

SEPTEMBER 9, 2010, 12:12 PM

## Living Together, Aging Together

By PAULA SPAN

My friend Marty and I used to fantasize about a gracious old apartment building in the center of our New Jersey town. It would be great to grow old with a cluster of friends, we told each other, in a place only a few steps from movies and shops, the YMCA and the bus into Manhattan. One day we'd buy it and create the Montclair Old Newspersons' Home, taking seats on the co-op board so we could approve as residents only people we actually wanted to live with. All it would take was \$30 or \$40 million that nobody had.

I've discussed similar daydreams with women friends, in which sales of now-too-large homes underwrite a shared house in California featuring small apartments, gardens, common areas for cooking and schmoozing, a room for our hired caregivers.

Lots of middle-aged people have such ideas, Craig Ragland, director of the 15-year-old [Cohousing Association of the United States](#), told me in an interview: "Someone brings it up and everyone says, 'That would be so great.' And that's where it ends."

But a few determined people actually have created what's called senior cohousing, small developments and neighborhoods that combine private homes with community connections and obligations and spaces.

Most of the 120 or so cohousing communities that the association knows of, with another 80 to 100 under development, are multigenerational, Mr. Ragland said. But [Silver Sage](#) in Boulder, Colo.; [Glacier Circle](#) in Davis, Calif.; [ElderSpirit](#) in Abingdon, Va.; and soon [Wolf Creek Lodge](#) in Grass Valley, Calif., are among those built or retrofitted specifically for older people.

You can see the appeal. "Any of us who've looked at the options for senior housing know that they're not all that attractive," Mr. Ragland said. Senior cohousing, though, promises the blend of privacy and kinship, plus the support for aging in place, that assisted living or continuing care retirement communities try to provide – but with the residents themselves firmly in charge. From hiring architects to setting pet policies, they run the show.

"This is a really good way to age," said Dene Peterson, the 81-year-old spark plug of ElderSpirit, which opened in 2006. ElderSpirit's 42 residents, aged 60 to 86, include homeowners who paid about \$165,000 for a two-bedroom house and renters who pay \$315 to \$500 a month for subsidized "affordable" apartments. All share the common house, with its library, guest rooms, community gardens, laundry, dining room and kitchen, where rotating cooking teams serve dinner for 30 or so twice a week.

"People have formed some really strong relationships," Ms. Peterson said. With friends ready to help with meals, rides and visits, "people don't go to rehab after the hospital," she added. "They come home."

Annie Russell, one of the original residents of Silver Sage in 2006, had a similar experience when she recuperated from knee surgery recently. "I had to sit with my leg elevated, but my neighbors were just great," she said. "I was lucky to be here."

Caveats abound, naturally. Not everyone is suited to consensus decision-making, potluck dinners or the responsibilities of community life. In Boulder, one founding couple moved out after a year, despite Silver Sage's efforts to screen for compatibility. "They discovered it wasn't their cup of tea," Ms. Russell said.

Moreover, Ms. Peterson (a former member of a Catholic order, she had more congregant living experience than most) chose southern Virginia specifically to keep ElderSpirit's costs moderate. In Boulder, real estate prices are much higher. Silver Sage members paid \$450,000 to \$850,000 in 2006 for their attached homes, though units the city designated as affordable housing sold for no more than \$140,000.

I also noticed that, intriguing as cohousing sounds, if aging members become more than temporarily frail or disabled, it doesn't provide long-term care the way a continuing-care retirement community might. "None of us have signed up to do

that intense daily care that any of us might need,” Ms. Russell acknowledged. At some point, even with wheelchair-accessible homes and supportive friends, people will need to hire aides, just as they do in other locations. Or they’ll have to move.

Perhaps the biggest obstacle, though, is the amount of time and work it takes to establish such communities. Dozens have yet to move beyond the talking stage, and the real estate implosion has made the process, particularly financing, even more difficult. “The time to do that creative work has to be before you have needs yourself,” Mr. Ragland cautioned. “If you’re going to get involved, it needs to be when you’re in your 50s and 60s.”

The movement’s bible, “[The Senior Cohousing Handbook](#),” by Charles Durrett, an architect who designed Silver Sage and Wolf Creek Lodge, acknowledges, “The sheer number of details alone can cause some groups to stumble.” But with models now in place, a community can rise in as little as two to three years, Mr. Durrett says.

In fact, enthusiasts predict another wave of building once the housing market stabilizes. The boomers are coming.

“The baby boomers are used to figuring out their own solutions,” Ms. Russell said. “We think they’ll like the idea of coming together and designing their own communities.”