Senior Cohousing  Life is Better Together

I’ve heard it said countless times that the highest quality of life can be found in a community of peers who care about each other’s wellbeing. So, it is no surprise that baby boomers are drawn to the idea of an old-fashioned neighborhood where neighbors help one another through the minor challenges of everyday life and support one another through the major ones. Senior Cohousing is one of the best options available today. It opens new alternatives for seniors to avoid receiving care in an institutional setting if that is not their place of choice.

Cohousing allows seniors to achieve their full potential in their later years. Older adults like the idea of planning and managing their neighborhood and their own care, living with others of like mind whom they share a common bond of age and experience, being close to old friends, and knowing that physical and social needs will be met in their last quadrant of life.

Senior Cohousing communities are typically small privately owned homes nestled around a larger shared common house and beautiful grounds to create the atmosphere of an old-fashioned village. The common house becomes the social center of a community, with a large dining room and kitchen, lounge, guest rooms, workshop, craft room, theater, library, recreational facilities, even a pool.....you name it, you help design it. Communities usually serve optional group meals in the common house at least three or four times a week.

The community is designed to create physical and social environments in which we can flourish as we get older. To promote a long and healthy life residents proactively design their community to support aging in place and co-care for each other. The grounds and buildings incorporate universal design. The common house includes a caregiver suite for future contingencies. The community bylaws are designed to meet the specific needs of our retirement years.

Who lives in senior cohousing?

Senior Cohousing typically attracts people seeking to improve their quality of life as they age, people who are interested in the larger community around them and people who tend to think globally and act locally. To the best of their ability they take responsibility for themselves, for the world they experience, and for the world their children and grandchildren will inherit. People who choose to be a part of a senior cohousing community come from a variety of backgrounds, income levels, family types and beliefs. What they have in common is a desire to live a vibrant and independent life for as long as possible and a belief that aging in a supportive community of caring individuals will keep them healthy and active.

What is the process for getting involved in cohousing?

There are generally three ways that you can get involved: Purchase a home in an existing community. Become a member of a forming group. Initiate your own group in the neighborhood of your choice.
Will I own my own home?
Yes. Each individual owner will have obtained their own mortgage and holds the deed to their unit as well as an individual share of the common areas (facilities and outdoor areas). This the most typical structure for multi-family housing and banks understand it.

Who decides what the community will look like?
Members decide. When building a new community future owners will be actively involved in the design process and will work together with the architects and professional team to create a design that meets their needs and stated priorities. The optimum size for a cohousing community is between 20 – 35 households. Anything smaller puts too much pressure on the individuals to participate in community activities. Anything larger does not allow for the development of a closely-knit community.

What is it going to cost?
Participants are generally those who can afford to buy their own home and the cost is approximately market rate. There are exceptions however, and new models for financing and developing cohousing are constantly being explored in the attempt to create more affordability. Some communities have effectively created a number of “affordable” homes at a percentage below market rate for those who can qualify for this type of assistance. With the help of their professional team, members of the group establish size, quality and cost guidelines for the project. Essentially, members determine what they want to pay, and the project is designed to match those identified needs, including location and unit prices.

Raising the money
Money for pre-development (up to construction) typically comes from the group members
- Minimum Investment with risk as development proceeds = 5% (usually)
- Investment goes in as a loan with a promissory note

How long does it take?
Approximately 18-24 months. Once a core group has formed and a site is secured a cohousing development does not take any longer than traditional developments. The timeline will vary somewhat dependent on municipal requirements; however, the main variable is the length of time that it takes to bring together a group of committed individuals who are financially capable of developing the project. Ideally, all the homes will be spoken for by the time the project has been completed.

Will I have privacy?
Yes! Members value privacy as well as social contact, and it is important to members to have their own homes and private space. Privacy is valued by most people in our culture, so the design always reflects the desire to provide a balance of privacy and community. The idea of a shared kitchen and
dining facilities in the common house does not stem from a notion that all meals should be communal, but recognition that sometimes-communal meals are desirable and benefit everyone.

**What if I want to sell my home?**

Just like any other home that you may want to sell, members who want to leave need to find a buyer. Cohousing units can be just like any other condo project (no legal limitations on sales, appreciation, or other requirement). Because of the collaborative nature of cohousing, opportunities exist for promoting cohousing in ways other than traditional real estate marketing.

**What will be expected of me after the development is complete?**

When the homes are built and the community is complete, members will work together to organize upkeep duties. There will be a monthly maintenance fee that each owner will pay and there will continue to be periodic meetings concerning the running of the community and further decision making. Members participate in meetings to whatever extent they are able and/or are needed.

**Do I have to like everyone?**

Since cohousing communities usually attract members through a process of networking, it is likely that a high degree of friendship will exist among members. Some people, of course, are very private individuals and may feel comfortable with only a few friends, whereas others will form friendships with everyone in the community.

**Who is going to take care of us as we age?**

The most common questions people ask when planning for the future are:

- What do we do when everybody gets old?
- What is it going to be like?
- Who is going to take care of us?

Each community will define the limits of co-care that they are willing to provide to one another. These responsibilities are defined early in the planning process and included in the community bylaws. They are commonly limited to activities of daily living such as shopping, meal preparation, and housework; they generally do not extend to activities such as bathing and dressing.

Bringing in outside care for residents who need it has a number of benefits; first, most of the care can be shared, making it a more affordable option; second, the care is managed by the community residents who hire and fire caregivers; third, the quality of care is higher.
For More Information:

**Invaluable resources:**
The Cohousing Association of the United States, [www.cohousing.org](http://www.cohousing.org)
The Fellowship for Intentional Communities, [www.ic.org](http://www.ic.org)

*I highly recommend the following books for future reading:*
The Senior Cohousing Handbook by Charles Durrett
The Age of Dignity by Ai-Jen Poo
Aging in Community by Janice Blanchard
With a Little Help from Our Friends by Beth Baker

**Works Cited**

The active participation of residents, from the earliest planning stages through construction, is the first – and possibly the most important – component of building a loving & supportive community.

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