support. For both sexes, informal assistance predominates. From the age of 85, one in five men receive services from Spitex (→ see p. 9) and/or help from informal support. Among women aged 85+, 38% receive support from the family, friends and neighbours and 28% additional/sole support from Spitex *(BfS 2018c)*.

In addition to relatives, older adults' care at home is increasingly provided by professional actors including private care companies, care migrants, and organizations. Offering services that support independent living in old age is economically attractive for providers *(Hürlimann et al. 2012, 9)*. However, depending on the financial situation and state of health, the costs for the users are considerable and there are substantial inequalities in the possibilities to pay for them. With the supplementary benefits to the OASI (Swiss pension fund), the Swiss social security system has an instrument that helps low-income older people to cover their living costs. If prescribed by a doctor, supplementary benefits also cover, to a certain extent, domestic support services for pensioners living at home *(Knöpfel 2018, 202)*. However, the supplementary benefits for renting a flat are, even after recent adjustments, far below those that come with most age- and disability-support housing. Low-priced housing is usually not age-appropriate *(Hugentobler 2012, 55)*. If older people have to leave their traditional low-cost housing and cannot find a housing offer in the same price range, they are often forced to move to a retirement or nursing home for financial reasons because, in contrast to the private housing situation, the canton and municipalities cover the taxes and expenses in the nursing home after a person's savings have been depleted *(Weidmann 2018, 11)*.

Life in inpatient facilities is considerably more expensive than at home, especially for people with little need for care. Around 45% of residents in old people's and nursing homes are dependent on supplementary benefits while for pensioners who live independently at home, the figure is only 12% *(Weidmann 2018, 11)*.

From an overarching economic perspective, it is, therefore, in the public sector's interest to promote measures that enable aging at home. Consequently, it is not surprising that initiatives for "outpatient rather than inpatient" care are often launched by cities or municipalities under pressure to save money *(see for example Hugentobler & Wurster 2014)*.

The outpatient sector and care must be strengthened so that older people's desire to stay at home is not turned into an obligation by the municipalities, which are in tax competition with other municipalities and therefore are trying to keep the costs of old-age and care facilities low (Knöpfel 2018, 28). The concept of "outpatient over inpatient" should enable older people to live a self-determined life and not be misused as a "deceptive package to reduce costs" *(Hugentobler 2012, 45ff)*. To this end, the cooperation of all relevant actors is indispensable.

However, the concept of aging at home must not be used as a cover to reduce the number of care facilities and cut back on services requiring more care and support in inpatient and intermediary structures. In certain situations, especially for significantly older people with severe health or mental impairments, there are limits to living in a private household, be it at one's request, due to excessive demands to (caring) relatives or the social environment, or due to external pressure. In such situations, intermediary and inpatient structures often offer more appropriate support and a better quality of life for those affected.

The Importance of Interface Work

"When private housing situations of older and fragile people need to be stabilized by formal and informal support services, it is crucial for those concerned that the interaction between family, the neighbourhood, housing administration, and other service organizations are successful."

Karin Weiss
Deputy Managing Director of Age Foundation

Various private, public, non-profit, and informal actors support older people in private housing situations. However, the expansion of the range of services on offer to include more and more individual services, no matter how excellent they are in terms of expertise, means that it is becoming increasingly difficult to gain an overview of the services on offer. To solve the major challenges of (private) housing for older adults in the long term, all relevant local stakeholders' participation and systematic networking is central *(Otto 2008)*. This would require resources to be bundled, networked, easily accessible, and used efficiently and in a goal-oriented manner. In short: interface work is needed, however, it is often arduous as the diverse offers are usually poorly networked in terms of concept, organization, communication, and operations *(see Kwiatkowski & Tenger 2016, 39; Weeber + Partner & Otto 2015)*.

Support Networks and the Free Market

Those who provide services for older people at home operate in a field where the boundary between cooperation and competition is blurred. As the interviews with representatives of service and older people's organizations show, the overall coordination and collaboration of services poses various challenges for the organizations. There are both internal and economic reasons for this, as the organizations are competitors on the free market. One head of department explained: "Everyone is worried about their funding, which is why cooperation is always somewhat threatening

for organizations." To make matters worse, the organizations rarely have a budget for networking, and their employees find it difficult to do so during their working hours. Besides, there is often a lack of knowledge about the specifics of what other service-providing organizations and institutions in the region offer and a lack of time to find out. The transfer of knowledge within and between teams and departments also does not always work.

For the interfaces to work, it is essential to be aware of the common points of contact and think from the users' perspective and their needs. For instance: Where do parallel offers exist? Or, where

would more cooperation be beneficial? It is helpful if areas of responsibility and competences are defined and clear demarcations made. This also makes it easier for users to find their way around the support system.

Planning projects on housing for older adults at the local or regional level often involve many actors and networks. Social geographer Christina Zweifel has examined such age-political networks and was able to show how the characteristics of the network, and the specific constellation of those involved, influence planning processes. She concludes that the quality of the relationships between participants is much more important for a well-functioning network than the geographical or institutional proximity or distance of the actors to each other *(Zweifel 2014, 208)*. Relationships can develop or be lost in the process and can be defined and perceived quite differently by the individual actors *(Ibid.)*.

Two Worlds: Real Estate and Social Organizations

The implementation of aging in place would be made much easier if the housing industry and organizations for older people and service providers were better networked and, where relevant, cooperated with each other. From the interviews with representatives of age organizations and the housing industry, it became clear that in practice there is a great distance between these two areas and little communication. Many are not even aware that profitable interfaces exist or could be formed in the future.

Interface work does not just happen; it is exhausting and presents various challenges for those involved. The heavy workload of the employees in both sectors and lack of time for networking activities is undoubtedly a significant obstacle. But mutual prejudices are also powerful: the images of "purely profit-oriented, evil landlords", "inefficient and bureaucratic" authorities, or "too deficit-oriented" age organizations also make it difficult to establish contacts and networks at an institutional and interpersonal level.

In addition, data and personal information protection rules pose several hurdles for exchanging information about individual tenants, such as old people in difficult housing situations. Service organizations are not allowed to contact administrations without a mandate from their clients and landlords can only act legally if the tenancy law is violated. If older people need help, they must take the initiative themselves or have relatives do so on their behalf. However, as the interviews have shown, there is a need for communication, whether it be to make existing flats more suitable for older adults or if there are problems in the tenancy (e.g., due to age-related or mental illnesses) and there is a risk of eviction. However, it is not uncommon for communication to be made only in the event of serious problems when preventive support is already too late.

The strategic goal of aging in place can only succeed if such "routines and identities are changed and private and public actors engage in new forms of cooperation" *(Van Wezemael 2014, 221)*.

PART 2

Housing Providers – Roles and Options for Action

Aging in Place – The Role of the Housing Industry

Property managers play a central role for enabling aging at home as they form an essential interface to the residents. Together with property owners, they contribute to the provision of suitable housing for older people and thus support a self-determined life at home for as long as possible. However, property management often lacks concrete implementation strategies for dealing with older tenants *(cf. Zimmerli 2016)*.

As the study "Demographics and Housing" (Original title: "Demografie und Wohnungswirtschaft" *(Zimmerli et al. 2016)* shows, a large number of real estate companies are insufficiently prepared for demographic aging and lack well-thought-out strategies and suitable offers for dealing with the increasing proportion of older and very old residents. In particular, property management is, and will likely increasingly be, confronted with considerable time expenditure and costs related to older tenants that are difficult to predict. This is a challenge not to be underestimated for the sector, which is already under pressure in the face of ongoing digitization processes and declining management fees.

Our interviews with representatives from the real estate management sector confirmed that the relevance of the topic of aging at home is well known, but that concrete approaches to action on a strategic level are often lacking.

Aging Tenants – From the Perspective of Housing Managers

Older and very old people are a growing and increasingly important tenant segment. In our interviews, the property managers emphasized that in their daily work, they deal with people with very different life plans and socio-economic backgrounds. Concerning age, the property managers'

report different experiences with younger old people (the so-called baby boomers) and people of advanced age born in the (pre)war period.

The baby boomer generation's tenant segment is considered attractive in terms of solvency and time resources for voluntary and neighbourly engagement. Many people of this generation are very active ("always on the move") and are also more willing to move. Regarding the amount of care required, the baby boomers do not differ much from other age groups. Like younger tenants, some of them have relatively high demands on administration and caretaking while others do not.

On the other hand, many old tenants stand out from the property managers' perspective due to qualities such as compliance with the rules, gratitude, modesty, reliability, and high payment morale. As this group spends extensive time in their flats, they are easily accessible and often take care of the collective rooms in the house. Many of them are closely connected to their place of residence and maintain long-term neighbourhood contacts. At an older age, it is crucial for many tenants that everything remains as it was before. Therefore, they sometimes find it difficult to accept new appliances in the flat, such as a cooker with a touch control function instead of a rotary knob.

Challenges in Tenant Care

Challenges for the management are posed by advanced-age tenants who are increasingly confronted with health restrictions and are not embedded in a family or other support structures: One manager reported that "we learn more about problems when no relatives are around", and added, "as long as a married couple lives together, things usually go well. Often problems only arise after a separation or the death of one of the partners."

A recurring theme in the interviews was that older tenants may suffer from loneliness or boredom. Some of them would call the administration for every little thing but would especially like to talk, as they otherwise have little contact in their everyday life. "Then we almost take on a pastoral role", reported one manager. This becomes problematic when people continuously complain about their neighbours or are "self-appointed police officers, see everything and want to report it to the administration." This can "poison the whole environment in a property" and lead to a considerable expenditure of time for the management.

A particular challenge is when older tenants show the first signs of confusion or dementia. The property management needs to ensure security in the apartments for both the affected tenant(s) and the other residents. If a person endangers themselves or others, for example, forgets to switch off the cooker and sets off a fire alarm or fire, this can be a reason for terminating the lease.

Living in existing buildings vs. new construction
→ *see Zopfmatte, p. 72*

Tenants who are worried about the safety of their older neighbours tend to report their concern to the administration. However, the interviewees observe a certain tolerance among the tenants towards older people who "become confused or difficult." Only occasionally do they complain, for example, when people do not treat hearing loss and "watch TV at full volume or listen to the radio very loudly."

The fact that something could happen to older adults living alone in their homes and that this could go unnoticed for a long time is what the managers fear most, for personal as well as financial reasons. A death in a flat that is not immediately discovered often involves a high level of renovation work and, if no relatives are present, high eviction costs.

These various challenges in dealing with an aging tenant population result in additional time requirements for property management and a corresponding burden in everyday business.

A study on how property management companies view older people shows that such ideas or experiences can also have a discriminatory effect on rental practices *(Heye and Landolt 2011)*. While younger seniors are popular when allocating housing, property managers are often reluctant to rent out flats to single older people (especially women) over 75 years of age. They fear unforeseeable developments in this age group, such as deterioration in physical and mental health or

House entrance without steps
→ *see Hohrainli, p. 63*

in difficult situations. In commercial enterprises, individual property managers have a certain amount of leeway in the day-to-day business of tenant care. For example, employees who claim to be "socially minded" often make every effort to support older and long-term tenants. In general, however, there are no standardized procedures. Only in individual cases are there any procedural models for recognizing problems with and providing appropriate support for older and especially very old tenants at an early stage.

Changing Market Conditions

Property management is generally under pressure, as digitization is advancing and administrative processes and routine work are being automated. According to various interviewees, the fees for management mandates have been falling steadily for years, while more and more reporting has to be provided to owners. Simultaneously, rapid action in the event of problems and a high level of communication with tenants, tradespeople, caretakers and authorities, appropriate for the target group is required. At the same time, property managers generally receive little appreciation for their work, "which is also connected with the fact that the sector has an image problem", according to an interview statement.

potentially difficult behaviour and the associated higher administrative costs. As a result, they prefer to rent flats to younger people *(Ibid.)*.

Such fears were also expressed in our interviews. To be on the safe side, property managers involve relatives whenever possible when dealing with older tenants. In the case of new tenancies, they sometimes also require relatives to sign the tenancy agreement as "co-tenants".

Caretakers play an essential role in identifying problems in a property. If they work in a housing estate daily or even live there, they are usually particularly aware of older tenants' difficult situations and pass these on to the management if necessary. Where there are no full-time or part-time caretakers, for example because maintenance and cleaning work has been outsourced to external facility management companies and these companies do not maintain contact with tenants, a property manager often learns of a problem relatively late, for example, when rent is no longer being paid or when complaints are received from neighbours.

How the management can react to the problem situation of an older person also depends on the owners. For example, non-profit housing often have a strategic mandate as well as appropriate experts, e.g., social department or contact people for neighbourhood issues, to support residents

Today, property management requires many skills. Specific tasks such as facility management are being increasingly outsourced, and individuals, especially in larger companies, are increasingly concentrating on very limited areas of responsibility, including finance, tenant support, contracts with tradespeople and marketing. Digital communication is becoming increasingly important and many administrative tasks are automated. Property management companies are asked to adapt to the digital transformation and develop their fields of activity further. Ultimately, it is also a matter of offering attractive residential solutions compared to the competition.

The Swiss rental housing market is currently under pressure, with prevailing low interest-rates meaning that real estate is an attractive investment *(Credit Suisse (CS) 2017, 21)*: According to various industry reports *(CS 2019, Wüest Partner 2019)*, rental housing construction will continue at an intensive

More and more older people are using digital technology

pace even though supply now exceeds demand in many places. Vacancies are likely to continue to increase, especially in less central locations. This also makes it all the more urgent for owners to position themselves well in the market. In order to attract and retain tenants outside tight housing markets, owners have to offer something better than others in the market. Returning to the quality of living and housing is becoming increasingly important. The risk of vacancies can be reduced by innovative and attractive flat floor plans *(CS 2019)* and "soft fac-

tors" such as user-friendly management concepts. After all, the changing market and framework conditions make it necessary for the real estate industry to rethink its "inherently insufficient customer orientation", to assess and respond to the needs of the tenants and by doing so also to address the "image problem that the industry as a whole has to contend with" *(Bender & Christoph 2017, 17)*. Such a consistent focus on the needs of tenants, or specific tenant target groups, has the potential to open up new fields of activity.

Fields of Action

For housing providers in general, and housing management in particular, there are various options for action to improve the housing situation of older people and support "growing old at home". For these approaches to be effective, it is crucial to involve older people. Through the **participation of older people**, the experience and resources of those concerned can be made known, used, and valued. In this way, solutions or projects can be developed based on the actual needs and local requirements, which considerably increases acceptance and demand. This is not only interesting for non-profit housing developers but also for investor projects.

Providing the Right "Hardware"

For people with reduced mobility, features such as stairs, bathtubs, and narrow doors can make everyday living more difficult. "Structural adaptations in existing buildings should become a matter of course, because they provide older people with more quality of life" according to a recommendation of the projects' final workshop. The need is great, and in the case of conversions or renovations, care should be taken to ensure that there are no obstacles right from the planning stage. Where this is not possible for structural reasons, smaller and less expensive adaptations, such as handrails, handholds, ramps, or better lighting, can make a big difference. It is also essential to take into account the living environment and outdoor access areas. Knowledge transfer is central to finding suitable solutions. For example, a property management company can actively inform its (older) tenants about the possibilities of adapting their homes.

Facilitating Access to Housing

It is very challenging for older people who want or need to move to find suitable housing in tight housing markets. One manager suggested that "the online housing market is age-discriminatory",

as "both the digital access and the speed expected from housing applicants is too much for many." Here, housing providers can support older flat seekers, for example by renting out part of their portfolio to this target group in a tailored manner

through a rental process that allows more time for decisions and also analog access. Housing providers can also support people who plan to move to an age-friendly flat by enabling them to change flats within their property portfolio. This also frees up larger apartments and allows them to be better occupied.

According to the Federal Statistical Office's new pension statistics, the median new pension is CHF 3476 per month (OASI and 2nd pillar; CHF 3877 for men and CHF 2925 for women). A look at the rent prices reveals that this income is not so high when one has to rent an apartment from it. In the city of Zurich, the average rent for an apartment already under lease is about CHF 1536 per month (2-room apartment: CHF 1337; 3-room apartment: CHF 1508; 4-room apartment: CHF 1858) (BfS 2019). The average rent of apartments advertised on the housing market is higher at around CHF 2145 in the city of Zurich. However, this amount is significantly higher than the average of CHF 1600 for Switzerland as a whole. (→ www.immomapper. ch/de/immobilienmarkt/zurich-zh) The demand for low-cost housing suitable for older people should not be underestimated. Housing providers are, therefore, called upon to create and maintain appropriate offers.

Strengthening Neighbourhoods and Providing Everyday Support

Useful contacts in the living environment and a little help from people close-by can make everyday life at home much more manageable. With 'carers' on the spot, housing providers can support this significantly, for instance by employing caretakers with an extended service profile to look after tenants; by appointing social contact persons or housing estate coaches who, among other things, specifically take care of older tenants; or by networking in housing estates and neighbourhoods with community workers, volunteer projects or digital neighbourhood platforms. In this context, spatial structures on-site are also important for promoting encounters among neighbours.

In the non-profit sector, various housing providers already support such initiatives. In pilot projects, two of our project partners, both private institutional housing providers, have looked into how they can establish a social contact person/neighbourhood coach for their (older) tenants, as they are convinced of the added value in this respect. We identified different financing possibilities to realize such an offer (by owners, public funding or in part by residents). Implementation challenges arise particularly in existing tenancies, where, if no responsible body covers the costs, (rental) legal framework conditions make it more difficult. A recommendation from the workshop was to enable cooperation and out of the box thinking from all sides to develop strong financing models adapted to the specific situation. After all, not only the responsibility but also the costs can be shared.

Offering Further Services

In order to facilitate self-determined living at home, housing providers sometimes offer additional services such as flat and window cleaning, laundry and ironing services, and administrative or IT assistance. The installation of intelligent home technologies and emergency call systems also holds great potential for the future.

The Benefit of Commitment for Housing Providers

The implementation of measures to support age-friendly housing offers various potential to different parties:

Increase in housing satisfaction and quality of life through need and customer orientation

Increase in reputation and improvement of image – the ability to distinguish oneself as a committed, future-oriented real estate company

Market and locational advantages in an increasingly difficult market

Stronger tenant loyalty, resulting in fewer unwanted tenant changes in cooling markets

Benefits for Management

Contribution to generational solidarity and social sustainability in settlements

Focused tenant care for the target group of older people as a Unique Selling Point to home owners and tenants

Acquisition advantages for future management mandates

Doing something good strengthens employee satisfaction and motivation

Benefits for Owners

Reduction/prevention of vacancies

Possibility of increasing the value/appreciation of properties that are difficult to let
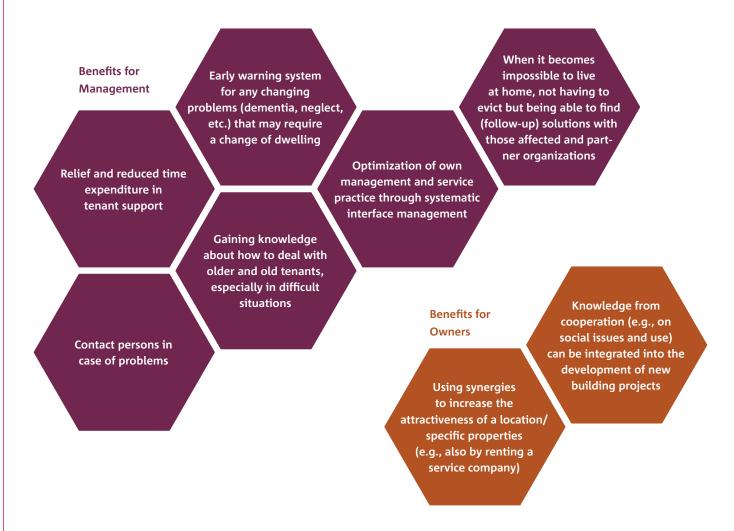
Be at the cutting edge and use innovation potential for future demand

"Living in old age is a cross-sectional task that requires net-worked action."
Faust Lehni
Head of Members and Housing, ABZ

"If we can help an 80-year-old person to find a flat, it is simply a pleasure to do so. 'Doing good' motivates at work."
Silvia Vorburger, Managing Director
Regimo Zurich AG

"With its commitment to the often disadvantaged tenant segment of senior citizens, the real estate industry can not only do something for the general public but also express that it is not always just a question of returns."
Dieter Beeler
SVIT Zurich und immoprozessor.ch

In cooperation with third parties, specialist agencies, public authorities, service providers, etc., the following advantages can further be addressed:

Benefits for Management

Early warning system for any changing problems (dementia, neglect, etc.) that may require a change of dwelling

When it becomes impossible to live at home, not having to evict but being able to find (follow-up) solutions with those affected and partner organizations

Relief and reduced time expenditure in tenant support

Optimization of own management and service practice through systematic interface management

Gaining knowledge about how to deal with older and old tenants, especially in difficult situations

Contact persons in case of problems

Benefits for Owners

Knowledge from cooperation (e.g., on social issues and use) can be integrated into the development of new building projects

Using synergies to increase the attractiveness of a location/ specific properties (e.g., also by renting a service company)

"Tenants are customers with us. We optimize our letting opportunities by supporting their concerns and testing new approaches. In this way, we also want to avoid vacancies."

Jürg Pfister
Stellv. Geschäftsführer
Max Pfister Baubüro AG, St. Gallen

"Our commitment to acquiring and maintaining the ability to live independently in old age distinguishes us in the property management sector as a specialist with social responsibility."

Jürg Röthlisberger
Partner Sidenzia AG, Wallisellen

"Contemporary management involves creating customer-centred processes, understanding the needs of the target groups and offering a tailor-made catalogue of services with complementary products."

Wolfgang Stiebellehner
Head of Management, Livit AG

A Common Task

The fields of action described above often go far beyond the owners' or management companies' traditional scope and require additional skills. Organizations and service providers in the field of old age and municipalities can make a significant contribution by participating in the measures. This is also in their interest because creating better housing situations for older people delays or even prevents them from entering homes.

If the public sector wants to promote "outpatient before inpatient housing" on a broad scale, appropriate framework conditions must be created. As long as care at home is not regulated (or financed) and as long as the rent limits of additional benefits make age-appropriate housing, especially in new buildings, unaffordable, not everyone can "grow old at home." There is a need to set things in motion politically to ensure this.

The pressure on older people in difficult housing situations increases when municipalities limit admissions to homes and do not accept people with lower levels of care. However, cooperation with housing developers and property administrations will make it possible to create more suitable and age-appropriate housing and thus to meet the wishes of older people who want to live at home as independently as possible. Therefore, this is a joint task that cannot be delegated unilaterally to the housing industry.

Becoming Influencers for Age-Appropriate Living

There are also several hurdles to be overcome by the real estate industry and management. One industry representative stated "we must promote awareness of the issue in the industry, among the managers on the front line and especially among the decision-makers." Others emphasize that knowledge about age and social issues should increasingly flow into real estate education and training. What is needed here is the communication of a differentiated image of old age which sees aging as the norm and older people in their diversity and with their heterogeneous needs, and not merely as needy.

In general, a rethink in the sector is essential. This includes perceiving and addressing tenants as customers and having the user, management, and operator perspective in the planning and developing of (re)construction projects. Owners can play a vital role in this by setting appropriate criteria and commissioning and supporting the property management companies in taking appropriate measures to ensure good quality aging at home.

Cooperation of Many Actors Necessary

Integrated solutions are in demand because aging at home can only succeed if both the infrastructure and the services are appropriate. In concrete terms, this means that barrier-free homes and age-friendly buildings and infrastructure are important, but they are not enough on their own. Services, support networks, and technologies that meet older people's needs and can be financed are also necessary. And finally, the framework conditions concerning care at the political-structural level must be right.

Sustainable business models are, therefore, a question of shared responsibility. Everyone's participation is required to implement aging in place on a broad scale and with high quality. The interfaces between the numerous actors who provide and use the diverse range of services related to home living in old age must be coordinated. Housing and service providers, the public sector, local organizations, and civil society are called upon to network and cooperate more closely. One recommendation made at the projects' final workshop was: "Not everyone has to reinvent everything and do it alone. What is needed is sustainable, strong cooperation between municipalities, property owners and managers, specialist agencies, etc." Ultimately, it is also a matter of utilizing local synergies within an estate, neighbourhood, district, as well as on municipal and regional levels.

Twelve Options for Action

Property management companies and owners have various possibilities to support and enable aging at home. We have examined various practical examples through case studies. Based on this knowledge, the following twelve measures were identified. These are divided into five fields of action (A–E):

A Acquiring knowledge and using networking potential

M 1 Getting to know and addressing the tenants
M 2 Networking, exchanging, and establishing collaboration

B "Hardware" – providing age-friendly housing and infrastructure

M 3 Converting and refurbishing properties to meet the needs of older people
M 4 Implementing simple structural adjustments
M 5 Maintaining or creating affordable housing

C Facilitating access to suitable housing

M 6 Enabling and encouraging exchanges of apartments
M 7 Helping older people to find accommodation

D Strengthening neighbourhoods and providing everyday support

M 8 Extending services by caretakers (caretaker+, concierge)
M 9 Social contact persons, neighbourhood and housing assistance
M 10 Strengthening neighbourhoods (community work and digital platforms)

E Offering further services

M 11 Living services
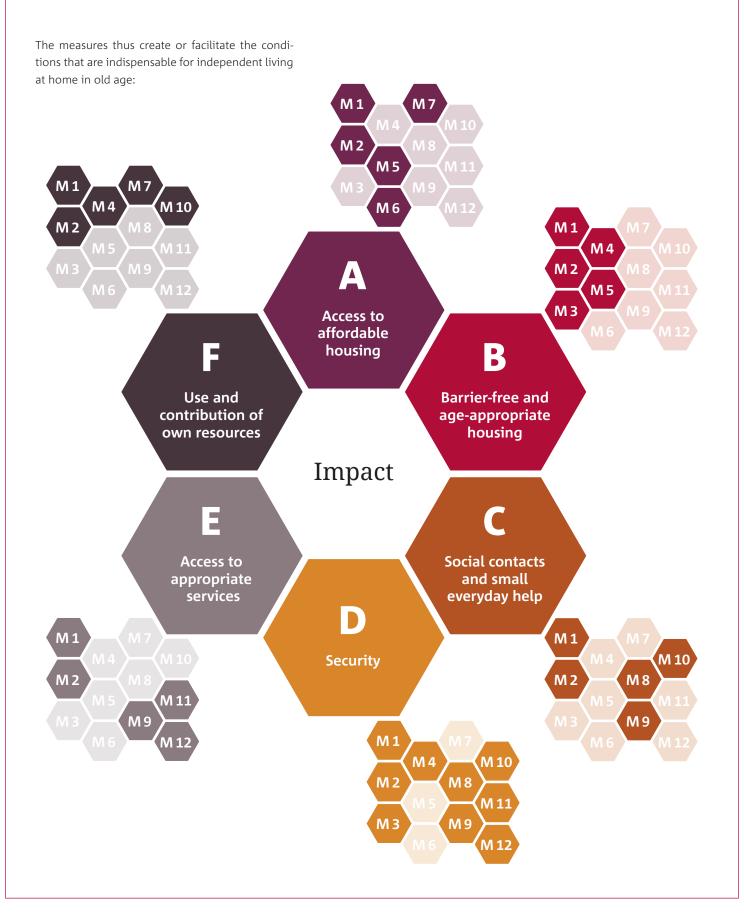**M 12** "Smart homes" and emergency call systems – technological solutions

The following fact sheets briefly present these twelve measures. They provide essential information and proposals that are vital for concrete implementation, such as:
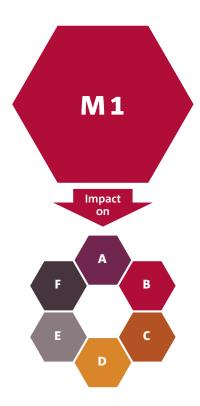– Who is responsible and with whom could collaborations be established?
– What know-how is required?
– What steps are needed for implementation?
– Which target group(s) will benefit from the measure?

To assess the benefits of a measure more precisely and to benefit from the experience of existing examples, the following information is also provided:
– Which social benefits can be achieved with the measure?
– What are the economic benefits for providers?
– What kind of costs are involved?
– What are the success factors of implementation?
– What challenges and risks do the providers face?

The fact sheets conclude with notes on interesting practical examples from Switzerland and corresponding references. This information is not comprehensive but rather intended to provide an overall picture of previous and current experiences with attached contacts and links.

The measures thus create or facilitate the conditions that are indispensable for independent living at home in old age:

M 1

Impact on

A
B
C
D
E
F

Getting to Know and Addressing the Tenants

Before new measures are developed or implemented to enable aging at home, it is a sensible start by getting a better picture of your tenants and their housing situation. Rent indexes and resident statistics provide important information, for example, on the socio-demographic composition and the length of residence. Further surveys are advisable to ascertain specific target groups' needs in a more differentiated manner and identify gaps in the range of services on offer. This will also assess whether a measure is suitable for the tenants and the environment, and whether it meets demand.

see → M 3, → M 4, → M 6, → M 8, → M 9, → M 10, → M 11, → M 12

Field of Action
Acquiring knowledge and using networking potential

FOUNDATION FOR IMPLEMENTATION

Responsibility
Property management, ownership

Possible Partners
External partners specialized in socio-demographic analyses, surveys, and needs assessments

Necessary Know-How
— Property management: if necessary, digital processing of tenant lists; if commissioned to third parties: coordination and communication
— Contractors: professional and methodological knowledge

Working Steps for Implementation
— Systematic compilation of tenants list (where applicable by order to third parties)
— Initiate communication measures/information to tenants
— Contract for analyses/surveys to third parties
— Conclude the evaluation and, if necessary, initiate follow-up measures

Target Group
All inhabitants, and where appropriate target group-specific selection if particular needs are to be identified (e.g. age groups)

POTENTIALS AND CHALLENGES

Social Benefit

— Residents feel recognized and appreciated as customers when housing providers show their commitment and interest in providing a suitable housing situation and they can express their needs.

— In the best case, the measure increases the quality of living and reduces inhibitions towards property management companies.

Economic Benefit

— A deeper knowledge of the tenants and their needs can lead to better tenant retention. This may result in less fluctuation and a reduction in vacancies.

— If necessary, new offers can be developed to suit the target group, and new business models can be established.

Costs

Depends on the scope of a survey/needs assessments

Factors for Success

— The tenant data is available in digital form and systematically processed, i.e., it can be analysed in a targeted manner and with little effort according to various socio-demographic criteria.

— The tenants are informed at an early stage about an upcoming survey or needs assessment and encouraged to participate. The survey/assessment is conducted anonymously so that no conclusions can be drawn about certain individuals.

— Depending on the tenants, the survey will be conducted in several languages. Through qualitative approaches and direct interviews on-site, it is also possible to reach groups of residents who do not respond to letters/questionnaires.

— If target group-specific services are to be provided, e.g., installation of aids for older people, this is announced, and the target group is addressed directly.
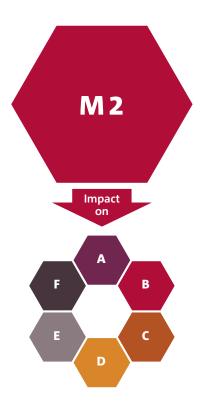
Risks and Potential Difficulties

— Tenant data is only physically available in the tenant files, not systematically processed. Consequently analysis of it is difficult.

— No interest in a survey, language barriers, or scepticism towards property management can prevent participation and lead to low response rates.

— If the possibilities and limits of the survey are not clearly communicated during needs assessments, there is a risk that high expectations will be raised, and a "wish list" launched with little relation to real needs or the possibilities and limitations of the context.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

There are numerous examples of tenant surveys and needs assessments for both for-profit and non-profit landlords. Some examples include:

— Tenant Surveys and evaluations conducted by ImmoQ GmbH, Zurich
→ www.immoq.ch

— Quantitative analyses/resident statistics for this project carried out by Corinna Heye, raumdaten GmbH, Zurich, project partner of sotomo
→ www.sotomo.ch/site/team/

— Locational analysis & needs assessment Heiligkreuz housing estate, ETH CASE
→ https://wohnforum.arch.ethz.ch/en/research/all-projects-sorted-by-most-recent/redevelopment-heiligkreuz-site-analysis-and-needs-assessment.html

M 2

Impact on

A B C D E F

Networking, Exchanging Ideas and Establishing Collaboration

It can be profitable for all parties if housing providers work together with services providers, aging organizations or people responsible for municipalities or neighbourhoods and, depending on the problem situation, also exchange ideas or cooperate. The contacts that are established can be used, for example, to rent age-appropriate flats to suitable people, to exchange advice and tips on how to deal with difficult situations, as well as to offer or arrange additional services.

see → M 6, → M 7, → M 9, → M 10, → M 11, → M 12

Field of Action
Acquiring knowledge and using networking potential

FOUNDATION FOR IMPLEMENTATION

Responsibility
– Property management and/or ownership: initiative and coordination (e.g., organization of a round table with all relevant actors) or participation (if initiative from outside)
– If available: via in-house social professionals

Possible Partners
– If necessary, commission an external expert (moderation/process support)
– Involve as many relevant organizations/actors in the network as possible

Necessary Know-How
– Knowledge of relevant actors and service providers in the neighbourhood/municipality/region
– Moderation skills
– Administration and networking

Working Steps for Implementation
– Create an overview of existing actors/organizations
– Define the goal for meetings, expected benefits
– Establish contacts and organize the meetings, possibly including moderation
– Post-processing and evaluation to define channels for further exchange (e.g., regular meetings, lunch meetings, telephone calls if necessary, etc.)

Target Group
Relevant actors and service providers in the field of health and old age, public authorities, possibly community work and/or neighbourhood work

POTENTIALS AND CHALLENGES

Social Benefit

– The risk of older people falling through a gap in the system can be minimized through interface work and cooperation.

– Access to the housing market as well as appropriate support services can be facilitated. In the best case, this helps older people to stay in their own homes and provides support in everyday life.

Economic Benefit

– Reduced workload and time saving for management because it becomes possible to contact specific partners in a problem situation.
– Process optimization through knowledge gain and improvement of the interfaces.

– Establish a profile as a committed housing provider and image enhancement in the community. Cultivating relationships can result in goodwill from authorities in other (e.g. construction) projects.
– Management's cooperation with old-age organizations / old-age officers of a municipality can support the letting of flats suitable to older people and prevent the risk of vacancies in less central locations.

Costs

Low – requires time resources for the initial phase (overview and organization of meetings), followed by occasional exchanges; possibly costs for commissioning an external expert

Factors for Success

– Awareness of interfaces with other actors and the desire for mutual exchange is increasing.
– The company is willing to invest in networking through the provision of resources and working hours.

– Targeted and early communication makes the benefits of mutual exchange visible.
– Networking takes place not only on a strategic but also operational level and the relationship/exchange is easily maintained.
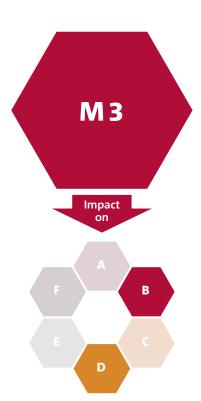
Risks and Potential Difficulties

– No interest or little willingness to meet/exchange, negative attitude, or mutual prejudice.
– The protection of data and personal privacy presents obstacles to exchanging information about individual tenants.

– Human aspect – if the representatives of organizations personally do not like each other, it is difficult to seek and maintain cooperation.
– Obstacle if networking activities cannot be undertaken within working hours.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

Research and documentation on housing assistance offers in Switzerland, many of which have been running for years fostering relations between social organizations and the real estate sector (such as the Domicil Foundation in Zurich ➙ www.domicilwohnen.ch, IG Wohnen in Basel ➙ www.ig-wohnen.ch, or Rel'og (former Apollo) in Vevey/Yverdon/Renens ➙ www.relais.ch/structures/relog/ *(Althaus et al. 2016 & 2017)*.
Also see examples of interface work and networking created from the initiative of property owners in all of the case studies (➙) in this report.

M3

Impact on

Converting and Refurbishing Properties to Meet the Needs of Older People

Older properties are often not optimally suited for people with mobility restrictions and the changing needs of old age. At the same time, older people live in older properties at a higher rate than average. A conversion or renovation offers the opportunity to create a living environment free of obstacles and, if necessary, to introduce further structural measures that can enable independent everyday living into old age.

Field of Action

Hardware – Providing age-friendly housing and infrastructure

FOUNDATION FOR IMPLEMENTATION

Responsibility

– Owner: policy, financing

– Property management: initiation, coordination, and accompaniment of the conversion work

Possible Partners

– Construction companies, artisans

– Where appropriate, mandate to a specialist for advice on age-appropriate housing (see Links).

Necessary Know-How

Expertise in age-friendly renovation or knowledge of appropriate specialized agencies

Working Steps for Implementation

– Clarification of needs and implementation possibilities

– Agreement and arrangement of financing with owners

– Consultation with a specialist if necessary

– Contract with a conversion company

– Support in the renovation process and (re)let

Target Group

Older adults who are dependent on barrier-free housing. The removal of barriers can also benefit other tenant groups including families with small children and people with temporary or permanent disabilities.

POTENTIALS AND CHALLENGES

Social Benefit

– An age-appropriate conversion enables large parts of the population to live without obstacles. The building adaptations are also beneficial for other tenant groups, including parents with baby carriages and people with mobility impairments. This promotes generational mixing and enables people to live independently even in old age.

– A move due to mobility restrictions is no longer necessary. In this way, long-standing relationships in the neighbourhood can be maintained.

Economic Benefit

– For housing providers, conversion or renovation results in upgrading the property, contributing to positive neighbourhood development.

– In the long term, higher rental income is also possible because rent can be adjusted upward.

Costs

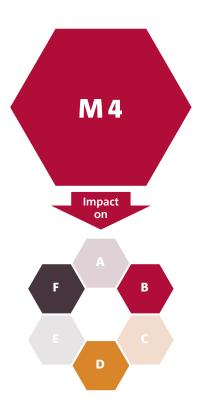Relatively high, varies depending on the extent of the intervention

Factors for Success

– The standards and guidelines for obstacle-free architecture are taken into account according to constructional possibilities.
– By incorporating the know-how of specialists or consulting centres for housing in old age, suitable, needs-based, and cost-efficient solutions are found for all parties involved.
– Property managers and owners pursue an active and early communication strategy and support tenants searching for socially acceptable transitional or follow-up solutions. If necessary, social specialists are deployed to assist tenants.

– Rent increases due to refurbishment comply with legal requirements and are also acceptable to people with few financial resources. A staged increase is more budget-friendly for tenants (cf. Age-Dossier, 2017).
– In age-appropriate renovations, the apartment as well as the living environment (outdoor spaces, settlement paths, etc.) is considered.

Risks and Potential Difficulties

– Depending on the location, an increase in rent can lead to difficulties in letting, especially if the apartments previously had very low rent. If age-appropriate conversions are not carried out in detail, there is a risk that full accessibility will not be ensured and the target group will not be reached.

– Age-appropriate renovation and conversion measures in existing buildings are sometimes challenging to implement due to structural or monument preservation restrictions, meaning that threshold-free access is not feasible everywhere.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– The two case studies, "Morenal" and "Hohrainli," show how age-appropriate adaptations are possible in existing properties (→)
– Bonacasa AG (→) consistently pursues barrier-free architecture in its properties and has developed its own building standard for this purpose. As a B2B solution, this can also be used by other developers.
– Age-Stiftung (2017): Age-Dossier "Alte Gebäude altersgerecht umnutzen". Zürich
– Felix Bohn, Specialist advice for age-appropriate construction: → www.wohnenimalter.ch
– Pro Infirmis/FHNW (Hg.) (2017): "Zukunftsweisend umbauen, hindernisfrei Wohnen". Basel: Christoph Merian Verlag.
– Swiss Office for Barrier-Free Architecture (Schweizer Fachstelle für Hindernisfreie Architektur) provides comprehensive online information on residential buildings suitable for the older people: → www.hindernisfreie-architektur.ch/normen-publikationen/

M 4

Impact on

A
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D

Implementing Simple Structural Adjustments

To adapt existing apartments and living environments to changing needs in old age, it is necessary to install (depending on individual requirements) grab rails, hand-rails on both sides, stairlifts, ramps, threshold wedges, showers without thresholds as well as better lighting or non-slip surfaces. Electrically operated blinds, widening of doors, etc., may also be required. This makes the housing stock more age-friendly.

Field of Action

Hardware – Providing age-friendly housing and infrastructure

FOUNDATION FOR IMPLEMENTATION

Responsibility
– Older residents: with consent and, if necessary, a takeover of or share of costs by owners

– Property management: contact persons, if necessary take the initiative to provide information about possibilities and initiation of measures
– Artisans or caretakers: installation

Possible Partners
Consultation with specialized experts for housing adaptations is advisable
(management and owners provide suitable contacts).

Necessary Know-How
– Expert knowledge of fitting options and related products on the market; handicraft knowledge for installation.

– Where applicable, coordination and communication by property management

Working Steps for Implementation
– Clarification of demand, possibilities, and suitable products
– Agreement and regulation of financing with owners (if necessary participation of tenants)

– Attachment of aids/installation/assembly

Target Group
Older adults who are dependent on apartments that are barrier-free as well as other tenant groups,
including families with small children/strollers and people with disabilities (Design for all).

POTENTIALS AND CHALLENGES

Social Benefit

– Older tenants with increasing or sudden mobility impairments or visual impairments can remain independent in their familiar home for longer and are less at risk of accidents. As a result, existing support networks in the neighbourhood and district can be maintained.

Economic Benefit

– Depending on the structural adaptation, modernization/upgrading of housing occurs (value-preserving or value-enhancing investment).

– The investment may pay off quickly as the demand for age-friendly and accessible housing on the rental housing market is growing due to demography-related changes.

Costs

– Costs vary depending on the level of intervention
– Minor costs: installation of handrails, threshold wedges, new lights, etc.
– Higher costs: installation of ramps, stairlifts, threshold-free showers, widening of doors, etc.
– Financing must be clarified in each individual case. In smaller or very unique solutions, costs are to be covered by tenants (possibly with the support of foundations).

– In the case of interventions that potentially also benefit other tenants (Design for all) participation or cost absorption by owners.
– In the case of systematic adaptations to make a portfolio barrier-free, possibly covered by funding programs.
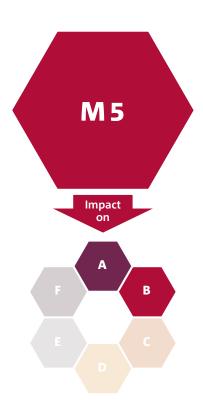
Factors for Success

– The apartments' adaptations meet the tenants' individual needs and consider the needs of an aging tenant population in general. The interventions in the houses are also beneficial for other groups of tenants (e.g., parents with baby carriages, people with walking difficulties).
– By involving the "know-how" of specialists or advisory centres for housing in old age, suitable, needs-based, and cost-efficient solutions are found for all parties involved.

– Management and owners pursue an active adaptation strategy and inform older tenants about appropriate options.
– Older people are given preference when re-letting to increase the effectiveness and prevent the sometimes costly deconstruction of an adapted apartment.

Risks and Potential Difficulties

– Adaptations in apartments that are difficult to undo (such as grab bars in bathroom tiles or folding shower seats) are met with little acceptance among new tenants.

– Uncertainty as to who will bear the costs of dismantling aids in the home after an older person moves out (e.g., stairlift).

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– Examples of a systematic age-appropriate adaptation of existing properties can be found in the case studies "Hohrainli" (→ see p. 63) and "Morenal" (→ see p. 66).
– Publication and adviser from Felix Bohn in → www.wohnenimalter.ch
– → www.hindernisfreie-architektur.ch/normen-publikationen/
– MONA – Aids for planning housing suitable for the older people → www.mona-tool.ch
– Checklist "Wohnung anpassen" ("Customize Apartment") from Pro Senectute Schweiz → www.prosenectute.ch/de/ratgeber/wohnen.html

M 5

Impact on

A B C D E F

Maintaining or Creating Affordable Housing

Older tenants with low incomes or affected by poverty, especially if they live only on OASI (Swiss pension fund) or supplementary benefits, are dependent on affordable housing.

Field of Action

Hardware – Providing age-friendly housing and infrastructure

FOUNDATION FOR IMPLEMENTATION

Responsibility
Owners and investors

Possible Partners
– Municipality and public sector

– Property management in case of renting. If necessary, cooperation with social service providers including social housing agencies, housing assistance, financial guarantors

Necessary Know-How
– Construction economics, finance, law

– Knowledge of the market environment and average retirement income

Working Steps for Implementation
Preservation of affordable housing:
– Renounce rent for maximal profit and/or only charge enough rent to cover real expenses
– Gentle maintenance of and rehabilitation strategies for older properties

Creation/new project development:
– Reduction of living space per person and maximization of the living space share of the total buildable area
– Lower construction costs (per m²) by using appropriate equipment and materials; use of economies of scale through

standardization of building components and project size *(Fahrländer et al. 2017, 116)*
– Subsidization of the construction of apartments, primarily non-profit and social housing, by the public sector (in German: Objekthilfe), e.g. through handing over land in building rights, guarantees, loans, construction cost, interest or depreciation contributions
– Requirements and incentives for planning use by municipalities (e.g., building densities, agreements on target groups for occupancy)

Target Group
Low-income groups, including older people

POTENTIALS AND CHALLENGES

Social Benefit

– Creating and maintaining affordable housing strengthens social cohesion in communities and cities.

– If affordable housing is rented to people who need it, low-income groups are not displaced. Social follow-up costs associated with excessively high housing costs can be reduced.

Economic Benefit

– Profiling and image enhancement of companies providing affordable housing.
– Good housing offers are in high demand – in the long term, returns can also be achieved.

– Low risk of vacancies, even in residential locations that are not in high demand (vacancies mostly affect larger and correspondingly more expensive apartments (esp. new constructions), even in central areas).

Costs

Varies according to land acquisition/land price costs, development costs, construction costs, letting and marketing costs, and operating maintenance and management costs.
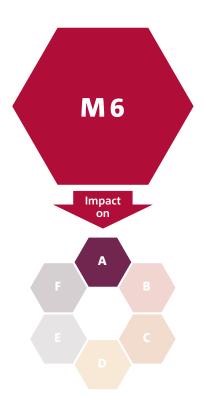
Factors for Success

– Housing providers "reserve" restricted affordable housing for people who need it. Low-income older home seekers are given preferential treatment when renting.
– Mediation by social service providers or municipal agencies for older people is likely to prove beneficial (→ see M 7).

– Municipalities and cities set effective framework conditions for creating affordable housing, including through cooperation with private actors. Any occupancy regulations include the criteria of age and income/wealth *(cf. Beck et al. 2013, 9)*.
– If affordable housing is created, legal requirements for barrier-free access are consistently implemented. Furthermore, a contribution can be made to the economic use of land.

Risks and Potential Difficulties

– Many of today's affordable rental housing units built before 1980 or earlier are due for renovation. Existing affordable housing is often lost due to total renovation or redevelopment.

– Land scarcity and high land prices make it challenging to build affordable housing. Fears of higher management or maintenance costs can also be an obstacle.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– Examples of the preservation of affordable housing after renovations and a targeted rental to older people can be found in the case studies "Morenal" & "Hohrainli" (→ see p. 63 and p. 66).
– Case Study "Günstiger' Wohnungsbau ist möglich" ("Affordable' Housing Construction is Possible") *(Fahrländer et al., in Zimmerli 2017)*
– Booklet "Preisgünstiger Wohnraum. Ein Baukasten für Städte und Gemeinden" ("Affordable housing. A construction kit for cities and municipalities") *(Beck et al. 2013)*

M 6

Impact on

A B C D E F

Enabling and Encouraging Exchange of Apartments

Older tenants can move into barrier-free apartments or smaller apartments that better suit their needs and living situation. People who are interested are informed when apartments become vacant, and the exchange of flats (e.g., with families with children) is coordinated. This allows a reasonable occupancy of apartments because the consumption of living space per person can be reduced.

Field of Action
Facilitating access to suitable housing

FOUNDATION FOR IMPLEMENTATION

Responsibility
Property management with support/consent of owners

Possible Partners
Cooperation with social service providers or municipalities/cities (old-age specialist offices) can be indicated, e.g., to support/accompany older people in the relocation process or to coordinate supply and demand.

Necessary Know-How
Administration, communication, network

Working Steps for Implementation
– Inform tenants about the offer (letter, telephone, internet)
– Maintain an internal list of people interested in moving (older people with mobility impairments or specific needs have priority over others)
– Find suitable apartment offers in the portfolio (if possible within the same estate or neighbourhood)/if necessary find matching partners for apartment exchange

– Communicate with people interested in moving
– Possibly cooperate with social service providers to initiate support for older people in the relocation process
– Initiate and execute regular apartment leases

Target Group
– Older people (65+) who wish or need to move due to mobility limitations, reduced space requirements, and/or their financial situation.

– Expandable to other tenant groups with specific needs, such as families with children, people with disabilities.

POTENTIALS AND CHALLENGES

Social Benefit

— By moving into an age-appropriate apartment that is as barrier-free as possible, older tenants experience a better quality of life and can live independently at home for longer, even with mobility or functional limitations.

— At the same time, larger apartments become available for families with children or other larger households.

Economic Benefit

— Vacant apartments in the portfolio can be rented out to other target groups at market prices.

— In the long term, there is less fluctuation due to increased residential satisfaction and real estate firms may improve their image by better orientating their focus to tenants' needs.

Costs

— Management: expense for administration and tenant support in the relocation process.

— Owners: Maintenance costs for apartment changes (e.g. painting, etc.), if necessary, adjusting management fees for the extra services required to implement the measure.
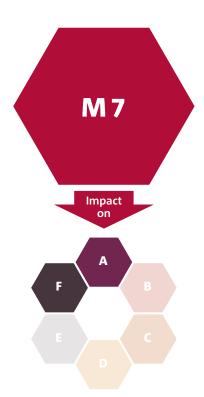
Factors for Success

— Tenants are informed about the possibility of changing apartments.
— The offer is accompanied by financial incentives for those interested in moving: the rent is still affordable, but they receive a better quality of life.
— Older people are accompanied in the relocation process: cooperation with social service providers or municipal specialist and advice centres can be an option for ensuring this.

— The costs of repair/modernization of apartments can be offset in the medium term by re-renting the apartments that become vacant at market prices.
— The offer becomes attractive for commercial housing providers if it entails low transaction costs, is scalable, and if there is a large a pool of apartments available *(Zimmerli 2019, 107)*.

Risks and Potential Difficulties

— Risk of low demand and, in some cases, high expense in tenant support. Moving is associated with a lot of costs and effort for older people, accordingly, they usually need a lot of time to decide to move or prefer to remain in existing unsuitable apartments for a long time.

— Many older people wish to remain in their house/neighbourhood even if the apartment does not suit their changing needs, making it difficult to organize an apartment exchange.
— The experience of a pilot project by Immobilien Basel-Stadt shows that such an offer can be costly in the set-up phase and management *(Zimmerli 2019, 107)*.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

— Pilot project "Sicheres Wohnen im Alter" ("Safe Living in Old Age") from Immobilien Basel-Stadt (in cooperation with the pension fund of Basel-Stadt and the building insurance): Offers retired tenants within the canton of Basel-Stadt the opportunity to move from a large to a smaller apartment at a comparable price per square meter
→ www.immobilienbs.ch/projekte/sicheres-wohnen
— Case study of the project by Joëlle Zimmerli in collaboration with Rolf Borner, Immobilien Basel-Stadt *(Zimmerli 2019, S. 95–108)*.

M 7

Impact
on

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Helping Older People to Find Accommodation

Access to the housing market is difficult for many older people, especially if they: have no knowledge of how to use online search portals and submit online applications, are overwhelmed by the speed of housing allocation (and the minimal decision-making periods), have no support from relatives and are dependent on (very) low-cost housing. Property managers, in cooperation with social organizations or volunteers, can provide support here.

Field of Action
Facilitating access to suitable housing

FOUNDATION FOR IMPLEMENTATION

Responsibility
Property management, with the support of owners

Possible Partners
Cooperation with a social organization/foundation, with volunteer projects, or with communal old-age specialist offices can provide great relief to housing providers

Necessary Know-How
− Administration, communication

− For cooperation partners: knowledge of letting processes and the housing industry

Working Steps for Implementation
− Reserve vacant, age-friendly, and inexpensive apartments specifically for older people looking for housing (if necessary, in cooperation with social service providers)
− Allow older people more time to prepare for housing applications and/or provide a longer decision-making period
− Allow analogue applications and provide information over the telephone in addition to digital applications

− For first-time rentals: reserve a certain percentage of apartments for older people
− For hardship cases: adjust credit checks, allow special treatment, rent affordable housing to target group *(Zimmerli 2019, 136)*

Target Group
Older people with a desire or need to move and who have difficulty accessing the housing market

POTENTIALS AND CHALLENGES

Social Benefit

– If older people who have to move out of their established homes can find a home that suits them, early or unnecessary moves to nursing homes can be avoided.

– Contribution to the quality of life of older people.

Economic Benefit

– Image enhancement for the housing industry
– Contribution to the optimization of apartment occupancy; reduction or avoidance of vacancies in properties that are difficult to let.

– Cost savings for those affected and the public sector (for institutional living in old age).

Costs

– Management: expenses for adjustment/"slowing down" of the leasing process as well as additional tenant support.
– Owners: if necessary, adjustment of management fees for the additional services required to implement the measure.

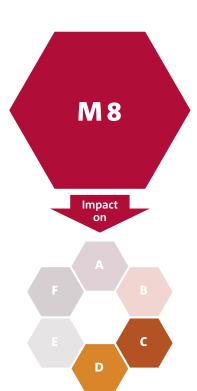– For cooperation partners: expenses for accompanying apartment seekers.

Factors for Success

– The efficiency gained by digitization is used for "special tenant services" to support older people looking for housing *(Zimmerli 2019, 134)*.
– Collaboration with social organizations that specialize in housing support provides relief in the leasing process. The social organizations promote cooperation with the real estate industry and offer financial security and reliable contact persons in the rental relationship if no relatives are available.
– In volunteer projects that assist in the housing search, the volunteers bring in-depth knowledge of the rental process. Their commitment is appreciated.

Risks and Potential Difficulties

– The process requires older people to be accompanied. A considerable time commitment is to be expected.
– There is a risk that older people will reject proposed housing offers, including because of expectations that cannot be met or the desire to remain living in the same house or neighbourhood.
– Qualified volunteers are not easy to find, and suitable apartments are often scarce (Hoffmann 2017).

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– The case study "Hohrainli" illustrates the potentials that can arise from cooperation with specialized agencies for older people (→).
– Project by Pro Senectute "Volunteers support seniors in their search for housing" and resulting from it, "SVIT Senior" → www.svit-senior.ch shows challenges and potentials in cooperating with volunteers. Case Study of SVIT Senior *(Zimmerli 2019)* and evaluation on the predecessor project of Pro Senectute *(Hoffmann 2017)*.
– Some social service providers arrange housing for disadvantaged people, including older people, and assume guarantees in the rental relationship, e.g., Domicil Foundation (Zurich) → www.domicilwohnen.ch, Rel'og (former Apollo) in Vevey/Yverdon/Renens → www.relais.ch/structures/relog/, IG Wohnen (Basel) → www.ig-wohnen.ch. Research and documentation on these housing assistance services *(Althaus et al. 2016 & 2017)*.

M 8

Impact on

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Extended Services by Caretakers (Caretaker+, Concierge)

Contrary to the trend toward outsourcing caretaking to external facility management companies, some housing providers consciously rely on the deployment of full-time caretakers or models such as Caretaker+ or Concierge, who support tenants with minor everyday problems and in some cases offer extended services for individual needs.

see → M 11

Field of Action

Strengthening neighbourhoods and providing everyday support

FOUNDATION FOR IMPLEMENTATION

Responsibility
— Owners: decision on caretaker model in properties
— Property management: employment
— Operational implementation: caretakers according to specifications

Possible Partners
In the case of Caretaker+/Concierge models, cooperation with other service providers or outpatient care/nursing organizations to arrange individually requested additional services.

Necessary Know-How
— Caretakers: in addition to technical knowledge, social and communication skills. Understanding the challenges of living at home in old age is an advantage.
— Property management: HR management and skills and ability to hire suitable people.

Working Steps for Implementation
— Property management/owners: employment and personnel management; definition of job profile/duty specifications concerning services that are taken over by the caretaker with periodic adjustment if necessary
— Caretakers: in addition to classic caretaker activities, additional small everyday help for older tenants as needed, e.g., changing light bulbs, carrying heavy things, carrying out minor repairs, being attentive to whether roller shutters are being raised or mailboxes emptied, etc.
— If necessary, provision of individual additional services (for a fee) such as window cleaning, gardening, etc.
— Arrangement of additional services in cooperation with service providers (→ see M 11)

Target Group
The extended services of home maintenance are available to all residents of rental properties or cooperative housing estates. They are of particular benefit to older tenants.

POTENTIALS AND CHALLENGES

Social Benefit

— A contact person on site who contributes to more order and cleanliness in the living environment and helps when everyday problems arise and who also takes some time for a conversation is very valuable, especially for single older residents.

— More residential satisfaction as well as a greater sense of security through the knowledge that someone who cares is close-by if "something is wrong".

Economic Benefit

— Comprehensive contribution to maintaining the value of the properties

— Greater tenant loyalty and, as a result, reduction of tenant turn over
— Image enhancement through improved customer support

Costs

Expenses for wage costs and personnel management; (co-)financing by the users in the case of individual additional services
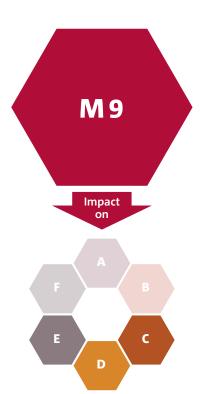
Factors for Success

— The caretakers are regularly present in the housing estates and can be easily reached (e.g., via direct number). Certainty that there will be a quick response in case of urgency.
— Caretakers+ are good at dealing with people even in difficult situations. Communication skills and patience are crucial.
— The scope of the caretaker's role is clearly communicated to all stakeholders so that the caretaker can also refuse requests that go beyond the scope of the role.

— The caretakers are integrated into a broader team and can pass on tenant conflicts and complex situations to the administration and possibly the social department.
— The management is supportive and offers fair and reasonable working conditions.

Risks and Potential Difficulties

— It is not easy to find suitable people who fulfil the very diverse profile of technical, manual, and social skills. It may be advisable to hire a specialist who explicitly assumes a social function (→ see M 9)

— In many properties, the traditional full-time or part-time caretakers have been replaced by facility management companies to streamline operations. A return to the classic caretaker model would likely be rejected for organizational and business reasons and the potential of newer caretaker (+) models is not taken into consideration.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

— Study of various caretaker models, in: Strebel 2015, incl. video documentation with caretaker portraits.
— An example of the employment of concierges who take over further services for the tenants can be found in the case study of "Bonacasa" (→ see p. 69). Portrait of a Bonacasa concierge:
  → www.bonacasa.ch/de/magazin/artikel/ein-tag-im-leben-einer-concierge

M 9

Impact on

Social Contact Persons, Neighbourhood and Housing Assistance

For some years now, more and more housing developers, and in some cases also municipalities, have been relying on neighbourhood and housing assistants to support residents, especially the elderly. Depending on the need, social specialists initiate assistance to help people better cope with everyday life or arrange services. In some cases, this also includes measures to strengthen neighbourhoods.

see → M 10

Field of Action
Strengthening neighbourhoods and providing everyday support

FOUNDATION FOR IMPLEMENTATION

Responsibility
– At the strategic level
– Owners/housing developers: concept development, employment;
– Property management, municipalities, or external social organizations: initialization and operational control

– At the operational level
– Social professionals: implementation

Possible Partners
If necessary, implementation by an external social organization (mandate)/cooperation with local providers to arrange services/initiate assistance.

Necessary Know-How
– Social professionals: social and health expertise including in social/community work, old age care, or nursing; organizational skills; strong interpersonal and communication skills; life experience.

– Owners or administrators: HR management and skills to hire appropriate individuals.

Working Steps for Implementation
– Establishment of position: clarification of mission and definition of job profile including periodic adjustment as needed; hiring and personnel management.
– Implementation/operation: individual consulting, support, and, if required, mediation of services

– Cooperation and networking with external/local service providers

Target Group
Older residents with minor support needs in their everyday lives: mostly single people and people without supportive relatives. The service profile can be extended to other groups of residents.

POTENTIALS AND CHALLENGES

Social Benefit

– Promotion of residential autonomy in old age through the formation/strengthening of support networks in the residential environment.

– Feeling of security through a reliable contact person.
– Staying at home for as long as possible, possibly delaying/avoiding institutionalized living (also has economic savings).

Economic Benefit

– Management: relief and less time required for tenant support in the event of problems or "difficult" tenants.
– Owners: fewer defects in apartments as problems such as neglect or dementia are noticed earlier.

– Contribution to popularity and increase in value in difficult locations; possible decrease in vacancies

Costs

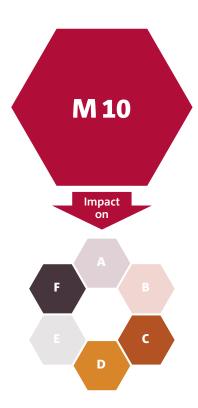Expenses for wage costs/personnel management if provided directly or service mandate if mandated to third parties

Factors for Success

– Residents, management, caretakers, and local actors are well informed about the new offer and job profile. Depending on the employer, the settlement and housing assistants are embedded in a broader team (management/caretaker or neighbourhood work/social institution) and are supported by the management.
– The service contributes to the actors' networking and assumes a triage function in the residents' social space.

– The social specialists invest enough time in the familiarization phase, listen carefully to the people, and understand their needs to provide low-threshold access. Confidential information is not passed on to property managers or owners.
– A longer-term orientation of the offer ensures the sustainability and quality of the relationship and services and consistent use by the target group.

Risks and Potential Difficulties

– Risk of a poor fit between the requirements profile and the actual scope of services. If the requirements specification is too rigid, it can make it more difficult to respond to the challenges on site. Conversely, a job profile that is formulated too imprecisely can lead to difficulties.
– Relationship building takes a long time. Risk of insufficient demand due to lack of acceptance or tenants' difficulty in

admitting need for help, or overload in demand if demarcation becomes difficult. Human demands on professionals can be challenging to meet.
– Financing is difficult if property management takes over the initiative and operational control. .

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– Report "Neighbourhoods as profession – designing, introducing and developing jobs" ("Nachbarschaften als Beruf – Stellen konzipieren, einführen und entwickeln") *(Reutlinger et al. 2020).*

M 10

Impact on

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Strengthening Neighbourhoods (Community Work and Digital Platforms)

Knowing your neighbours, exchanging a few words, supporting each other when the situation calls for it, or simply knowing that a trusted contact person is nearby is becoming increasingly important when living at home in old age. However, such environments are not present everywhere. To strengthen neighbourhoods, housing providers sometimes also work with specialists who promote such relationships and thus also enhance neighbourhood assistance and the social network in the living environment.

Field of Action
Strengthening neighbourhoods and providing everyday support

FOUNDATION FOR IMPLEMENTATION

Responsibility
— Strategic level
— Owners/housing developers: structure building, hiring
— Property management, municipalities, or external social organization or association of various responsible bodies: initialization and operational control
— Operational level: implementation by social professionals
— Use of digital platforms or settlement apps where appropriate

Possible Partners
— Where applicable, implementation by external social organization (mandate)
— In operation: networking with relevant actors in neighbourhood and district

Necessary Know-How
— Professionals: social expertise including community work; organizational skills; strong social and communication skills; life experience.
— Owners/ administrators: HR management and skills to hire suitable personalities.

Working Steps for Implementation
— Structure: clarification of mission and definition of job profile including periodic adjustment as needed; employment; if necessary, parallel acquisition and use of digital platforms for tenant communication
— Initiation and implementation of community work: accompanying and moderating participation processes in neigh-
bourhoods; (co-)initiating or (co-)organizing socio-cultural activities and social events
— Supporting, (co-)establishing and coordinating opportunities for neighbourhood help or exchange platforms, if appropriate, using digital platforms/apps
— Cooperation and networking with neighbourhood actors

Target Group
In general, deliberately kept broad. As inclusive as possible for the entire residential population in
a neighbourhood, with a particular focus on specific groups, such as older people, families, migrants.

POTENTIALS AND CHALLENGES

Social Benefit

– Promote encounters, lively neighbourhoods, integration, and good coexistence in the area. Strengthen and coordinate neighbourhood assistance.

– For older people: having contact persons and social contacts nearby; more meaningfulness through the possibility of contributing resources and experience to the neighbourhood.

Economic Benefit

– Relief and less time spent on management through the possibility of handing over the resolution of social problems and tenant conflicts to specialists.

– Address problems in housing estates. Prevention is more efficient than damage control. Contribution to the upgrading of properties in challenging locations
– Contribution to greater tenant loyalty and correspondingly less fluctuation and vacancies.

Costs

Expenses for wage costs/personnel management if provided directly or
service mandate if mandated to third party. If applicable, costs for an app.

Factors for Success

– The community-building measures are aimed at increasing resident participation and "help for self-help." They only take up elements that are desired and supported by the residents.
– The specialists primarily take on a moderating/coordinating/ accompanying role and mediate in difficulties and transitional and conflict situations (e.g., searching for new active people, the inclusion of people with fewer resources).

– The use of digital platforms facilitates the coordination of neighbourhood assistance. For example, it can be used to organize a swap meet through which neighbours can seek or offer their help or items to share. The platforms support direct, personal contacts in the residential environment but do not replace them.
– In the start-up phase, two work levels are introduced: 1) setting up projects for and with the residents 2) broader networking with local actors.

Risks and Potential Difficulties

– The effects of community work are sometimes difficult to measure and not always immediately visible. The work of professionals and volunteers cannot always be sharply separated which can lead to conflicts.

– Building sustainable neighbourhood networks takes time. If such structures are developed without the prospect of medium- to longer-term funding, there is a risk of a lack of consistency in the measures and support services initiated which can be counterproductive.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– Examples of implementation can be found in in Reutlinger et al. 2020 and in Althaus & Birrer 2019, 83ff as well as in the case studies "Vicino" (community work) and "Hohrainli" (integration of a volunteer structure) in this report (→).
– Study of neighbourhood support *(Seifert 2014)*; study of the importance of neighbourhood living for healthy aging *(Oswald et al. 2013; Otto et al. 2012)*.
– Various examples, including potential for mutual support in old age with portraits of women living at home *(Zürcher Frauenzentrale 2013)*.

M 11

Impact on

Living Services

Home service offers include additional services that can be purchased individually, such as apartment or window cleaning, laundry and ironing services, vacation services, and IT or administrative assistance. Concierges are also often on hand to offer residents additional individual support services.

(see → M 8).

In most cases, emergency call systems are also part of these services.

(see → M 12)

Field of Action
Offering further services

FOUNDATION FOR IMPLEMENTATION

Responsibility
– Real estate service providers in cooperation with owners/ investors: product development, branding, provision of the overall offer, mediation, coordination.

– Providers of housing for older people

Possible Partners
Cooperation with various service providers (external partner companies), partial collaboration with Spitex (external nursing service in Switzerland)

Necessary Know-How
– Real estate service providers: organization/mediation, administration, communication

– Other service providers (internal and external): competencies for the provision of the respective services

Working Steps for Implementation
– Product development, concept
– Search for implementation and external service partners; draft and formalise service contracts
– Provision of online platforms (possibly app) and back-office for operation

– Cooperation with service providers and residents
– Constant further development of the offer adapted to housing trends

Target Group
Older people who want to combine living at home with assistance and security and are thus looking for relief from everyday tasks. At home services are aimed at a mixed age group of tenants, but generally a segment with a higher purchasing power.

POTENTIALS AND CHALLENGES

Social Benefit
– Contribution to a better quality of life for residents; support in everyday life, including modular solutions that can be used and booked as needed.

– Lower-income groups usually cannot afford the offers.

Economic Benefit
A business model with a commercial focus, particularly attractive in central locations in which tenants tend to have high purchasing power.

Costs
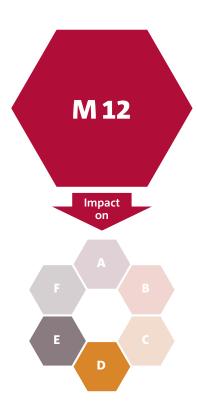Effort for development and provision of services: financing by users.

Factors for Success
– These services work well in central, urban locations with generally high purchasing power and short distances to shopping facilities and other amenities such as retirement centres as well as good public transport connections *(Bay 2016, 111)*.
– Future housing trends are likely to favour living at home services. In the context of the sharing economy and 'micro-living' or 'collaborative living', traditional housing functions will be outsourced and made bookable. Through the integration of 'Smart Living', new technologies can be integrated and used in at home services concepts *(ibid., 112)*.
– Promising offers are those that guarantee flexibility in use and in their contract models. The trend in service living is generally moving away from flat-rate/all-inclusive offers towards flex-rate/ à la carte offers *(ibid.)*.

Risks and Potential Difficulties
– Risk of low demand. Older tenants usually do not expect any additional services or benefits from property management or housing providers.
– Experience with at home services shows hardly any demand for services from the original target group of people over 60. Changes are foreseeable with the baby boomer generation entering older age, although notably this group has so far mainly claimed cleaning services *(Bay 2016, 100f)*.

– Many people are price-sensitive and unwilling to pay more than regular market prices for a service. However, there are often increased costs for the sole provision of these services, which either makes them more expensive or less lucrative for those offering them.
– Critical voices in public about the exclusive nature of the services/orientation toward a target audience with purchasing power.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– Case study "Bonacasa" (➜) is an example of the integration of at home services into a broader concept of "Smart Living", see also ➜ www.bonacasa.ch/de/living-services
– Case Study "Wohnen mit Services – Services in vielen Lebenslagen" *(Alexandra Bay, in Zimmerli 2016)*, including the provision of living services by Wincasa ➜ https://wms.wincasa.ch/, or ➜ www.james.ch
– There are various digital platforms through which services can be provided, including Living Services with the Allthings App. Allthings is a company founded as an ETH spin-off ➜ www.livingservices.ch; ➜ www.allthings.me

M 12

Impact on

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Smart Homes and Emergency Call Systems – Technological Solutions

Technological solutions can help people of advanced age to live independently at home. The use of an emergency call system gives people with an increased risk of falling or other health restrictions a sense of security and the certainty of receiving help in an emergency. With sensors or push-button applications, smart home technology can make everyday activities at home more convenient and safer (e.g., timers that automatically turn off the stove). Access to services or neighbourly activities may be facilitated by linking home technology to a digital tenant portal.

see → M 10 and → M 11

Field of Action
Offering further services

FOUNDATION FOR IMPLEMENTATION

Responsibility
Mostly owners (strategy, financing) in cooperation with administration (operational implementation), depending on the complexity of the system and whether it is to be used in a new construction project or an existing building.

Possible Partners
– Technology companies for home and building automation or providers of emergency call services; if necessary, combined with contact persons on-site (see → M 8, and → M 9).

– Specialist for a consulting mandate if necessary.

Necessary Know-How
– Expertise in suitable systems

– Good communication skills and sensitivity to users' needs

Working Steps for Implementation
– For implementation in existing properties: clarification of need, possibilities, and suitable products
– Agreement and arrangement of financing with owners
– Possibly initiate a consulting mandate
– Issue a mandate

– Provide contact persons for answering questions regarding use
– For emergency call systems: organize an emergency call chain and ensure seamless functioning

Target Group
Both people with increased risk of falls or illnesses and people with an increased need for safety and comfort.

POTENTIALS AND CHALLENGES

Social Benefit

– Technological measures can support the need for safety, felt both by the target group and their relatives. The desire to remain at home for as long as possible can thus be supported despite the risk of falls or other health restrictions (depending on the system and organization).

– Depending on the application, people with severe mobility restrictions also have the opportunity to exchange information via tenant portals or other social networks and independently organize everyday support.

Economic Benefit

– Possibility to build up an additional offer through direct services and to develop a new business segment (→ see M 11).
– Unique selling proposition for properties can contribute to tenant loyalty and satisfaction.

– Prevention of unnoticed deaths in apartments and consequently high renovation costs or eviction and vacancy costs.

Costs

Varies depending on the measure: installation of smart home technologies medium to high (for owners); for emergency call systems, the monthly flat rate is relatively low (paid by users)

Factors for Success

– The apartments' systems meet the tenants' individual needs and are either installed in new properties or existing ones as needed.
– The houses' adaptations are also profitable for other tenant groups, e.g., people with chronic diseases.
– By incorporating the know-how of specialists/service organizations, target group-specific, and profitable solutions are installed.

– In addition to correctly functioning technology, equal importance is given to the organization and functioning of the associated services and systems, e.g., a well-functioning emergency call chain.
– Property managers and owners pursue a careful communication strategy with users.

Risks and Potential Difficulties

– The technologies installed in new buildings are sometimes too complicated for the very old: risk of excessive demands and or rejection.
– When implemented in existing buildings there is often a lack of acceptance for fear of surveillance, excessive demands, or fear of stigmatization due to illness, or no demand.

– Difficult to gain an overview in a very dynamic market environment.
– Some products have made it on to the market and been successful over a long period, however the success rate is low.

REFERENCES TO CASE EXAMPLES AND LINKS (CONTEXT SWITZERLAND)

– There are numerous developments in the field of smart home technology and ambient assisted living in Switzerland, e.g., ihomelab research centre at Lucerne University of Applied Sciences and Arts (Hochschule Luzern).
→ www.hslu.ch/de-ch/technik-architektur/forschung/kompetenzzentren/ihomelab
– Smart Living Loft, Bonacasa (→ see p. 69): → www.bonainvest.ch/de/smart-living-loft
– Other examples: Smart Life Care: → smartlife-care.ch/en or offer by the Red Cross:
→ www.redcross.ch/de/srk-dienstleistungen/rotkreuz-notruf/sicherheit-rund-um-die-uhr

PART 3

Five Case Studies

A wide variety of projects and services specifically promote living at home in old age. In the following section, we present five examples in which housing industry actors play a crucial role. The projects are: Vicino Luzern, Hohrainli (Kloten/Zurich), Morenal (Monte Carasso/Ticino), Bonacasa (various locations), and Zopfmatte (Suhr/Argovia), all located in Switzerland.

The practical examples cover a range of the 12 measures presented and combine them in different ways:

		Vicino	Morenal	Hohrainli	Zopfmatte	Bonacasa
	Acquiring knowledge & using networking potential					
M 1	Getting to know and addressing tenants	▨	▨	▨	▨	▨
M 2	Networking, exchanging, and establishing collaboration	▨	▨	▨	▨	▨
	"Hardware" – providing age-friendly housing and infrastructure					
M 3	Converting and refurbishing properties to meet the needs of older people		▨	▨	New construction	Generally new construction
M 4	Implementing simple structural adjustments		▨	▨	Already installed	
M 5	Maintaining or creating affordable housing		▨	▨		
	Facilitating access to suitable housing					
M 6	Enabling and encouraging exchanges of apartments		▨			
M 7	Helping older people to find accommodation	▨	▨	▨		
	Strengthening neighbourhoods and providing everyday support					
M 8	Extended services by caretakers (caretaker+, concierge)			▨	▨	▨
M 9	Social contact persons, neighbourhood and housing assistance	▨			▨	▨
M 10	Strengthening neighbourhoods (community work and digital platforms)	▨	▨		▨	▨
	Offering further services					
M 11	At home services					▨
M 12	"Smart homes" and emergency call systems – technological solutions					▨

The following observations are based on analyses of documents relevant to the projects and qualitative interviews with people responsible for the respective projects.

Vicino Luzern

*Growing old in the neighbourhood with
the help of good neighbourly relations and
the provision of support services*

Origin

Vicino Luzern emerged from an initiative of the Allgemeine Baugenossenschaft Luzern (ABL – a housing cooperation in Lucerne) and Spitex City Lucerne. As a new replacement building was to be constructed in Lucerne's Neustadt district, ABL wanted to address the challenges of demographic aging with a concept for "living with services" and thus support self-determined aging in the neighbourhood. The idea was taken up and concretized in a study by Tamara Renner, managing director of Spitex City Lucerne and current co-president of Vicino Luzern. With the help and start-up financing from various funding foundations and the public sector, the project was launched in early summer 2014.

Goal

An essential basis for the project initiative and the concept development was the insight that professional service providers are often involved too late in a project and that while there is a range of assistance services for older people they are not sufficiently known about. The project also realised that providers are often not adequately interconnected. Therefore, the goal was to use an overarching platform to bring the various actors into contact, reduce competitive thinking, and make their range of services visible and accessible. The creation of a social network in the neighbourhood was intended to enable and support older people to access informal and professional support services so that they can remain living in their own homes for as long as possible.

Implementation/Practice

Roles, Functions, Organization

In May 2014, ABL and Spitex City Lucerne invited all relevant stakeholders from the city's social and health sectors to a joint launch event. The meeting resulted in a project team led by ABL, Spitex

*The pavilion
as central meeting
point*

City Lucerne and a feedback group. Shortly after, a managing director was appointed. The Vicino Luzern association was formed in the summer of 2016 from thirteen organizations in the city's health and aging sector. At the same time, a wooden pavilion was opened as a central neighbourhood meeting place, and in the fall of the same year, a community worker was hired on a 60% basis. The pilot phase was successfully completed at the end of 2017. From this, the organizational structure and a business model have been developed.

Today, the Vicino Luzern association is backed by a broad-based sponsorship consisting of the 13 founding organizations on the board of directors, the city of Lucerne as an assessor, 18 member organizations, and a political advisory board.

Offers

In concrete terms, Vicino Luzern offers services at home and in the neighbourhood and facilitates encounters between neighbourhood residents and organizations, thereby strengthening the neighbourhood's social networks and promoting informal neighbourhood assistance. As an independent, low-threshold contact organization, Vicino Luzern provides information to all interested parties on age and living questions, arranges services, e.g., help in the household, visiting and accompanying services, care, driving assistance, etc., and provides fast and unbureaucratic help in emer-

gencies. This way, Vicino Luzern promotes help for self-help, health literacy, and neighbourhood care and thus pursues a preventive approach. Vicino Luzern works with real estate owners and administrations through a service agreement and thus brings the provision of services in the neighbourhood to the target group.

The organizations offer a wide range of needs-oriented services, including "Suppentopf," "Digi-Treff," "zäme guetzle," "Spass & Jass," (literal translations: Soup Pot, Digital Meet, baking biscuits together, and Fun & Jass, a Swiss card game) coffee & cake, games, lunch, knitting, etc.

Costs of the Offer
Companies, and donations from foundations and private persons.

Vicino's offers are free for the residents of the neighbourhood. However, they can become patrons (starting from CHF 50.– per year). The services from external parties that are mediated through Vicino (e.g. for outpatient care or domestic help) are billed individually by the providers.

Networking and Interface Work
Vicino Luzern primarily plays an intermediary role between neighbourhood residents and service organizations and creates access to both groups. The neighbourhood meeting place is open to all,

enabling older people, as well as younger people, to establish and maintain contacts.

The offer supports real estate companies that have a service agreement with Vicino Luzern since they are provided with a contact person in problem situations. The service organizations became familiar with each other during the start-up phase and through their cooperation in the pilot project they have been able to maintain an open exchange, supported the moderation of Vicino Luzern. Since they are partly in competition with each other as service providers in their business activities, Vicino Luzern puts a great deal of emphasis on transparent communication so as to not give preferential treatment to anyone. When an older person requests a service from Vicino Luzern, it informs all possible providers simultaneously. Vicino Luzern then forwards the individual offers to the interested person. At the older person's request, the service providers will also contact them directly.

In some cases, the service providers consult together to find the most suitable offer for their clients. Vicino Luzern also invites the organizations to participate in activities or to offer these themselves. For example, a Spitex employee organizes a weekly coffee and cake meeting, or the Zeitgut cooperative prepares a soup meal every Thursday together with older residents of the neighbourhood. Being active, participation, and exchange among each other, including on topics related to aging, are at the centre of the activities.

Vicino Luzern has networked and continues to network with the various neighbourhood actors such as neighbourhood associations, churches, property administrations, and local businesses through joint activities and projects.

Further Development
The goal of the pilot project was to ensure its transferability to other locations. With this in mind, the board decided to establish Vicino in two new Lucerne neighbourhoods in 2019 and further sites are to follow. Starting in 2020, the city of Lucerne established a performance agreement with Vicino Luzern for an annual contribution of CHF 400 000.–.

*Outdoor area
with pergola*

Success Factors

Vicino Luzern's core concern and recipe for success is being close to older residents in the neighbourhood and gaining their trust. Central to this is easy access to professional organizations and the development of networks between them.

For a project like Vicino Luzern to be effective, a high level of commitment is needed from people who identify strongly with the concept, stay involved, always take corrective action and support each other. An important point and challenge at the same time is the cooperation between the organizations on the board, which should have as little rivalry as possible. Vicino's experience shows that a neighbourhood of about 3,000 inhabitants or more is a good size as it brings together enough different actors. In order to find support and funding for the project, city-wide networking, awareness-raising work, and cost transparency are central.

Challenges and Risks

One challenge is gaining access to older people. Vicino Luzern's experience suggests that it is vital to invest a significant amount of time in the initial contact, understand and listen to what is truly important to the people, rather than to give advice. To this end, the Vicino team also specifically contacts older people in the neighbourhood, visits them on request, listens to their needs, and invites them to help the project (e.g. to decorate the central meeting point) or to become involved in the activities. This way, Vicino Luzern does not seek access through neediness but focuses on older people's resources, abilities, and creativity. It takes time to establish a relationship of trust, and this is time that Vicino Luzern can take.

Links and References

– Zimmerli, J. (2018): Vicino Luzern. Schlussbericht Pilotphase 2014–2017.
– Renner, T. (2015): Wohnen zu Hause – auch im Alter. Eine strategische Handlungsanleitung. MAS Arbeit, HSLU.
→ www.vicino-luzern.ch

Hohrainli, Kloten

Creating an "ordinary, good living situation at home" for older people through conversion measures as well as volunteer and interface work.

Origin

In 2003, the Turidomus investment foundation managed by Pensimo Management AG took over the Hohrainli housing estate in Kloten. The 11 apartment blocks represent about one-sixth of the building stock in the entire neighbourhood. The development was built between 1955 and 1985 by the Swissair pension fund. Known as the "Swissair Ghetto," the housing estate had a negative reputation, and by the early 2000s was in need of renovation. As a result, Pensimo Management AG decided to carry out a partial renovation in 2005. Around 100 apartments were renovated and 59 additional apartments were converted to meet older people's needs.

Goal

With the age-appropriate conversion, a qualitatively good living situation for a broad spectrum of older people was created in a relatively conventional existing property.

Concept

The conversion focused on age-appropriate apartments as well as on a suitable infrastructure for older people and included the following measures:

– Accessibility in the interior and exterior space
– Upgrading of the outdoor space: new, comfortable seating; wheelchair access; and a greater variety of plants.
– Common room including roof terrace
– Fitness room
– Shared bathroom for care services

In addition, the caretaker's job profile was expanded to include the provision of sporadic support to residents as needed in their daily lives.

Practice/Implementation

Target Group

One year after the renovation, one-third of the apartments were still vacant, and the age of the target group increasingly lowered. To gain insight into the reasons for the rental difficulties, Pensimo commissioned a study by the Wädenswil University of Applied Sciences (→ see "Links & References"). Two central problems emerged: first, the higher rents after the refurbishment were not in line with those in the neighbourhood, and second, the management (Regimo Zürich AG) could not organize community activities and provide support in everyday life in addition to the existing task profile.

Networking and Interface Work

As a result, one of Pensimo's former portfolio managers convened a meeting in 2012 with various actors relevant to older people and the neighbourhood (Spitex, care center, old-age commissioner, management, Age Foundation). The joint discussion revealed a range of diverse services in Kloten but a lack of "low-threshold support." This situation provided the impetus for the formation of a local network. In 2013, with the support of Pensimo, the association freiwillig@kloten was founded. It coordinates volunteer work in the municipality and offers activities and everyday support in the Hohrainli. Collaboration with the old-age commissioner of the city of Kloten was also established.

This cooperation turned out to be profitable. For example, the exchange between the management and the commissioner for the older people has led to all apartments in Hohrainli being rented out and there is even a waiting list for older adults. If the commissioner for old age knows a person who is looking for an apartment or who has to move due to structural obstacles, s/he contacts the management and asks for vacant apartments. Conversely, the responsible property manager can contact the old-age representative if she has questions or problems with older tenants. Pensimo designed the Hohrainli together with the city of Kloten as a pilot project to promote living at home in old age. Through this collaboration the city found in Pensimo, the largest housing provider in the area, an active partner in the field of aging. This partnership not only enhances the company's image but also brought Pensimo goodwill in other projects.

Offer

Today, the Hohrainli housing estate offers rental apartments for mostly old and very old people who need little or no assistance. In addition, some middle-aged people live there but no families. The threshold-free apartments and surroundings also enable people with mobility impairments to remain at home. If desired, there is the possibility to maintain neighbourly contacts and to hold events in the common room.

The caretaker plays a central role for the tenants by doing small everyday tasks (e.g., changing light bulbs) and being on-site regularly. This way, s/he learns a significant number of things about the settlement and its residents. S/he contributes to the feeling of security by noticing, for example, whether someone has opened the shutters.

Costs of the Offer

The use of the common rooms and the services of the caretaker is included in the rent. The services of the volunteer association are free of charge. External services are charged individually.

Success Factors

Under the portfolio manager's initiative, key players were brought together in the Hohrainli project. A loose network was established between the investment foundation, management, and municipality of Kloten. This network was particularly deepened between the old-age commissioner, the voluntary association, old-age organizations (in particular the care center), and other owners in the neighbourhood. This networking and targeted communication led to the apartments being rented to the intended target group. The fact that a private actor and housing provider took the initiative for a pilot project has created a positive image in the community.

In addition to the focus on housing for older people the Hohrainli is also increasingly focusing on creating a locational advantage for a neighbourhood showing signs of devaluation. The portfolio manager responsible for the project is convinced that a networked approach and investment in the 'software'; such as service orientation, involvement of committed volunteers, makes an existing property more attractive and offers real estate companies exciting new areas for business.

The caretaker makes an essential contribution to enabling older people to stay at home. This service requires a personality such as the caretaker at Hohrainli, who thinks a step further, is open- and socially-minded but is also able to set boundaries. These requirements go beyond the classic caretaker profile and make the position challenging to recruit for.

Challenges and Risks

The original orientation of creating "housing for older people" did not work out as initially planned. There were various reasons for this, including the one-dimensional view of old age and little knowledge of local older people's needs. An operating concept was also initially lacking, both for the interior and exterior space, as was a role for accompanying and moderating the project (e.g., giving impetus for community activities).

Another challenge is the residents' limited interest in the volunteer association. The responsible manager believes that a person who is trusted by the residents and supports structures to function is needed.

Also, the community room is only used to a limited extent. Its unfavourable location on the top floor may contribute to this. If it were located on the ground floor, its potential to serve as a gateway to the neighbourhood could be better realised.

Not to be underestimated are conflicts between residents, which have hindered community activities in the Hohrainli. Being involved in the community requires empathy for and trust in the other participants.

Due to its peripheral location in the airport's approach route, Hohrainli is not one of the most popular residential areas. Thus, it is all the more essential to maintain the local network to counteract devaluation tendencies so that future neighbourhood development processes have a constructive basis.

Links and References

– Association freiwillig@Kloten:
  → freiwillig-kloten.ch
– City of Kloten, Department Health & Age:
  → www.gesundheit-und-alter-kloten.ch
– ZHAW/ IUNR (2017): Partizipative Vorgehensweisen für die Aufwertung und Umgestaltung von Innen- und Aussenräumen der Siedlung Hohrainli in Kloten
– Archipel (2007): Siedlung Hohrainli. Evaluation altersgerechte Wohnungen, Kloten.

Morenal, Monte Carasso

Strengthening social cohesion in the neighbourhood and enabling everyday social and practical support.

Origin

The Morenal housing estate was built in the mid-1990s by the Ticino architect Luigi Snozzi. The owner Guidotti (Morenal SA) pursued the strategy of providing affordable housing with funds from the state housing, as well as property funding. The mix of residential and commercial areas was intended to create a well-mixed small neighbourhood. However, soon after the area was established, devaluation processes began in Morenal: The appearance of the building complex of grey exposed concrete met with little approval and many economically and socially disadvantaged people, including migrants, moved into subsidized apartments. Additional difficulties were foreseeable with state subsidies' expiration (2018 for families and 2022 for OASI/DI recipients). Therefore, together with numerous public and private partners, the owners decided to initiate a project to reposition the neighbourhood. The project, which lasted from 2014 to 2018, was funded by the federal government as a sustainable spatial development model project.

Goal

The project aimed to promote social and intergenerational mixing and to strengthen social cohesion in the neighbourhood through integration measures. The residents were supported to get to know each other better, including beyond the estates' boundaries, and a variety of connections were to be created between the project partners and services involved. The specific services for older people were aimed at enabling them to live independently at home. The model project ultimately sought to upgrade the neighbourhood and transfer the measures developed to other, similar developments.

Concept

The neighbourhood development project was designed with a 360° perspective. The support of

View from balcony

older adults was the focus of the project, which was embedded in the development of a broader support network. Building and spatial measures were also introduced as well as services for families, children and young people, and people with disabilities.

Implementation/Practice

Target Group

About half of the 76 apartments are intended for seniors and people with disabilities in the longer term. Due to the high construction quality of the settlement, many flats are already suitable for the elderly or disabled or can be relatively easily adapted to individual needs.

Services

An essential link in the project for accompanying older or disabled residents is the social caretaker ("custode sociale"), whose employment in the project was financed by the Pro Senectute Ticino e Moesano retirement association. The social caretaker has a lot of time for the residents, visits them at home on request, listens to their stories or problems, helps them with minor issues, arranges suitable services according to their needs and contacts relatives or administrations as necessary. S/he is present and (if requested) accompanies the older residents to important appointments with doctors or authorities to facilitate access to services and establish first contact with them.

In front of the social caretakers' office

In 2016, Morenal SA decided to sell the property to the real estate investment fund Residentia (real estate management: Pagani SA). The new owner finds the project attractive and wants to continue with what has been established and possibly expand it by adding another residential block. After completion of the project, the function of the social caretaker of Pro Senectute was secured and is now financed by the canton of Ticino. The services developed in the project have been expanded and are now also offered in four other housing estates. In the contract that Pro Senectute has signed with the new owner, both parties make commitments: the caretaker guarantees support service to the older tenants, and the owner commits to adapting the apartments to the needs of older people as necessary.

In terms of spatial infrastructure, Morenal offers a versatile mix of commercial and service spaces. A supermarket, bistro (restaurant/bar), hairdressing salon, physiotherapy practice, and various offices are located on the first floor.

The following services, among others, were built in the project:
— Conversion/installation of a multi-purpose hall, which can also be rented by external parties for events and celebrations.

— Redesign of outdoor space with a playground and field, benches, tables, and barbecue, and the creation of community gardens which are accessible to the entire population and managed by schools.
— Centre for extracurricular care of small to primary school children, also available during school vacations and including the provision of lunch.

Specifically for older people:
— Age-appropriate structural adaptations in existing buildings including the replacement of bathtubs with shower cabins, installation of handrails, ramps, etc.
— Low-threshold support and accompaniment in everyday living by the social caretaker of Pro Senectute
— Meetings and communal activities with the caretaker, including twice a week coffee meetings, once a month cooking gatherings, excursions, etc.

Since the end of the project, the new owner has had new seating areas (particularly as a meeting place for older residents), a pétanque field, a new grill, and another playground installed based on input from the caretaker. In cooperation with Pro Senectute, six 4½-room apartments were converted into twelve 2½-room apartments to expand the housing availability for older people.

Costs of the Offer
For the tenants, the social caretakers' services and the use of the communal facilities are free of charge. External services are charged individually.

Networking and Interface Work
During the project, the former private owner of the property, Morenal SA, established a network with numerous partners. Over time, cooperation with various service providers was also established. For this coordination and networking work, someone with excellent knowledge of the local structures and experience in project management had to take responsibility. Federal funding made this possible. In the project, organizations that assume responsibility for their area were involved and they have continued to provide services since the

*Access to the
Bistrot Morenal*

project ended in 2018. Pro Senectute, for example, supports older tenants, the "Associazione Famiglie Diurne Sopraceneri" provides out-of-school care, and the real estate management oversees the community gardens and rooms. However, at the end of the project, no one systematically took over the network's coordination.

Success Factors

The federal government funded Morenal as a model project because it pursued a conversion of existing buildings and was initiated and supported by a private owner. The project manager and former co-owner is convinced that it is not enough to focus solely on financial returns, even if they are crucial, to create added value in a neighbourhood like Morenal. Success requires ambition and investment from an owner that may only pay off indirectly. Both the improvement of the structural-spatial framework conditions and suitable content and input from the outside is needed to strengthen a neighbourhood. The social caretaker was crucial for the latter. Through his work, he brought people together, some of whom had lived next door to each other for 20 years and hardly knew each other. For the sustainable success of the project, the new management must recognize the resources and networking potentials that have been built up and be willing to carry them forward in the future.

Challenges and Risks

A change of ownership from a locally known family business to a real estate fund managed by an external management company, as happened in Morenal, is demanding for all parties involved and requires an open mind and strong communication skills. For the older tenants in Morenal, some of whom have very low incomes, the discontinuation of government subsidies for pensioners is likely to lead to severe future restrictions. However, due to the vacancies caused by the location, the rents are currently somewhat reduced according to the management.

The needs-oriented individual assistance and everyday support provided by the social caretaker is highly valued in Morenal and used by many. However, this commitment requires high time resources as well as professional, social, and emotional competencies. Good working conditions, integration into a team, and the employer's support are essential for long-term survival. A position to systematically carry on and coordinate the networking of actors, population groups, and generations developed in the project is lacking.

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Bonacasa

An integrated approach to sustainable architecture, smart home technology, and services to promote independence and comfort at home.

Origin

It began with two personal experiences that motivated Ivo Bracher, Managing Director of bonainvest AG, to launch the "bonacasa concept" more than 25 years ago.

First, these were his colleagues' statements on the board of a retirement home that they would all prefer to grow old in their own homes. Second, he was concerned that his grandmother, a wheelchair user, was restricted in her mobility because of her house's thresholds.
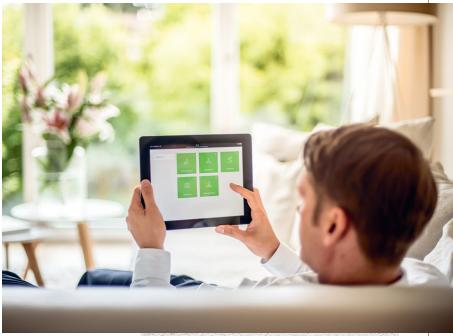
Goal

Against this background, a comprehensive offer consisting of various service components was developed to increase the comfort and safety of living and support independence.

Concept

Today, Bonacasa is conceived as an integral approach for mixed-generation living and includes the development and creation of real estate projects, along with the two principles of "land with location qualities" and "sustainable architecture." Further, the approach includes project planning according to bonacasa standards for developers. The following services are provided:

- Construction standard: completely free of thresholds and steps, wheelchair accessible, optimized floor plans to allow flexible furnishing and more well-being (approx. 200 features)
- Security standard: key safe and emergency call service for 24/7 emergency intervention
- Networking standard: expertise for user-friendly configuration of home technology in cooperation with technology partners
- Living services: for residents of a bonacasa development or people of external apartments in the surrounding area, bonacasa offers access to services that can be ordered

Smart Living

via a call center, app, or concierge. Bonacasa provides the services itself or is responsible for selecting, coordinating, and evaluating external service providers.
- B2B offerings: implementation of service living for institutional customers, either under the bonacasa brand or as a white label for new construction or existing properties. Institutional customers are companies in the real estate industry.

Implementation/Practice

Roles, functions, organization

Initially, apartments were developed according to the bonacasa concept by cooperatives, among others. In 2009, bonainvest Holding was founded, in which more than 120 investors are now involved, including pension funds. The holding includes Bracher & Partner TU AG, which develops and realizes real estate in the role of a total contractor, bonainvest AG as portfolio owner, and bonacasa AG. As a bonainvest Holding AG subsidiary, it currently manages around 1,000 apartments built by bo-

*Concierge
at work*

nainvest and almost 7,500 apartments owned by external developers or portfolio owners, including new or existing properties, with its "Smart Living" concept.

Target Group
Initially developed for older people, bonacasa now offers comfort and security to all generations with their concept. Older people are still an important target group, but now the properties are all occupied by a mix of generations. The average age is just over 50.

Offer
Bonacasa provides and arranges services. A concierge is available in all bonainvest properties to welcome new residents after moving in, answer questions and concerns, and provide minor assistance on request. The concierge also arranges external services and can be contacted by phone. The concierge and the bonacasa team also regularly organize community activities such as a summer party or, depending on the residents' location and wishes, neighbourhood meetings and activity afternoons.

A call centre for service orders can be reached during office hours, and the emergency call centre operates at all times. If required, individual services

can be ordered, such as room/window cleaning, textile cleaning, sewing/mending/ironing/washing, apartment care during vacation absences, driving services, pet care, administrative support, mobility and meal services, etc.

Also, bonacasa has developed an app and electronic processing platform through which services can be ordered electronically. The emergency call is also available when residents are outside of the building, for instance when they are shopping, in addition to the stationary emergency call devices that bonacasa offers.

For the emergency call service, the concierge queries the residents' data and takes requests as to which caregivers should be contacted in an emergency. Bonacasa cooperates with a professional emergency call centre in the area the emergency call is made. In the event of an alarm, the emergency call centre decides whether an ambulance should be sent or a caregiver contacted. A temporary code for the key safe installed in the properties is transmitted to the ambulance if they are called. Therefore, an emergency intervention can be made even if the apartment doors are locked without breaking them open. Only emergency interventions that take place are charged. If someone accidentally triggers the alarm or wants to make a call, the emergency call centre is accommodating.

Costs of the service
Depending on the service, the bonacasa basic costs range between CHF 10.– and CHF 40.– per month and include: service infrastructure, evalu-

ation/training/quality control of the service company, back office, app, contact to telephone and emergency call centre (alarm, telephone support, notification of relatives), etc., fixed presence times of concierges in most superstructures (around 2 hours/week).

The other costs are:
– Individual concierge services (outside the fixed presence times): 40.– per hour (e.g., driving assistance, etc.)
– Apartment and window cleaning: 35.-/hour
– Other services: individual offer and billing with service companies
– Emergency call service outside bonacasa housing estate: 34.–/month
– The emergency call alarm can be made by landline phone, or smartphone (by number or app).
– Emergency call devices can be rented or purchased from bonacasa (manufacturer's prices apply).

Networking and Interface work

Bonacasa AG is both an intermediary and a service provider. Due to the diverse service components, bonacasa maintains a wide range of customer relationships. When setting up a new location and providing services for tenants, bonacasa is responsible for recruiting its staff, acquiring local service providers, obtaining offers, and selecting them. For each new location, a network of different service providers is built up in addition to bonacasa's in-house service providers. Residents can then request them via concierge, call center or app. Bonacasa recruits and trains its staff for the services offered by the company (concierge, cleaning). Customers are billed for all services in a collective invoice. The interfaces at bonacasa are predominantly customer or supplier contacts.

Success Factors

Boncasa's current target group approach is broader and more generationally diverse than it was in its early days. From bonacasa's perspective, focusing solely on older people is not productive as many people feel younger than they are, and lifestyle and comfort are also important for older people. Accordingly, a range of services aimed at all generations is more promising. As far as home

technology is concerned, bonacasa's experience shows that it is essential for the devices to fulfil an exact function, be user-friendly, and simple to use.

The security system and concierge are met with a high level of acceptance. The concierge must be regularly on-site and approachable, offer low-threshold support in everyday life, respond individually to needs, and also actively promote social networking in the properties.

Due to the benefits of the service for older residents at home, the concept is also attracting interest from municipalities that want to create suitable service structures for older adults.

Challenges and Risks

Since bonainvest Holding builds and operates each property according to the bonacasa concept, bonacasa AG grows with bonainvest's construction activities. As construction activity is dependent on available building land in central locations, B2B solutions are becoming increasingly crucial for the future.

Home technology should not overwhelm users and Bonacasa has simplified operations radically to increase acceptance. Despite the relatively low prices, older people, in particular, are still hesitant to use some of the services on offer. Overall, however, the demand for at home services is rising sharply. In bonacasa's experience, acceptance of services is significantly higher among younger people and the baby boomer generation than the very old.

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*Library
and lounge*

Zopfmatte, Suhr

Promoting independence into old age through appropriate infrastructure and support in everyday life

Origin

The Zopfmatte project was initiated by the municipality of Suhr, and based on its 2008 age guideline. The municipality identified the need for age-appropriate, central living space, and a specialist office for old-age issues. The working group subsequently formed by the municipality realized, among other things, that services should be concentrated in a central location. Since there was no existing site available, it was decided that a new building project would be needed. For this purpose, the working group contacted a local building contractor experienced in large construction projects, who subsequently designed a concept. In the spring of 2011, a broad-based project group was formed, and a few months later, the LEBENsuhr cooperative was founded. The local community approved the project by voting in its favour in November of the same year.

A total contractor agreement was concluded between the cooperative and the construction company with a fixed upper-cost limit. The financing concept envisaged generating funding for the rental apartments by selling condominiums in the housing complex. The board achieved the bank's requirement of selling 15 flats to obtain overall financing. Once financing for construction was secured, the architectural competition took place in 2012, the construction works started in 2014, and the apartments were occupied in spring 2016.

Goal

Zopfmatte is intended to enable independent living into old, sometimes fragile, age. By bringing together an external and internal range of services, an on-site support network is created. The goal is to create an environment in which relationship networks function and the individual and his or her quality of life are at the centre.

Concept

The LEBENSuhr cooperative supports this objective by following the guiding principle: 'As much independence and autonomy as possible; as much support as necessary.'

*Chat with
the neighbour*

This approach takes the heterogeneity of aging into account, and the needs of different age generations to enhance the sense of a solidary community. To this end, the Zopfmatte combines age-appropriate and community-promoting architecture with health-promoting offers, broad access to support services, and a contact team that promotes independence in old age.

Implementation/Practice

A central role is assigned to the "social contact person" in the Zopfmatte. She is employed at 45 %, has an office on-site, and serves as a contact person for residents with any concerns. Among other things, she conducts apartment inspections, offers assistance when moving, organizes support and services, and initiates community activities or events. The contact team also includes two residents (since 2019) who provide technical caretaking services and one resident responsible for the cafeteria and the laundry facilities (they are each employed on a 7–10 % basis). In emergencies (e.g., after an accident, serious illness, or hospitalization), the contact team can be called upon for a temporary period to provide certain services, e.g., to inform the relatives, empty the mailbox or refrigerator, or to look after the pets.

Offer

Activities and meetings in the neighbourhood are important in the Zopfmatte. The options include after-work beer on Mondays, play afternoons, a communal lunch, and coffee meeting on Thurs-

days. After an initial phase of support by the contact person, the goal is that these activities will be carried out by the residents themselves. Furthermore, internal and external events occur in the community room, such as lectures on health and aging-related topics or artist performances.

The structural and spatial infrastructure supports neighbourly activities. This includes obstacle-free meeting zones and spacious communal areas with seating areas on the floors (so-called piazzas), a community room with a coffee bar (directly at the entrance), two roof terraces, laundry lounges, and a library. The outdoor space with covered benches as well as a pétanque facility is open to the public.

Other amenities include:
– Fitness centre and physical therapy (both operated by an outside health centre; offers for example back exercise classes which are also open to people outside of Zopfmatte).
– Yoga 50+, offered by an external provider
– Nursing services provided by Spitex, stationed on-site
– Other services offered by external providers (such as meal service or emergency call system)

Costs of the Offer

All residents of Zopfmatte pay a monthly service fee of CHF 120.– per apartment, which is used to finance the contact team. Care services provided by Spitex or other external services are billed individually. The same applies to yoga and back gymnastics courses.

Target Group

In its allocation guidelines, the LEBENsuhr cooperative states that apartments are to be allocated to persons over 50 whenever possible. However, owners are free to choose the tenants to whom they rent their apartments. As a result, in the condominiums, only two out of three people are over 50 (and only 40 % over 60). In contrast, in the block with rental apartments managed by LEBENsuhr, 84 % of the residents are over 70 years old (Hoffmann 2019). Thus, the ownership structure had a noticeable impact on the age structure of the complex.

Networking & Interface Work

The Zopfmatte project emerged from a professionally broad-based project group of 12–14 people, including a general practitioner, the municipal clerk, the building administrator, the head of Netzwerk 50+ (Specialist Unit for Old Age and Voluntary Work) as well as the Zopfmatte board and a contact person. There is close contact with Spitex, which has its branch office in the property. The president of the cooperative, a locally known entrepreneur, contributes significantly to the external networking of Zopfmatte. In addition, the public events open Zopfmatte to an audience beyond the estate and neighbourhood boundaries.

Success Factors

Early communication and persuasion are essential for the success of a project like the Zopfmatte. The president did this by presenting the project at numerous events with a lot of heart and soul, winning the support of many individuals. For the realization and financing of the project, the combination of condominiums and rental apartments proved to be successful. However, the bank's condition that half of the condominiums must be sold before construction began presented a challenge. Many interested parties had reservations about buying an apartment off plan. The condition was eventually met, with board members also buying apartments.

The project initiators are convinced that although there is often a good intention behind a retirement housing project, during implementation, the focus is usually on construction issues and not on people. There is also often a lack of differentiated knowledge about age and aging. Therefore, it was essential for the project to involve experts with relevant know-how in the planning process. Furthermore, it was helpful that the contact person for residents was hired on an hourly basis a year before the occupation. This made it possible for the new residents to be accompanied when moving in, an experience that is often very profound and stressful for older people, and to support them organizationally and emotionally. The unique feature of the service in Zopfmatte is that the contact person (unlike most other service providers) can take time for the residents. The job profile of the social contact person requires someone with empathy and a lot of experience working with people, and a broad knowledge of health, nursing experience in long-term care, and an open approach to care would be advantageous. For example, the contact person emphasizes the importance of helping older people maintain their independence and working with them to find solutions rather than to relieve them of tasks herself. This kind of support requires a minimum of a 45 % (part-time) employment for a project of 56 apartments. This is backed by the belief that this investment in prevention and quality of life positively impacts the residents. For the acceptance of a project like the Zopfmatte, it is central not to prescribe everything but to let the organization grow with short decision-making processes, plenty of room for experimentation, and slow development. The motto is: try it out and see what works. To ensure that this knowledge is not lost, a guideline has been drawn up and processes are documented.

Challenges and Risks

Renting out the 4.5 room apartments in Zopfmatte, in particular, became difficult. Due to the generous living space (75–124m^2), the apartments are in the higher price segment and are (too) expensive for people with low incomes. The condominiums of the same size, on the other hand, were the first to sell.

Today, the project managers would, therefore, build more smaller apartments in the rental area to be able to offer some of them at lower prices. However, with a reduction in rental fees on January 1, 2019, all apartments became occupied.

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List of Illustrations

Photos by Matteo de Mattia, except
p. 3	Tino Schlinzig
p. 7	Adobe Stock, digitalskillet1
p. 11	Adobe Stock, Seventyfour
p. 19	Adobe Stock, zeremsimilan
p. 26	Adobe Stock, Seventyfour
p. 59	Adobe Stock, David Pereiras
p. 61, 62	Vicino Luzern
p. 65	Milena Joho, Regimo
p. 103, 104	Bonacasa

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