



Communes for Grownups

Looking for the ideal place to retire? Create it yourself

By Ben Brown
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Five years ago, Arthur Okner retired early from his New York City marketing career and headed to Boulder, Colo., with its university town ambiance and mountain valley geography. But almost immediately, he began second-guessing himself.

"I was lonely," says Okner, now 62. "I didn't realize how social I was until I moved."

He discovered a solution in a "cohousing" development, a concept that has growing appeal. "I immediately fell in love with this idea," says Okner, who lives in one Boulder cohousing project and helped plan two others. "I found myself part of a community even before anything was built."

In cohousing, the residents themselves plan their communities and choose the appearance. They own their own units and divide duties for maintenance, gardening and other chores. And they rotate responsibilities for fixing meals that are shared two or three times a week in a community building.

It may be an idea whose time is at hand. With the largest pre-retirement generation in history approaching decisions about the rest of their lives, more people are asking, why wait for somebody else to create a community that feels right to us?

Twenty-two percent of the 500 respondents 50 to 65 to a poll conducted by MetLife Mature Market Institute and AARP last spring said they would be interested in "building a new home to share with friends that included private space and communal living areas."

"People are just jumping on this idea," says Sandra Timmermann, director of MetLife Mature Market Institute. "If you move into a group setting, you may not have lots in common. But if you form your own community, you can pick your friends and your interest areas. I think, as time goes on, this will be a preference

for more people."

More than 5,000 people reside in nearly 80 completed cohousing communities in more than 30 states, according to the Cohousing Association of the United States, the movement's umbrella nonprofit organization. At least 100 more communities are in various stages of development. The sizes range from half a dozen units on a fraction of an acre in the city of Oakland, Calif., to 22 units on 260 rural acres in Hartland, Vt.

Most are intergenerational communities that are already an attractive option for people 50-plus, who make up approximately one-third of the residents in existing cohousing communities. They can be valued as surrogate grandparents and elder advisers. "They honor me here because of my age," says Rosetta Neff, 88, who moved with her daughter to Earthaven, a multigenerational community near Asheville, N.C. "I really didn't know what to expect, but it's better, in many ways, than I imagined."

The latest trend, though, is cohousing exclusive to people ages 55-plus. At least three such communities will open in the United States in the next two years. And in Denmark "20 of the last 25 cohousing projects have been for seniors," says Charles Durrett, the Berkeley, Calif., architect who helped import the concept from Denmark in the mid-1980s.

A cohousing community is more condo than commune, but with a twist. The relationships between buyers and developers are reversed. First comes the buy-in by would-be neighbors, then at least two years of building relationships, working out community rules and cooperatively designing the community they'll share.

Cohousing is not necessarily cheaper than conventional condos, especially if the community wants custom-design elements and a lavish community house. Land costs are a crucial factor, too. In rural Abingdon, Va., where a group of former nuns and their friends are building a 29-unit community known as ElderSpirit, they offered two-bedroom homes under 1,000 square feet for \$114,000. But in Boulder, with its soaring housing market, Arthur Okner's 16-unit Silver Sage Village offers its smallest two-bedroom units at \$353,000. (There will be discounts, however, for those who can meet asset and income qualifications for local affordable housing.)

Because of the attention to design, supporters say, there's likely to be long-term savings in cohousing through energy efficiency and cooperative living arrangements. Neighboring households may share a car, for instance.

The most popular arrangement may turn out to be a cohousing neighborhood in an urban center or adjoining a mixed-use development. That way, residents get a little quiet in the common spaces and a little time with peers without isolating

themselves from a larger, more diverse community. ElderSpirit in Virginia, which is scheduled to open next year, is within walking distance of Abingdon's historic downtown. The Silver Sage community in Boulder, slated to open in 2006, is adjacent to a larger, just-completed cohousing development called Wild Sage. And both, in turn, are subsections of new mixed-use communities.

Demography alone—an aging population in both Europe and North America—is swelling the potential customer base for cohousing. But there's also the appeal of self-reliance. Given its requirement for homeowner participation, even before there are homes, "cohousing is housing for the ultraresponsible," designer Durrett says. That gives it cachet among those determined to take as much control as they can of the remaining years of their lives, to achieve independence without isolation, to build community on their own terms.

The first to embrace cohousing are often teachers, spiritual leaders, mental and physical health workers, artists, writers and others who see themselves as self-starters. They are the kind of people, says Durrett, "who want to grapple consciously with aging rather than allow themselves to be victims."

John Lightburn, an 83-year-old retired psychiatrist who lives with his wife in the Harmony Village cohousing community in Golden, Colo., says, "One of the defects of our modern society is its failure to encourage us to share with one another, to help and to be helped. I knew so many people who ended up in senior facilities all alone. Their children were all away. I always hoped I wouldn't end up in a place like that."

With the famously independent baby boomers in the retirement pipeline, that sentiment—and the market for do-it-yourself approaches—can only grow. So the cohousing pros are getting ready. Durrett is working on a manual for elder cohousing to supplement the 1988 handbook, *Cohousing: A Contemporary Approach to Housing Ourselves*, that he co-wrote with Kathryn McCamant. The ElderSpirit residents intend to use their community as a model to help others. And across the country, architects, builders and finance specialists with cohousing experience are offering their services. The Cohousing Association of the United States is planning two seminars in 2005 to showcase the expanding networks.

Cohousing is not for everybody. Prospective residents have to be prepared to talk about community plans for two years or more before buildings start going up. They have to be prepared to make decisions by group consensus rather than through top-down hierarchies and majority-rules votes. And if it's a community for people 50-plus, they should be prepared for frank discussions about aging and death—including practical matters, such as what to do when residents can no longer take care of themselves—which may be uncomfortable for those who want to think only of active living.

Still, says Okner, cohousing is "the answer to my need for community. I see people. I know I'm alive. I know I'm appreciated. I feel so lucky to have fallen into this in the last quadrant of my life."

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