VTech Guest Article

Exploring the Benefits of Cohousing

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If successful aging takes a village, today's senior can build or find one quite easily. There is a concept called cohousing that can be an intriguing solution to issues like isolation, expenses and care that often arise with aging.

Cohousing originated in Denmark as a structure for collaborative living by sharing costs and committing to a sustainable lifestyle. The concept was popularized in the United States by Charles Durrett who authored the Senior Housing Handbook.

Cohousing communities can take several different shapes. Some are built by a consortium of friends who decide among themselves where and how to live. Others are organized by real estate developers who recognize that today's older adults are receptive to community living and find it easier to stay active and connected when interaction and support are common goals.

The advantages of cohousing communities can include shared interests with neighbors and shared amenities. One cohouse I saw has a piano in the common room for nightly square dancing soirées. Amenities can include a common house with a kitchen, guest housing and a workshop. Some communities own an accessible van for transportation; others feature a home theater or pool. Today's cohousing melds senior-friendly technology, universal design, common elements for socializing and an old-fashioned "let's take care of each other" attitude.

Throughout my work with seniors I've heard many questions about cohousing and wanted to address some of them here.

Is cohousing a commune for older people?

Not at all. To research my book "Making up for Lost Time," I visited Louisa, Va., the site of America's oldest commune. The difference between Louisa and cohousing can be summed up in one word: ownership. In a commune, no one owns anything proprietary, philosophically or legally. Cohousing is about owning your own space, often in the form of a single-family home or bungalow, but having access to the likeminded company of others.

Is cohousing a type of architecture?

No. Cohouses can be single homes clustered around a common outdoor space, attached homes or even a high-rise building. Architecture can help create privacy and ease for socializing. For example, there is usually a community kitchen where neighbors cook and eat together several times a week. The key factor is inclusion. A community bulletin board can allow residents to request company for a walk or to help with a chore.

What does cohousing cost?

There are more than 120 cohousing developments in the United States and more are in development. Prices range widely. Upscale developments can easily be in the \$500,000 range. At the Mountain View Cohousing Community, a San Francisco Bayarea development within walking distance of public transportation, restaurants, libraries and theaters, prices range from \$750,000-\$1,250,000. Wolf Creek Lodge in Grass Valley, Calif. offers one-bedroom homes in the mid \$200,000. Silver Sage in Boulder, Colo. offers rentals. You can dictate the price, if you are planning your community with friends.

It is not the purchase price where you are likely to save money, but the upkeep and cost of living. Cohousing tends to attract people that are fiscally responsible and trying to live lean. Compared to the average new American home, a cohouse occupies 30 percent less land and uses 50 to 70 percent less energy for heating and cooling. People share chores and chip in for luxuries, such as a swimming pool or tennis court.

Can cohousing keep you out of a nursing home?

Maybe. If you need some help shopping and cooking, your cohousing neighbors will likely fill this need. If you suffer a fall, stroke or heart attack, you may get the extra care you need from the community and reduce your stay in a rehab center or avoid a nursing home. If you have advanced stage Alzheimer's or another serious degenerative condition, however, the community must have made a prior commitment to care for its residents at that level. At Silver Sage in Boulder, Colo., the newest residents are in their early 60s, so robust "younger" seniors help care for older seniors.

What to do if you're interested in cohousing?

Investigate. Some cohousing establishments allow rentals. All allow visits. Wasatch Commons in Salt Lake City offers a lease with an option to buy. The Cohousing Association of the United States sponsors cohousing bus tours, conferences and a directory of communities. Manuals like Creating a Life Together give full tutorials on the cohousing process.

Consider the legal structure of the development, including ownership of common elements, deed restrictions on resale, and the bylaws by which the community will be governed. Condominium and co-op owners will be more familiar with aspects of common ownership, insurance, liability and board politics than those who have lived in single family homes. A <u>real estate attorney</u> specializing in cohousing can help educate you.

Cohousing permits for a truly individual lifestyle, one often built around common interests. But the ultimate benefit is living with a new extended family with a mutual commitment to the community and each other.