

# INNOVATIONS IN SENIOR HOUSING: The Complete Guide to Cohousing



# Contents

- Contributors ..... 5
- Preface..... 5
- Executive Summary ..... 6
- Part 1: INTRODUCTION ..... 7**
  - Introducing Innovations in Senior Housing: Cohousing..... 7
  - Purpose of this Guide ..... 8
  - Growing Seniors Population in Canada: An asset and opportunity, not a burden ..... 8
- Part 2: CO-CARE..... 10**
  - Social Isolation: homecare vs. co-care..... 10
  - How does co-care work?..... 11
  - Philosophy of Cohousing for Seniors ..... 13
  - The case for aging well in Community..... 14
    - Figure 1: Aging Well in Community Matrix ..... 15
    - The Social Innovation..... 18
  - Applying and implementing the principles of co-care and cohousing: exploring innovations in senior housing..... 18
- Part 3: CASE STUDIES..... 19**
  - The Origins of Cohousing – A Danish Housing and Social Innovation ..... 19
    - Origins of Senior Cohousing..... 20
  - Senior Cohousing in Canada..... 21
    - Wolf Willow (Saskatoon, Saskatchewan)..... 21
    - Traditional Model: Harbourside Cohousing (Sooke, British Columbia) ..... 22
  - Faith-Based Models..... 27
    - Glacier Circle (Davis, California)..... 27
    - ElderSprit (Abingdon, Virginia)..... 28
  - Affordability Models..... 29
    - Petaluma Avenue Homes Cohousing (Sebastopol, California)..... 29
    - Casa Velasco (Oakland, California) ..... 30
    - Lilac (Leeds, UK)..... 30
    - Older Women’s Cohousing (Barton, UK)..... 31
  - Adapted & retrofitted models ..... 33

|  |           |
|--|-----------|
| Solterra Co-housing Ltd.....   | 33        |
| Neighbourhood Village Model .....  | 35        |
| <b>Part 4: APPLYING THE PRINCIPLES OF SENIOR COHOUSING.....</b>  | <b>37</b> |
| <b>How to Create New-Build Cohousing – Steps toward building new communities .....</b>                                       | <b>37</b> |
| Step 1: What if?.....  | 37        |
| Step 2: ‘What if?’ leads to ‘why not?’ through education.....  | 38        |
| Step 3: Who is invited?.....   | 40        |
| Step 4: How do you make it real?.....  | 43        |
| Step 5: Where and how do we want to live?.....   | 45        |
| Step 6: What professionals do you want/need for your project? .....  | 46        |
| Step 7: Design and build the community.....  | 51        |
| Conclusion.....  | 52        |
| What to do and what not to do in creating cohousing (in no particular order).....  | 53        |
| <b>How to Create Retrofit Cohousing – Applying the principles of senior-cohousing to existing homes and communities.....</b> | <b>54</b> |
| Step-by-step approach.....   | 54        |
| Gauge community interest and potential.....  | 55        |
| Involve the local community.....   | 55        |
| Develop a core group and assess needs & opportunities .....  | 56        |
| Planning and prevention .....  | 56        |
| Finding and developing support .....   | 56        |
| Mutual support.....  | 56        |
| Wider community support.....   | 57        |
| Government and agencies support.....   | 57        |
| Quick-start projects.....  | 58        |
| Retrofit models and communities.....   | 58        |
| Faith-based groups.....  | 58        |
| Condominiums .....   | 59        |
| Neighbourhood ‘Village’ .....  | 59        |
| Co-operative housing.....  | 60        |
| Not-for-profit affordable housing.....   | 61        |
| <b>Part 5: CONCLUSION.....</b>   | <b>62</b> |

|   |           |
|---|-----------|
| <b>Reference List.....</b>                                | <b>63</b> |
| <b>APPENDIX 1: COHOUSING RESOURCES .....</b>              | <b>66</b> |
| <b>Appendix: Making Senior Cohousing Affordable .....</b> | <b>69</b> |
| <b>Appendix: Templates and surveys.....</b>               | <b>70</b> |
| Co-care Survey .....                                      | 70        |
| Housing Adaptations Survey.....                           | 71        |
| Social Opportunities Survey .....                         | 72        |
| Education and Training.....                               | 73        |

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## **Preface**

The Community Social Planning Council of Greater Victoria and Canadian Senior Cohousing Society have developed this guide, generously funded by the Real Estate Foundation of BC, with the aim of exploring innovative solutions to senior housing needs in Canada.

This guide is a product of diverse backgrounds and unique experiences, based mainly on the experience of two of the founding members of BC's first senior cohousing project, Harbourside in Sooke, BC. These founding members, Margaret Critchlow and Andrew Moore, created this guide to help make similar projects accessible and affordable to a wide range of communities throughout Canada.

Margaret Critchlow is an anthropologist with research experience in the Pacific island country of Vanuatu as well as Ontario housing cooperatives. She retired from York University (Toronto) and lives with her husband John in Harbourside Cohousing. Andrew is an architect experienced in community development and the creation of cooperatives. He works as Special Projects Manager for the T'Sou-ke Nation and lives with his wife Gail on a rural property near Sooke.

The Community Social Planning Council and funding from the BC Real Estate Foundation have supported Andrew and Margaret to distill what they learned together and on their separate paths. Their hope is that this Guide will encourage the creation of more cohousing that increases both community connection and privacy, and gives more Canadians an opportunity to flourish through mutual support.

## **Executive Summary**

An unprecedented demographic shift looms on Canada's horizon: an aging population means seniors will soon make up a large proportion of the nation's population – a change that will require many services and institutions to adapt and respond. Rather than seeing this shift as a burden to nervously anticipate, Canada's aging population can be viewed as an opportunity, and one that drives innovation.

A new senior housing movement has recently been brought to Canada: Senior Cohousing, which offers promise to address some of the needs, housing and beyond, for an aging population. More than simply a new design of housing, Senior Cohousing represents a conceptual shift in our cultural approach to aging and living in community.

Cohousing is an intentional community design that emerged out of Denmark in the 1960s, which combines the independence and autonomy of private dwellings with the advantages of common amenities and a village-style support system. The community is planned, managed, and often owned by the residents through participatory and democratic decision-making processes. Cohousing is a housing innovation with plentiful benefits, including social, environmental, and economic benefits. Cohousing has been adapted into "Senior Cohousing" to meet the unique needs of residents in their later years, which may involve an emphasis on universal design, accessibility, and safety, co-caring and mutual support, or whatever else may emerge to meet the needs of residents.

This guide on Innovations in Senior Housing explores how Senior Cohousing and other related innovations can help meet housing needs in Canada. The Guide is based on researching innovative models of housing and community living in Canada and elsewhere in order to determine best practices that can be explored in communities across Canada to meet housing needs for interested seniors. The intention is not to provide a one-size-fits-all solution, but rather offer inspiration and a framework for communities to work towards an arrangement that meets their unique needs.

This Guide begins by framing the issue of Canada's aging population and offers senior cohousing as a way to meet the needs of an aging population, which can promote thriving rather than just surviving. Part 2, focusing on "co-care," identifies fundamental values and philosophies of senior cohousing that nurture aging in well in community as opposed to aging in isolation which results from current models of care. Part 3 presents a series of case studies, from Canada and beyond, of communities that demonstrate different models of innovations in senior housing. Part 4 focuses on applying the principles of seniors cohousing to various arrangements, whether creating new build or adapting existing communities, in order to enable people to age healthily in their communities.

This Guide is intended to inspire seniors, or soon-to-be seniors, seeking alternatives to the conventional options to support their aging. It is also intended influence land use and real estate practice as well as public policy by promoting models of housing development that meet the continuum of needs and demand for senior housing.

## Part 1: INTRODUCTION

An unprecedented demographic shift is being nervously anticipated by all levels of social institutions, from international organizations such as the World Health Organization to local municipalities, the private sector, grassroots groups, families, and individuals. Canadians are living 25 years longer than they did at the beginning of the twentieth century<sup>1</sup> and seniors are expected to make up a significant proportion of the population in the coming decades. While there is much fearful anticipation about this shift, this gift of longevity can become a blessing and not a burden if it is used to live full, active, healthy lives and to develop ways of aging well in community through neighbourly mutual support. Many of the current solutions, from health care to housing, are likely to be deemed inadequate. One innovative solution that can be adapted to meet this need in Canada is Senior Cohousing.

### Introducing Innovations in Senior Housing: Cohousing

Cohousing is a neighbourhood design that combines the independence of private homes with the advantages of common amenities and a village-style support system. These housing communities not only take into account safe physical surroundings but also focus on improving social, care, financial and environmental consideration both in the short and long term to ensure resilient residents and sustainable senior communities. In Denmark, Sweden, the Netherlands and elsewhere in Europe, senior cohousing has supported aging in place for over thirty years, whilst addressing the problem of isolation posed by aging at home. There are now many fast growing projects in the United States too.

A movement is also starting in Canada with the first senior cohousing project completed in Saskatoon and a second opening in 2016 in Sooke, BC. The demand for this type of housing is demonstrated by the Sooke project selling all 31 units before construction started and having a substantial waiting list. More senior cohousing groups are forming across Canada including on Vancouver Island and in the Capital Regional District.

In addition to building more senior cohousing projects, there is a strong case for retrofitting the principles of senior cohousing to existing communities such as condominiums, faith-based groups, neighbourhood villages, housing co-operatives and even trailer parks – anywhere where elderly people traditionally live and gather.

Senior cohousing has already spawned another important social innovation: that of ‘co-caring,’ the neighbourly mutual support that extended families and villages have been providing for centuries, but which this guide is redefining and integrating into what can become ‘traditional communities of the future.’

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<sup>1</sup> Statistics Canada (2015b).

## Purpose of this Guide

This How-to Guide for Innovations in Senior Housing is based on researching innovative models of housing and community living in Canada and elsewhere, and applying best practices to different forms of senior housing that enable people to age healthily in their communities. The Guide is intended to influence land use, real estate practices, and public policy by promoting models of housing development that meet the continuum of need and demand for senior housing.

The continuum of need should be met with a continuum of solutions. There is no one-size-fits-all solution. This guide is hoping to inspire the exploration of options that suit particular communities and their unique needs. There are a variety of ways to implement the principals and practices of co-caring and cohousing. Solutions can range from constructing new-build housing communities, to adapting and retrofitting existing ones.

While this guide was generated from the experience of founding the new [Harbourside](#) Cohousing development in Sooke, we present a variety of models of co-caring and cohousing in different settings, inclusive of affordable options that meet the needs of those on low income.

The examples highlighted in the Guide will help sustain independent community living for the increasing proportion of the seniors population that do not require assisted or institutional housing but are looking for solutions to social isolation. These will help them to maintain the quality of life and health that they desire.

## Growing Seniors Population in Canada: An asset and opportunity, not a burden

Sometime in the next few years, seniors will outnumber children for the first time in the history of the world.<sup>2</sup> In Canada, the number of seniors 65 and older has already surpassed the number of children 14 and under, with seniors making up over 16 per cent of the population, according to Statistics Canada.<sup>3</sup> As baby boomers – those born from 1946 to 1965 – reach retirement age over the next two decades, they will raise the number of seniors in the population to an estimated 23.6 per cent by 2030, the year the youngest baby boomers turn 65.<sup>4</sup> There will be approximately 10 million residents over the age of 65 in Canada by 2035,<sup>5</sup> all requiring some degree of health and care services over several decades.

Instead of seeing this shift as a potential burden on society, seniors can be seen to be a major economic driver for a community. Add the increased fitness and leisure time longevity brings and seniors become major consumers of products and services as they stay active, healthy, and engaged and continue to participate in the community in which they live.

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<sup>2</sup> World Health Organization (2012).

<sup>3</sup> Statistics Canada (2015a).

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.



On reaching the age of 55, a person in Canada can expect, on average, to live another 30 years.<sup>6</sup> How can we ensure that this gift of longevity does not become a burden to ourselves, family, friends, and state? The aim of Senior Cohousing is to transform the challenges into opportunities. If we can come out of denial and embrace what is ahead then we can creatively envision, plan, and implement supports and connections to ensure that later life can be enjoyed rather than endured.

Canada Mortgage and Housing Corporation has identified four stages in the senior aging process:<sup>7</sup>

|                 |         |
|-----------------|---------|
| Pre-seniors     | 55 - 64 |
| Younger Seniors | 65 - 74 |
| Older Seniors   | 75 - 84 |
| Elderly Seniors | 85 +    |

Instead of grouping all seniors in one needy demographic it can be shown that individuals' assets and needs will usually change throughout this aging period. In the pre-seniors and younger seniors and often older seniors' group individuals are generally at a point where the conditions of their lives are such that they can relax and even flourish. They have skills, time, experience, funds, and fewer responsibilities and instead of being a drag on society, as much of the media is projecting, they often have the ability and generosity to provide the backbone of a strong tradition of community volunteering. Our society can use the early senior years to plan and prepare for less abundant times.

- Younger seniors could use their early senior years to face reality, get out of denial, adjust their housing, create community networks of support, develop preventative measures for health and prepare to live within their financial means for what lies ahead -- and have fun doing it.
- Through mutual support, these seniors can help those elderly seniors in greater need to continue to participate and grow within the community in which they live. These seniors, when elderly, could come to rely on a culture that would encourage younger seniors to support them in turn.

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<sup>6</sup> Ibid.

<sup>7</sup> Canada Mortgage and Housing Corporation (2012).

## Part 2: CO-CARE

### CO-CARE: How to flourish through mutual support

**Flourish:** “To grow well. To be healthy.” - Merriam-Webster Dictionary

**Co-care** is a cohousing community principle that can be adapted to other living arrangements. It is a grassroots model of voluntary, neighbourly mutual support that can help reduce social isolation and promote flourishing -- positive, active aging -- to the end of one’s days. Co-care encourages independence through awareness that we are all **interdependent**.

Co-care revolutionizes conventional approaches to aging. It encourages an emphasis on flourishing -- active, positive, socially-engaged, independent aging -- instead of focusing on the increasing needs of aging Canadians for health care and institutional support. The design principles of cohousing support co-care by encouraging casual, social interaction and by providing opportunities for privacy as well as community.

As revolutionary as it is, co-care is not new. It is as basic to human social structure as parenting, but it can be as invisible as the elderly often are in today’s Canadian society. In the same way that parents look after children without expecting reciprocity, neighbours often informally turn to each other in times of need. If they know and respect each other, it doesn’t take an emergency to bring out the desire to help one another. “I’ll give you a ride,” or “Can you water my plants while I’m away?” Such simple, neighbourly support is always helpful, but it can become crucial for an older person living alone.

The focus of co-care is social. Co-care can interface with, but does not replace, personal and medical assistance. Neighbourly mutual support is a timeless tradition, but formalizing it as “co-care” is relatively new.

### Social Isolation: homecare vs. co-care

Social isolation alone is now believed to trigger many emergency room visits from seniors who are simply lonely and failing to thrive.<sup>8</sup> Homecare through the medical system often fails to provide satisfying social contact for isolated seniors. The shortfalls of homecare include staff turnover – which means seeing someone different at your door each time – and limitations on what home care workers can offer. As a Community Health Worker explains, “If something isn’t in the care plan, I can’t do it, no matter how simple it is. I can’t chat or socialize with clients at all, take out the garbage, make toast or a snack. Clients ask me to do little things, and they get frustrated when I can’t do it – they are not in charge of the services.”<sup>9</sup>

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<sup>8</sup> British Columbia Ministry of Health (2004).

<sup>9</sup> Cohen, M. & Franko, J. (2015).

Co-care offers control back to the people who are aging together. They are in charge in the cohousing model and, we believe, this approach of co-care can become an important piece of the puzzle that supports aging well in other housing situations beyond cohousing. People can support each other through such simple activities as doing errands, driving, cooking, or going for a walk with a neighbour. As their connection with each other deepens over time and through shared experiences, they may find themselves doing things for each other that they would not have dreamed of when they moved in.

Co-care supports independence through awareness that we are all interdependent. Co-care encourages members to look after themselves and to lead healthy lifestyles, but also to ask for what they need. "While volunteers help as much as needed during the illness, they encourage, stimulate and facilitate a way for the person to return to personal independence as much as possible and as soon as they are able," as an ElderSpirit community member explains.<sup>10</sup>

### How does co-care work?

The values underlying co-care are to: (1) develop an ability to ask for what you need; (2) give what you willing; and (3) receive assistance with grace. For most people, giving is the easiest, although participants often have to learn to set boundaries so they do not "burn out." The experience of ElderSpirit suggests that learning how to ask for help is the most challenging aspect of co-care for most people in our individualistic society. Becoming comfortable accepting assistance is also difficult for many. Working together informally and in workshops so members accept these values is an integral part of introducing a practice of co-care in any community.<sup>11</sup>

At ElderSpirit, members are encouraged to choose two Neighbourly Care Coordinators from among their fellow members. These are the people they will turn to first when an illness or accident creates a need for some assistance. The person who needs help works with their Neighbourly Care Coordinators to set up a plan. Additionally, the Care Committee posts a sign-up sheet where members can indicate what tasks they are willing to help with in general. The Neighbourly Care Coordinators consult this list to find people to support the member in crisis. In this way, members can support each other to continue to live in the cohousing community.

It is important to be clear that co-care is not a substitute for assisted living. Neighbourly Care Coordinators do not commit to provide personal care or medical support; yet they support each other to stay in the cohousing community rather than needing institutional care. They do this by creating and coordinating a plan to bring in medical and social support for a member who needs more help than neighbours can provide. Caring neighbours can help a member find a suitable institution or plan for end of life care. But many are able to live out their days in cohousing with just a little co-care from their

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<sup>10</sup> Boyle, M. (2012).

<sup>11</sup> Glass, Anne P. (2012).

neighbours. Being good neighbours who give and receive mutual support helps cohousing members age well in community and have fun doing it.

As co-care develops in a particular cohousing or other residential community, variations on the pattern of one-to-one support emerge. These can include some or all of the following, which a co-care working group made up of residents might catalyse.

- Share the Care: When someone needs a lot of support, this model provides a template for organizing care and reducing caregiver fatigue. <http://sharethecare.org/>
- Care administration: Co-ordinating care givers from government and private agencies so that they can be more efficient and see several people during a single visit to the residential community.
- Co-ordinating own on-site resident care givers.
- Advocating: Ensuring residents get best quality service and subsidies available
- Arranging adaptation retrofits – grab bars, ramps, flashing lights instead of bells for hard of hearing, etc.
- Starting Consumer or Worker Care Co-op for cohousing group and wider society.
- Creating group insurance plan to provide extended benefits for cohousing group and wider community.

"As with most communities like this, the experience at ElderSpirit is that people like to give, but to ask and receive is more difficult. So the value of these actions is discussed often in the context of mutual support: asking, giving, receiving. "

"Members develop face-to-face relationships through which they offer and receive support. They express their needs and convictions, listen to each other and strive to act responsibly, considering their good and the good of the other."

- *ElderSpirit Cohousing website. "When we need a little help."*

<http://www.elderspirit.org/help.html>

## Philosophy of Cohousing for Seniors

Cohousing is founded on a philosophy that supports a shift from expectations of languishing and depression as we age, to opportunities that encourage flourishing and self-actualization.

### Definitions:

- **Flourishing**, in positive psychology, is to “live within an optimum range of human functioning, one that implies growth and resilience leading to fulfillment, purpose, meaning and happiness.”<sup>12</sup>
- **Self-actualization** is the full realization of one’s potential and of one’s true self.

A recent report by the National Seniors Council on Social Isolation of Seniors identifies a growing number of seniors’ needs as the Baby Boomer cohort ages in Canada. Along with the risks of living with a chronic condition, disability, or mental health issues, the report identifies greater risks for seniors of elder abuse, social isolation, and loneliness.<sup>13</sup> Thirty per cent of Canadian seniors are at risk of social isolation, some of which results from families becoming smaller and geographically dispersed which has an impact on the size and accessibility of senior support networks.<sup>14</sup> These reports outline a series of depressing scenarios that seniors can expect to experience and they stress the importance of programs and projects to attempt to address them.

Negatively framing the future for seniors, who will make up nearly a quarter of the population by 2030, creates a danger of perpetuating social attitudes that will only reinforce the idea of seniors as unusually needy, which may contribute to the depression, loneliness, and high rate of suicides for this age group. It is worth looking at what could act as catalysts in shifting not just the perception, but the actual experience, of seniors’ lives: from that of languishing to one of flourishing, and from one of a steady decline to one of self-actualization. The change requires us to be growth oriented rather than deficiency motivated, to focus on the assets rather than the negatives.

One of these catalysts developed in Europe, USA and now Canada is a new living arrangement based on the principles of Senior Cohousing. These projects can take many forms but essentially consist of communities that from the outset aim to flourish through mutual support. Denmark, which has the most cohousing projects in the world, is consistently at the top of the ‘happiest country in the world’ lists.<sup>15</sup>

Living in senior cohousing and co-caring-based communities enables members to investigate and develop the substantial assets of the group. These assets include those beyond financial – such as time, energy, skills, and experiences – which can enrich the group, addressing social and care needs, as well as wider society.

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<sup>12</sup> Wikipedia. “Flourishing.”

<sup>13</sup> National Seniors Council (2014).

<sup>14</sup> National Seniors Council (2014).

<sup>15</sup> Helliwell, J., Layard, R., & Sachs, J. (2016).

## The case for aging well in Community

This demographic shift calls for a societal response, one that encourages seniors to remain active, healthy, and independent, minimizing their impact on health care systems. Yet independence is not necessarily an asset if it becomes social isolation, which is a greater mortality risk for seniors than smoking.<sup>16</sup>

One societal goal that can support aging well is aging in supportive, non-institutional communities. Thus, as this Guide will show, housing forms and organizational structures that support both independence and community connection for seniors become highly desirable across the income spectrum.

For many centuries those growing old in society were able to rely on extended families to look after them right up to the time of their death. Most seniors do not now have that option. Having had fewer children than in the past, with many of those no longer living nearby, seniors growing old today need to look for other options. The state has identified that there is likely to be scarcity of resources from the public sector and encourages everyone to age at home.<sup>17</sup> The private sector sees an unmet need and is gearing up to provide even the most basic services but at a price. The private option is available to those with funds but the current challenging financial climate leaves a gap which could be met by friends and neighbours. In order to support this emerging need for community care, it will take a shift in consciousness and a reimagining of what community can be as people age.

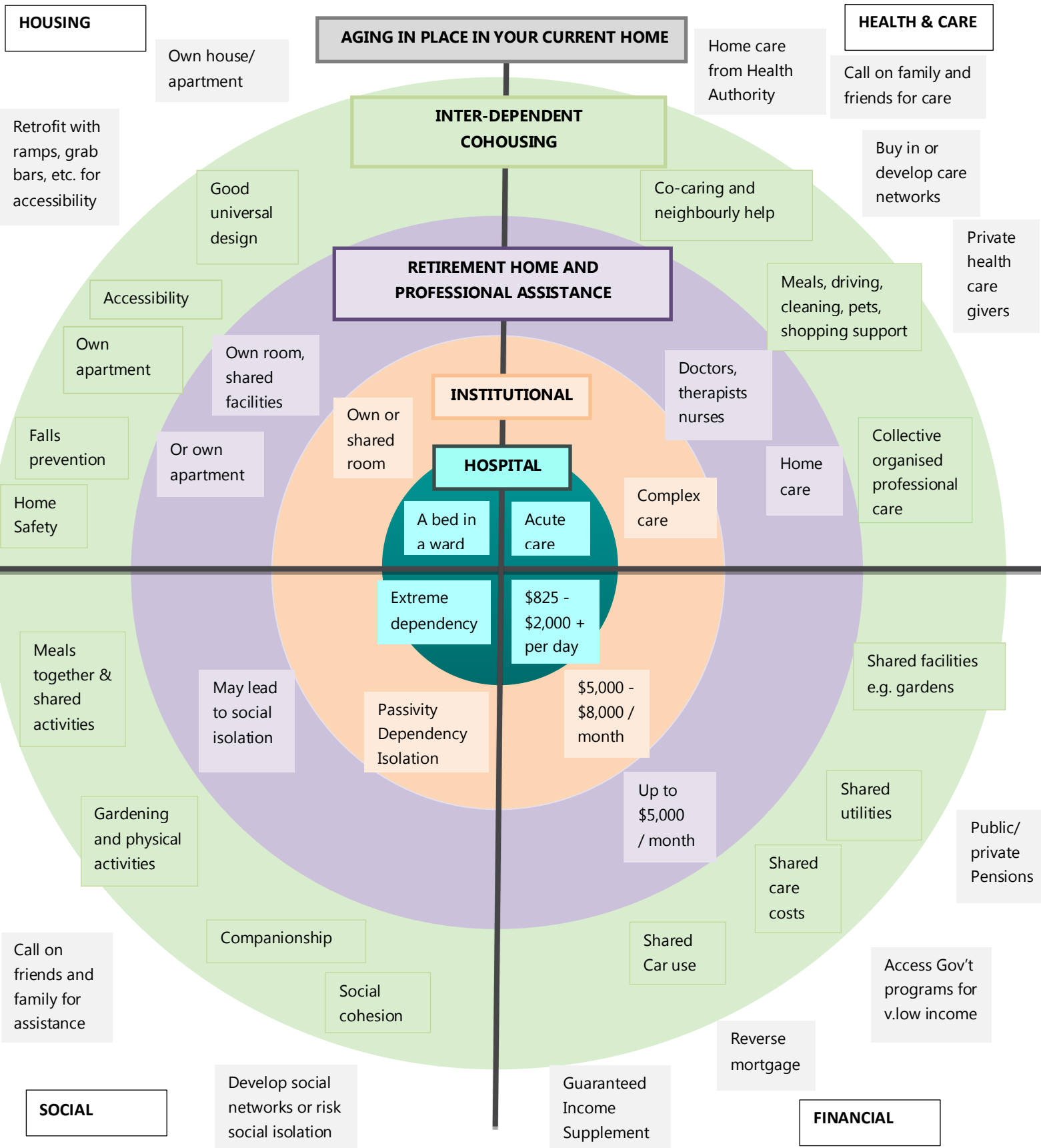
The following indicates how Aging in Community can enhance Aging in Place:

|                          | Aging in Place (at Home)   | Aging in Community     |
|--------------------------|----------------------------|------------------------|
| <b>Motivation</b>        | Reactive                   | Proactive              |
| <b>Goals</b>             | Avoid institutionalization | Foster interdependence |
| <b>Responsibility</b>    | Individual                 | Communal               |
| <b>Views of Aging</b>    | Avoidance                  | Opportunity            |
| <b>Service Direction</b> | Unidirectional             | Reciprocal             |
| <b>Elder Role</b>        | Care recipient             | Participant            |

<sup>16</sup> Holt-Lunstad, J., Smith, T. B., & Layton, J. B. (2010).

<sup>17</sup> British Columbia Ministry of Health (2015).

**Figure 1: Aging Well in Community Matrix**



**THE AGING WELL IN COMMUNITY MATRIX (Figure 1)** is a diagrammatic representation of a continuum of housing, care, social, and financial needs for wellbeing as one ages. The diagram shows six concentric circles, with each circle closer to the centre representing a greater level of support and intervention as one needs more care. It illustrates the range one might experience from home care as one ages in one's home, to support in a retirement home, to institutional care such as assisted living and complex care to hospitalization and acute care. The Aging Well in Community Matrix also illustrates how our housing, social, and financial well-being is likely to be influenced by moving along this continuum although in reality the movement is likely to be from low-level support to more acute.

**Aging in place in independent housing** (the outer circle)

- Level of care: Various
- Level of autonomy/decision making: High
- Risk of social isolation: Medium-High (depends on situation)
- Cost: Medium-High (depends on situation)

The majority of seniors aim to age at home but homeowners may prefer to downsize at an early stage so that they do not have the stress of maintaining an older larger house and grounds if they are lucky enough to have these. The accommodation is likely to be one's own home allowing, on the physical side, home improvement such as grab bars, ramps, and special lighting to be retrofitted. Levels of care maybe provided by family and friends or by a health authority with higher levels bought in privately and provided by private health services. One's social life is likely to be provided by family and friends as far as possible and it may be important to develop social networks to avoid social isolation as social support is not provided by Home Care workers. Financially one could benefit from downsizing, private and public pensions, and there is also potential to access government programs for low-income and guaranteed income supplements.

**Cohousing or interdependent housing** (the next inner circle)

- Level of care: Medium
- Level of autonomy/decision making: High
- Risk of social isolation: Low
- Cost: Medium-Low

Cohousing supports aging in place in community, with intentional design around shared public space and social communities, which combats social isolation. In this housing situation, residents live in their own independent dwelling unit, and in most cases own it. Decision-making is by the community of residents themselves, to meet their needs and desires. Building design often prioritizes universal design, accessibility, and safety. While home ownership costs in senior cohousing communities may be comparable to average home ownership prices, the community design may provide reduced energy costs, and reduced costs from sharing tools, cars, utilities, etc. Basic levels of care are frequently provided through co-care: mutual support and neighbourly help (e.g. providing meals, cleaning, shopping and pets support). Higher levels of professional care can be organized collectively (e.g. a whole cohousing community sharing health services and maybe 'live-in' care givers taking advantage of accommodation in the common house).



### **Retirement homes with professional assistance** (the third inner circle)

- Level of care: Medium-high
- Level of autonomy/decision making: Low
- Risk of social isolation: Medium
- Cost: High (\$5,000 a month or more)

In this model, residents live in their own apartment within a facility but not necessarily a community. Many of the homes are specially designed to ease aging and there may or may not be assistance with activities or daily living. Most facilities provide meals and common rooms for gatherings and activities but social isolation is still possible if building community is not part of the facility's mandate. This type of housing is organized and managed either by a private company or a charitable society. Apartments are often strata (condominium) structured purchased by individuals but strata services or monthly housing costs can be \$5,000 a month or more. Home visits and more professional care may be hired in from the private and or public sector.

### **Institutional care - Assisted Living or Complex Care** (circle next to the centre)

- Level of care: High
- Level of autonomy/decision making/etc: Very low
- Risk of social isolation: High
- Cost: Very high

Residents receiving institutional care may have their own small apartment, a single room, or they could be sharing with up to three others. Care is provided by the facility and the type and level of assistance will vary from help with activities of daily living in an Assisted Living Facility, to 24 hour nursing care in complex or extended care facilities. A senior has little or no involvement in the management or programming of the facility. This type of accommodation can lead to passivity, dependency, and isolation whilst costing up to \$8,000 per month.

### **Hospitalization for patients needing acute care** (the centre circle)

- Level of care: Very high
- Level of autonomy/decision making: Very low
- Risk of social isolation: Very high
- Cost: Extremely high

In hospital a senior becomes a patient taking up no more space than a bed and associated equipment. Usually a patient will be sharing a room with up to three other seniors. Acute care is usually required and sometimes rehabilitation services. Sometimes a longer stay is required because of a shortage of suitable care facilities to which the patient is waiting to be sent. Extended visits to hospital can often leads to extreme dependency and isolation. The daily costs of hospital visits can be around \$2,000 a day usually covered either by private payments or by the state.

## The Social Innovation

Once a senior finds themselves slipping towards ever increasing levels of care it is very difficult for them to find their way back. Senior Cohousing and co-care aim to substantially slow this process down mostly through prevention. If Aging at Home can be integrated and supported by the principles of cohousing and co-care (the two outer circles combined, in Figure 1, p. 14) then a senior is less likely to become isolated and more able to put off the day they will need to move into an institution. They will also be less likely to need access to short term acute services. Falls and illness prevention, mutual care and health support, retrofitting existing building for safety, animating existing communities, making living more affordable, and encouraging proximity to friends and neighbours all help to not only address social isolation amongst seniors but helps them to thrive.

### Applying and implementing the principles of co-care and cohousing: exploring innovations in senior housing

To meet the continuum of needs, there are many ways that co-care, cohousing, and community can be developed by and for seniors. Not every innovative senior housing option needs to be a new build community that is co-owns and co-managed by residents through consensus. There are a range of options for both the “hardware” of the physical housing itself, as well as for the “software” of the community aspect. Figure 2 outlines some ideas of options that range from more energy intense to less energy intensive.

**Figure 2: Spectrum of options for innovations in senior housing**

|   | More energy<br>intensive   | ←   | →  | Less energy<br>intensive   |
|---|--|---|--|--|
| <b>Hardware<br/>(physical<br/>building)</b>           | <ul style="list-style-type: none"> <li>• New build community</li> </ul>                                      | <ul style="list-style-type: none"> <li>• Retrofit existing spaces to integrate physical elements (accessibility features, common space, etc)</li> </ul> | <ul style="list-style-type: none"> <li>• Adapt existing care facilities (that might already have accessibility features and common space) with community &amp; co-care “software”</li> </ul> | <ul style="list-style-type: none"> <li>• Village network (service network, but live in own home)</li> </ul>  |
| <b>Software<br/>(community,<br/>services, values)</b> | <ul style="list-style-type: none"> <li>• Coownership</li> <li>• Comanagement</li> <li>• Consensus</li> </ul> | <ul style="list-style-type: none"> <li>• Coordinate shared care services</li> <li>• Community gardens</li> </ul>  | <ul style="list-style-type: none"> <li>• Practice group skills in communication and decision-making</li> <li>• Share cars, tools, etc</li> </ul>   | <ul style="list-style-type: none"> <li>• Hold potlucks</li> <li>• Attend workshops to build group skills</li> <li>• Hold socials or meeting</li> </ul> |

## Part 3: CASE STUDIES

This section of the Guide is intended to introduce readers to a range of innovative options that already exist for housing seniors outside of institutions. Cohousing is a theme that runs through these options but it is important to note that there is no one-size-fits-all model. Options described in this section span from new build communities, to innovative adaptations and retrofits, including: traditional seniors cohousing, from its origin in Denmark to its adaptations of Harbourside and Wolf Willow in Canada; faith-based cohousing communities in the US; a variety of options and adaptations that are centered around affordable community living; and neighbourhood support networks known as the 'village' model that assist aging at home. Each of these examples developed within its own context, and has created its own parameters to meet its own community's needs. Each model has strengths, challenges, and opportunities.

Our hope is that these brief case studies, in combination with the new-build cohousing and retrofit cohousing applications and how-to steps described in the next section, will generate interest in exploring and further documenting senior cohousing innovations in Canada.

### The Origins of Cohousing – A Danish Housing and Social Innovation

A cohousing community is typically an intentional community generally composed of private homes supplemented by shared facilities. The community is planned, owned, and managed by the residents – who also share activities which may include cooking, dining, child care, gardening, and governance of the community. Common facilities may include a kitchen, dining room, laundry, care facilities, offices, internet access, guest rooms, and recreational features. Cohousing facilitates interaction among neighbours for social and practical benefits, and can also provide economic and environmental benefits.

*Bofællesskaber*, which means "living community," is the name the Danes gave to this new form of housing and way of living together which they first developed in the 1960s. This type of housing was seen as a much-needed alternative to the traditional nuclear family model that was prevalent in the 1950s and which relied, amongst other things, on women staying at home to look after children in socially isolating suburbia.

The emerging cohousing movement in Denmark was not without its problems. So large was the proposed jump perceived, from nuclear families to living communities, that it took a lot of persuasion of the wider society before they were ready to embrace the innovation. Eventually the founders managed to get one of their group elected to the municipality who, working from inside the council and reassuring the local community of the benefits of the project, eventually facilitated its approval. So successful was the completed project that there are now three cohousing projects side-by-side in the same vicinity, and many more elsewhere.

## Origins of Senior Cohousing

All the early cohousing projects developed in Denmark were multigenerational communities seeking to model the way society traditionally integrated different age groups. This arrangement is still preferred by a large proportion of seniors as they age.

By the mid-1980s a group of senior residents from one of the very early cohousing projects found that they were feeling increasingly marginalized in their cohousing community. During the day, when parents were at work and children at school, seniors often felt isolated in a project that was very much focused on raising children and developing careers. They felt dependent on the energy of the younger members to ensure the dynamic of the group included their needs. This group took the concept of cohousing and modified it according to the specific needs of seniors. Senior Cohousing became a preferred option for those wishing to avoid the fate of their parents and elderly friends who passed away their later years in costly institutions, socially isolated and disempowered.

Senior Cohousing provides an opportunity for residents in an elderly community to design their own homes, provide mutual support whilst they age in place and flourish in a lively and positive social environment. The following are some important features that senior-focused cohousing projects have developed:

- **Universal Design:** Designing projects from the outset to accommodate a range of mobility needs will support aging in place. This aspect has proven very important from a planning and prevention point of view. Designing dwellings on one floor with ramps and few steps helps to avoid falls. Providing grab bars in the bathroom, doors wide enough for wheelchairs, elevators to the ground floor are examples that extend the useful life of a dwelling into a person's old age.
- **Small individual dwellings, large common house:** When seniors' children have left home many wish to downsize to accommodation that is much more manageable. This can save money, release much needed cash, and support energy efficiency whilst providing a more comfortable and convenient home "where everything works."<sup>18</sup> Having a share in a large common house extends ones living room, provides a social centre to which residents belong, and allows family and friends to visit without having to provide and maintain extra rooms in one's own home.
- **Co-care:** Denmark is well known for its social programs and for government support for seniors to age in their own home. Even with this, perhaps Senior Cohousing's greatest contribution to an aging society throughout Europe and now North America has been introducing the concept of co-care and mutual support. In this way individuals do not solely have to rely on family, friends, and state but can look forward to seniors helping seniors.

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<sup>18</sup> As described by a resident at Harbourside in Sooke, BC.

## Senior Cohousing in Canada

### Wolf Willow (Saskatoon, Saskatchewan)

#### **Wolf Willow, Canada's First Senior Cohousing Community**

**Saskatoon, Saskatchewan**

**<http://www.wolfwillowcohousing.ca/>**

"The property is situated on the edge of Saskatoon's revitalized cultural core within walking/biking distance of many amenities. Wolf Willow Cohousing is an apartment style condominium of twenty-one homes with extensive common amenities to support interaction among neighbours and a vibrant community of active, engaged seniors. The homes are fully self-contained and designed for accessibility. The materials and mechanical systems were selected based on green building principles with 2 x 8 walls and R40 insulation, triple glazed windows and in-floor radiant heating - to name just a few of the features.

"The common facilities are approximately 4400 sq ft and include a kitchen and dining area large enough for the whole community to share meals and celebrations when they choose. There is a lounge, a small office, a music room, a craft room, two guest rooms, a common laundry (private homes also have space for a washer and dryer), a good sized workshop, an exercise room and a sauna.

"Several common decks and gardens provide space for growing herbs, vegetables, fruit trees and ornamentals as well as opportunities to connect with friends and neighbours. The building has secured parking and elevator access."

**Text from: Cohousing Development Consulting (n.d.). Wolf Willow Cohousing. Accessed July 2016 from <http://www.cohousingconsulting.ca/proj%20Ww.html>**

## **Traditional Model: Harbourside Cohousing (Sooke, British Columbia)**

<http://harbourside.ca/>

*A prototype for a made-in-Canada model for aging well in community*

**Harbourside is the first senior cohousing in BC**, and only the second in Canada. It is the first cohousing in Canada to include: (1) a care suite to support aging in place; (2) a conscious commitment to voluntary neighbourly mutual support (co-care); and (3) a required weekend course on aging well in community for potential members.

Located in the centre of Sooke, a small town near Victoria, Harbourside is an easy three-block walk to groceries, banks, doctors, and restaurants. The cohousing project is a 31-unit mix of duplexes, four-plexes, and a three-storey apartment building -- all with south-facing views of Sooke Harbour. Residents own their units through strata (condominium) title. The waterfront property has a commercial-quality wharf as well as a converted resort building that became the common house. Harbourside includes three generations and an age range from late 40s to late 80s. It has no age restriction but aims to be a sustainable senior cohousing homeowner community that promotes healthy aging in place.



### Core aspects of Harbourside

**Cohousing members were the developers.** Not surprisingly, members as shareholders and directors have a strong sense of ownership; they owned the community from the beginning. From late 2010 until move-in five years later, future Harbourside residents participated in planning, designing, and developing their community so that it directly met their needs and built a sense of community. Equity members' investment eliminated the need for a developer, or developer's profit, and ensured that members were the decision-makers. That said, developers are attracted to cohousing because the members are "pre-sold" buyers, and some innovative developer-led cohousing projects are forming in BC and the US.

**Resident-management continues after development.** Harbourside, like many other cohousing communities makes decisions by consensus with a super-majority voting back-up. Members were the decision-makers during the development process and are all on the governing strata council. In contrast to conventional seniors facilities where top-down decision making and external management are common, Harbourside and other cohousing communities reduce costs and increase quality of life through governance systems based on voluntary member participation.

**Harbourside's mandate was to create a community of compact, private dwellings where neighbours know and support each other**, an environment that will enable the people who live there to flourish through mutual support as they age in place, and in community. The attractive waterfront site

invites physical activity and social interaction. Harbourside's buildings as well as the community's social fabric nurture an innovative elder culture with lively connections to the larger society. While respecting personal privacy, Harbourside fosters cooperation, social connection, and affordability through design and through the commitment to share elder care as well as through common physical and social amenities.

**Ongoing commitment to learning and skill-building.** At Harbourside, members and professional consultants worked hard to develop members' skills – communication, conflict resolution, facilitation, organization – while the project was under development. There is a commitment to continue developing these skills as a cohousing community.

**Skilled professionals grounded the Harbourside project.** Although cohousing needs committed founding members, it also requires professionals to bring the project to completion on time, and on budget. By 2015, Ronaye Matthew (Cohousing Development Consulting, Burnaby, BC) had been Project Manager for seven completed cohousing projects, including Canada's first two senior cohousing communities – Wolf Willow and Harbourside.

#### **Ongoing learning and skill-building at Harbourside**

Harbourside founding members were educated about cohousing, and members continue to develop skills for living in community. Durrett's Senior Cohousing Handbook provided exactly the "how to" guide that Harbourside Cohousing's founders needed to launch their project. Everyone received a copy as a benefit of membership. It became the "go to" book to find answers every step of the way, and it reassured the founders that their concerns and stumbling blocks were normal parts of the process of creating cohousing. The Handbook was central to a five-day training workshop with Charles Durrett in Nevada City California that two Harbourside founders, Andrew Moore and Margaret Critchlow, took in April, 2011. At the end of that workshop, Durrett suggested that they hold an information meeting. "If 50 people show up," he said, "You have a cohousing project." Fifty-five people came to an information session in Sooke on May 13, 2011 and a cohousing project was born!

Moore and Critchlow learned how to offer the ten-week "Study Group 1," as it was called in the training workshop and in the Senior Cohousing Handbook. With Durrett's encouragement in the workshop to "make the course their own," they create a weekend course, "Aging Well in Community," and offered it 13 times through Royal Roads University. (See Appendix for more details about the course). Every household that became a Harbourside equity member was required to take it. The course also raised awareness of alternatives among people who had no intention of joining cohousing but wanted to take some control over their aging scenario.

### Harbourside's story of development

**One of the challenges of cohousing is how to ensure all members' voices can be heard while making decisions efficiently** and communicating effectively with the professionals. A particular organizational structure helps meet that challenge.

Harbourside's members worked with the architect, project manager, and other professionals to design the project and build the group. The project manager attended regular monthly meetings at which all members participated in making decisions collectively, rather than empowering committees to make decisions on their own. In the interests of clarity and efficiency, members agreed that all communications between members and professionals had to go through the project manager.

**In 2013, eight households were the founding equity members of Harbourside Cohousing.** They retained Ronaye Matthew, of Cohousing Development Consultants, as project manager. CMHC provided seed funding beginning in 2012 and Proposal Development funds in 2013 for a total of \$70,000 in grants and loans. All 31 units sold out prior to construction start in Fall 2014. By the project's completion in January 2016, more than 200 people had signed up to be notified if a Harbourside home became available for purchase or rent.

### How is a waterfront, resort property affordable housing?

Cohousing is generally the same price as comparable market housing, even a little more costly because of a focus on compact unit sizes, ample common space, and green features. Yet it is affordable housing for many reasons:

- **Harbourside is excellent value.** The average cost of a Harbourside unit was about \$375,000 before taxes. (Average unit size is 845 sq ft. plus a deck the width of the unit.) Harbourside units cost 15% less than the benchmark price of a waterfront condominium in greater Victoria (>\$442,000 in Feb, 2015). And at Harbourside, residents also have the use of almost 4000 sq ft of Common House, other common spaces, guest rooms, a care suite and a dock.
- **Harboursiders can build equity** because they fully own their own homes. The homes are simple strata (condominium) title, like most cohousing in Canada. Households own their individual units. Together they own the common property and common assets of the strata corporation. Strata fees including common amenities are about \$250/mo. These compare well with average monthly strata fees in Victoria of .35/sq ft (about \$300 for 845 sq ft) not to mention the monthly cost of independent living for seniors at \$1400-3500/month.<sup>19</sup>
- **Affordability was a core value at Harbourside, so members wanted to include some units with deeper affordability.** They applied for and received Canada Mortgage and Housing

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<sup>19</sup> A Place for Mom: Connecting Families to Senior Living (n.d.).



Corporation support in the form of Seed Funding, and then Proposal Development Funding totaling \$20,000 in grants and \$50,000 in no-interest loans. These funds were used for a Housing Need and Demand Study in Sooke, developing a business plan, and for other development costs. Members agreed to create two units priced 20% below market by removing the land costs borne by those units. They created an income-based policy to determine eligibility for those units and to require that the units remain perpetually 20% below market. Ultimately, a qualified buyer came forward for only one unit, so the other became market housing. District of Sooke did not have policy in place at the time to register a covenant on the unit, so Harbourside created its own agreement with the purchaser of the below market unit to ensure that when the unit is resold it will remain affordable.

- **Harbourside is very energy efficient** so seniors can count on low utility bills. The energy modeling for the apartment building achieved an Energuide 89 rating, with ratings of over 80 for the duplexes and fourplexes. Overall, the project is Built Green Canada Gold, equivalent to LEED Gold.
- **The culture of cohousing and compact unit sizes encourage conservation.** In the US, cohousing members use 50-75% less energy for heating and cooling than in their previous homes. Cohousing residences are compact – only about 60% of the size of average new homes in the United States (1100 sq ft vs 2300 sq ft.). Units at Harbourside are about 45% of the size of the average new Canadian home. Cohousing communities on average occupy less than 30% as much land as new subdivisions for the same number of households, and about 50% as much land as the same individuals occupied before they moved into cohousing. Cohousers in the US drive 25-60% less than others.<sup>20</sup>
- **Cohousing facilitates sharing, which reduces other costs and encourages sustainability.** Sharing can include sharing cars, group buying (cable/internet, health care, bulk food), shared tools and toys (boats, camping gear), community gardens, common meals, and more.
- **Residents find that savings also occur through co-care or neighbourly mutual support in cohousing.** For seniors especially, mutual support can make independent living possible for much longer than if they lived “alone.” Mutual support eases recovery from surgery or accidents. Driving to appointments or theatre, shopping and cooking for each other, going for walks, looking after pets, all can be part of co-care. Harbourside’s common amenities include a studio apartment designated as a “care suite.” The suite provides flexible space for paid or volunteer care providers (e.g., family members) to look after a member who is ill or dying. It may also provide a respite care space. Harbourside members are actively working on building an effective co-care program as a prototype for their community and an inspiration to the rest of Canada.

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<sup>20</sup> Durrett, C. & McCamant, K. (2011).

## Lessons Learned and Prospects for the Future

- **There is a pent-up yearning for community, especially among Baby Boomers.** Senior cohousing appeals particularly to Baby Boomers who had an agenda for social change in the '60s but did not often live communally for their child-raising years. Now that they're in *their* 60s, the desire to reactivate youthful values is palpable, especially as boomers respond to the state of the world and the planet. Can they *'be the change they want to see'*? Many seem eager to find out.

- **Affordability is highly valued and difficult to achieve.** There is a dance always between values of affordability, aesthetics, designing for physical accessibility, and building "green." Harboursiders, like many Baby Boomers, want it all.

- **A personal and community commitment to combine co-care with a potential care suite gives members confidence that they can age in place** in senior cohousing and enjoy healthier, richer, more active lives than if they lived in conventional housing, or in the institutions they dread. One of the hardest things to learn, apparently, is the obligation to receive. Participants in the "Aging Well in Community" course are eager to share what they would offer to their neighbour but find it much more difficult to agree to request or even accept the same care. Learning from ElderSpirit (see case study in this guide), Harbourside members are working hard to build three co-care values: asking, giving, and receiving. They recognize the challenge of learning to accept help in a culture that values individualism so highly.

- **Harbourside's development benefited greatly from an experienced project manager with a strong commitment to cohousing.** This was a cost of development at Harbourside but members knew that without expert project management, the cost of their inexperience would be far higher and the results less successful. At present, only a handful of people in North America have this expertise, which is a major constraint on the ability to scale up senior cohousing to meet demand.

- Finally, **Harbourside Cohousing is a prototype.** If well-documented and if the lessons from their experience are learned, Harbourside can lead to the creation of other senior cohousing projects. Increasing capacity to facilitate the "Aging Well in Community" course, and to develop senior cohousing, could allow for scaling up senior cohousing as a radical social innovation to respond to the "silver tsunami" of aging baby boomers.

## Conclusion

It is clear from the enthusiasm for Harbourside that Senior Cohousing is an idea whose time has come in British Columbia. It is also encouraging that Harbourside sold all its units long before the project was complete.

Harbourside, with its care suite and reliance on the "Aging Well in Community" course, has taken a different approach than its sister community, Wolf Willow in Saskatoon. We believe that these aspects of Harbourside have made it particularly attractive to potential members by raising awareness of how cohousing can support aging well, and increasing acceptance of issues that can occur in the aging process.

## Faith-Based Models

### Case Study – Faith-Based Cohousing – US Examples

*Senior Cohousing in the US began as a leap of faith*

#### Glacier Circle (Davis, California)

*North America's first Senior Cohousing Community*

In 2001, a group of 12 long-time friends in the Unitarian Universalist Church in Davis, California were talking about retirement options. Some were members of a Unitarian women's discussion group. They were professionals, a mix of academics, scientists and a watercolorist. They decided to involve their partners, explore issues of aging together and see if they could come up with a "better way."<sup>21</sup>

In studying what was required for successful aging, they invented their own version of what Charles Durrett calls in his *Senior Cohousing Handbook*, "Study Group 1." The study group helps participants decide if senior cohousing is for them: how and when to downsize, how to prevent social isolation, how to nurture spirituality in old age, and how to maintain active, meaningful lives. Participants develop the courage together to discuss what their last years and even the last days of their lives might be like.

The Davis group had the benefit of nearby Muir Commons, the first cohousing community in North America. Muir Commons developer and fellow Unitarian, Virginia Thigpen, advised the new group. The 12 friends -- a mix of 4 couples and 4 singles totaling 8 households -- purchased and developed a site on Glacier Place in West Davis, near a wildlife area, a hospital, and shops. The result: **Glacier Circle**, an 8-unit townhouse equity cooperative that in 2005 became North America's first senior cohousing community, as well as the first cooperative housing for seniors. (By 2015, there were 98 such co-ops in the US). The average age of the founding members was 80. Some wished they had started earlier: "It would have been great to start aging in community by the age of 60 or 65. If we could share one piece of advice to those considering senior cohousing, that would be it: Just do it!"<sup>22</sup>

A common house provides gathering space for Glacier Circle's frequent potlucks and shared meals. A professional chef comes in to offer meals three times a week. An apartment on the second floor of the common house houses a caregiver to support residents to age at home. All the units have two bedrooms to allow for the possibility of a personal live-in caregiver.

Glacier Circle is small by cohousing standards (the recommended size is 15-30 households) but its units are relatively large, and priced accordingly. They range from 1023 sq ft to more than 1500 sq ft. The average unit cost was \$400,000 on completion in 2005.

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<sup>21</sup> Durrett, C. (2009). p. 206.

<sup>22</sup> Ibid, p. 211

## ElderSprit (Abingdon, Virginia)

*Affordability, spirituality, and affirming aging*

<http://www.elderspirit.org/>

Affordability, spirituality, and affirming aging were guiding principles in developing **ElderSprit Community** in Abingdon, Virginia. The second senior cohousing community in North America is an intentional, mixed-income, cohousing community of elders (55+). The average age of the founding members was 70, a decade younger than at Glacier Circle, and fewer were married (36%).<sup>23</sup> ElderSprit members are committed to growing older with spirit, recognizing the importance of exploring and cultivating the spiritual aspects of human nature. The community's mission is "To be a participatory community of mutual support in which all spiritual paths are respected and encouraged."<sup>24</sup>

Every forming cohousing community benefits from a "burning soul," and for ElderSprit that soul was Geraldine (known as Dene) Peterson, a nun who got a grant from the Retirement Research Foundation of Chicago to support development of the project and raised over \$3 million in state funds and home sales prior to construction. The members of ElderSprit moved into their homes in 2006, just after Glacier Circle.

The 29 unit community includes one and two bedroom units. All are one storey, and wheelchair accessible. ElderSprit is located on 3.7 acres near amenities and adjacent to a "rail trail." There are 16 home-ownership condominiums and 13 rental units with rents geared to income for households that qualify under federal government guidelines.<sup>25</sup> According to the community's website, unit prices were in the \$150,000 range in 2014 and rents were as low as \$500/month for qualifying households.

Members share a common house and a spiritual centre. They prepare and serve common meals three times a week. The non-profit ElderSprit Development Corporation owns the land, collects rents, and maintains the grounds and common areas. Homeowners and home renters have equal input in governance and make decisions by consensus.

ElderSprit is committed to affirming aging as a positive experience by living together *interdependently* to support each other in community. Academics see this self-reliance as a key to thriving in community: "the residents are primarily responsible for, and have to work at, preserving a spirit of harmony and cooperation to ensure their [community] provides the quality of life they desire."<sup>26</sup>

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<sup>23</sup> Glass, A.P. (2014).

<sup>24</sup> ElderSprit website.

<sup>25</sup> Glass, A.P. (2014).

<sup>26</sup> Grant, B.C. (2006) cited in Glass, A.P. (2013).

## Affordability Models

The following models focus on affordability, and are adaptations of traditional cohousing. Some of the models are not based on home ownership, but rather they are focused on rental units.

### **Petaluma Avenue Homes Cohousing (Sebastopol, California)**

*The first affordable rental cohousing community in the US*

Charles Durrett and Kathryn McCamant's Cohousing Company developed Petaluma Avenue Homes as the first affordable rental cohousing-inspired community in the US. It is not a seniors-focused cohousing project, but it is an interesting model that seniors' communities can look to for inspiration.

The 45-household, multi-generational project, completed in 2009, is located in the vibrant, small town of Sebastopol, California (near Santa Rosa), within easy walking distance of a thriving, pedestrian-oriented downtown. The cohousing project occupies a 2.5 acre infill site on a hill overlooking a wildlife preserve. The community is open to households making less than 50% of the mean income for the area.

Petaluma Avenue Homes was developed and operates with Federal housing financing that is available in the United States. To make rent affordable to lower income tenants, they utilized the Low Income Housing Tax Credit Federal Program, which "incentivizes investors to inject capital into rental apartments for lower income Americans." The property received a tax credit allocation in 2007 for \$1,043,213 with a 10 year value of \$10,432,130.<sup>27</sup>

Financing partners included the City of Sebastopol and Sonoma County. In most cohousing projects, members are the managers, but the affordable rental aspect of this project, and associated bureaucratic requirements, would have made it challenging for members to manage. Consequently, Satellite Affordable Housing Associates (SAHA) Property Management manages Petaluma Avenues Homes.

The project includes 18 one-bedroom apartments, 10 two-bedroom units, and 17 three-bedroom townhouses. The dwelling units surround two courtyards. "Cohousing principles were applied in designing the community garden, common house, and abundant open space, encouraging all residents to come together to build their community."<sup>28</sup>

A 3,000 square foot common house links the courtyards and includes a large community dining room, living room, sitting room, kids' room, computer room and two offices. According to the Cohousing Company website, "Significant portions of the site are preserved as open space including a wild area and a large community garden. Solar power will meet the electrical demand of the common house as well as all site lighting."<sup>29</sup>

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<sup>27</sup> Affording Housing Online. "Petaluma Avenue Homes."

<sup>28</sup> Durrett, C. & McCamant, K. (2011).

<sup>29</sup> The Cohousing Company: McCamant & Durrett Architects. "Petaluma Avenue Homes: Affordable Housing in Sebastopol, California."

## **Casa Velasco (Oakland, California)**

*Affordable rental housing for seniors*

The Cohousing Company has developed other affordable housing projects that are designed to encourage casual social interaction and a sense of community among residents. Although not technically “cohousing,” because they are not owner-developed and managed, these projects apply cohousing principles of cooperation and participation in ways similar to those promoted in this Guide.

Seniors are the focus of one such project. Casa Velasco is a 2004 conversion of a 1920 former telephone company office in Oakland, California.<sup>30</sup> The five-story, 27,000 square foot brick building now houses low-income seniors in 15 studios and 5 one-bedroom apartments.

Residents can gather in Café Velasco’s extensive rooftop common facilities. These provide a shared but neutral place for members to have meetings and social get-togethers. Community organizers supported residents to develop neighbourly relationships with each other, making the project more than just an affordable place to live.”

## **Lilac (Leeds, UK)**

*Low impact living and affordable housing community*

<http://www.lilac.coop/>

Lilac, which stands for Low Impact Living Affordable Community, is an innovative, multigenerational cohousing project in West Leeds. The group formed partly in response to concerns about climate change. Using straw-bale construction and other unconventional techniques to build the community, Lilac also took an alternative approach to financing. A book by one of the co-founders describes the project’s history.<sup>31</sup>

Twenty households each bought a share in the mutual housing company that owns the Lilac site. Each share is equal to 10% of that unit’s value, then members pay 35% of their income for their share each year as housing charges. The project was financed by large, long-term loans whose repayment is compatible with increasing, or at least steady, personal incomes. While perhaps well suited to younger members, Lilac’s model is less appropriate to the lower, often declining incomes of seniors.

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<sup>30</sup> The Cohousing Company: McCamant & Durrett Architects. “Casa Velasco: Senior Community in Oakland, California.”

<sup>31</sup> Chatterton, P. (2015).

## Older Women's Cohousing (Barton, UK)

*A housing community for older women*

<http://www.owch.org.uk/>

**Older Women's Cohousing** group (OWCH), under development in Barton, north London, aims to be the first senior cohousing community in the UK. It is specifically designed by and for older women with the intention of being "a beacon for other older people to learn from."<sup>32</sup> Praise from *The Guardian* for offering women the chance to live independently but in a shared community is some compensation for 16 years of work that members have put into the project.<sup>33</sup>

The group is composed of women 55 and older, from all over the London area. Many had worked in the arts or the public sector. They wanted to remain in the London area but lacked the capital to purchase land there. This was very difficult, given the cost of London real estate and the lack of urban prototypes for mixed tenure cohousing. So OWCH sought a developer rather than trying to self-finance a portion of the project and getting a construction loan for the balance, as is common in Canada.

About one-third of the members could only afford below-market rental, so a social housing component was important to include. The government required that this be administered by a housing association (a non-profit housing provider registered with the government). Lack of familiarity with cohousing in general and senior cohousing in particular impeded their progress with housing associations, as did fears that OWCH would increase demands on social care in the area.

Maria Brenton, director of the UK Cohousing Network ([www.cohousing.org.uk](http://www.cohousing.org.uk)), and its lead on senior cohousing, helped OWCH find a developer, the Hanover Group. It specializes in creating and managing retirement flats for seniors. Brenton matched OWCH with a charitable trust that provided half the capital for the social rental flats. Housing For Women, a small housing association, borrowed the rest and committed to be the landlady for the social rental units. By 2013 they had gained planning permission. The site is a former convent, now demolished, in a historic conservation area on Union Street in Barnet, walkable to amenities.

A building of 25 three, two and one-bedroom flats with common space and a garden has been designed by the architects Pollard, Thomas, Edwards, with input from OWCH members. The aim is for a well-designed, low-energy building suitable for growing old in and fitting in sympathetically with the local conservation area. Of these, 17 of the flats are for sale and the remaining 8 will be below-market rentals.<sup>34</sup>

In February 2015, construction began on the project, now called New Ground Cohousing.<sup>35</sup> Only one of the founding members of OWCH was still alive to witness the ground-breaking, but as photos of the event show, the group has acquired many new members over the long years of planning. Completion of construction is expected in 2016.

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<sup>32</sup> Brenton, M (2015).

<sup>33</sup> Addley, E. (2015).

<sup>34</sup> OWHC: Older Womens Co-Housing website.

<sup>35</sup> Caven, J. (2015).

Because the social rental component was not imposed and no public money was involved, OWCH allocates flats according to eligibility criteria agreed with the charitable trust and Housing for Women. This benefits OWCH, giving it flexibility to accept only applicants who are interested in cohousing. On the negative side, because the OWCH cohousing is charitably financed, it is not necessarily replicable by other groups. "It means that we have not established a workable precedent for other affordable schemes," says Maria Brenton.<sup>36</sup> She is a member of another cohousing group forming in the London area, Cohousing Woodside, on a six acre site of a former hospital. Hanover will develop a portion of the site for senior housing and social rental, but this will not be part of the cohousing community.

### *Affordable Cohousing -- Next Steps in the UK? Learn from the Netherlands*

Charles Durrett's *Senior Cohousing Handbook* points to hundreds of northern European examples of affordable, rental cohousing, including cohousing for seniors. In the UK, as in North America, rental cohousing is a rarity and its potential continues to be untapped, partly because of the challenges of working with local housing authorities and partly because a culture of sharing is unfamiliar.

Maria Brenton observes:

My experience of cohousing in the Netherlands is that senior cohousing (or 'living groups') was seen three decades ago as a means of keeping an ageing population happy, healthy and active and so reducing their demand on health and social care. Government policy promoted cohousing and local authorities and housing associations in many areas of Holland formed working partnerships with senior groups to realise it. There are about 230 groups around the country. The communities allocate tenancies themselves according to the needs of the group as well as in conformity to any financial eligibility requirements. It has helped that the Dutch housing tradition is built on an affordable rental model ...

In the UK, Maria Brenton continues, "we are considering our next move to be retrofit - helping to create cohousing out of existing concentrations of older people who rent, so that they do not have to move house. The passivity of many seniors makes creating cohousing in existing communities a challenge. How can community development skills be used to create a sense of community where it has not grown organically?"<sup>37</sup>

This How-to Guide is one way that such community development skills can be shared to encourage the inclusion of cohousing principles in existing rental and strata-titled housing.

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<sup>36</sup> Brenton, M.

<sup>37</sup> Ibid.



## Adapted & retrofitted models

Many of the previous examples are new-build communities, however cohousing principles and philosophies can be retrofitted and applied in a variety of communities. This section outlines examples of adaptive applications of cohousing principles.

### Solterra Co-housing Ltd

<http://solterraco-housing.com/>

#### *Canadian Home-sharing for Seniors*

Shelley Raymond is a Broker of Record of her own real estate company in Port Carling, Ontario. In 2009, her mother developed Alzheimer's and went into long term care. Her father with onset dementia wanted to stay in his own home and remain independent but he was not used to living alone or being alone. He quickly found he was lonely, isolated, and unable to maintain the family home.

Shelley was desperate for a solution that would give her father the privacy and independence he craved. She knew that he needed to keep his housing costs affordable, and he also needed housekeeping services that were within his budget. Dissatisfied with the available options, Shelley explored other models worldwide and developed her own model. Her goal was to help her dad have a better quality of life on the moderate funds he had available. Could she develop a non-institutional alternative for seniors that would not only be more affordable and satisfactory, but also save money for the health care system?

Solterra Co-housing Ltd. is the innovative company that Raymond created to meet the needs of her dad and others like him. She calculates that each suite in a Solterra home saves the taxpayer \$43,000 per year by delaying or keeping a senior out of a long-term care facility.<sup>38</sup>

Co-housing – with a hyphen – is different to the cohousing model developed in Denmark and imported to North America in the 1980s. Solterra defines co-housing as sharing a home or dwelling with more than one person.<sup>39</sup> Solterra projects are smaller than conventional cohousing -- four to six residents compared to fifteen to thirty-four households.<sup>40</sup>

To date, Solterra projects have been initiated by the company unlike cohousing models where future residents cluster together to plan, organize, and develop their housing project. Solterra Co-housing finds vacant land suitable for a purpose-built shared home or they facilitate the renovation of an existing home suitable for sharing.

The company screens applicants to cluster "like-minded" residents by matching needs, health, financial, and lifestyles to the available properties in the area where they want to live. A subsidiary, Solterra In-

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<sup>38</sup> Solterra Co-housing website.

<sup>39</sup> Raymond, S. (2015).

<sup>40</sup> Durrett, C. & McCamant, K. (2011).

Home Support Services, Ltd., liaises with residents to provide grocery shopping, meals, cleaning, etc. The co-owners also save money by sharing the household expenses and taxes including the cost of a homemaker. A variety of levels of care are available, ranging from independent living to over 35 hours of homemaking care with the option of paying privately for personal care.

**Ownership and decision-making.** In both conventional cohousing and Solterra's model, residents participate in managing the property and make decisions about living in their community. Co-owners participate in a House Committee that governs the day-to-day operation of the home. They set policy, for example, about pets and parking. They share the cost of utilities, property taxes, and other operating costs including staffing.

Solterra's residences are small, housing four to six residents, and have a housekeeper who provides meals. The homes are co-owned by the residents and registered on title/deed as Tenants in Common. Residents retain equity in the property and their share in the home can be sold when they leave or die.

**Zoning.** Although venturing into new construction of purpose-built co-housing, Solterra more often acquires and adapts private homes to meet the needs of shared housing for seniors. The resulting shared home is not considered a group home for zoning or other regulatory purposes.

Private suites in Solterra homes are 400-600 sq. ft., consisting of a private bedroom and bathroom and often a sitting room. A common kitchen and shared living areas meet co-owners' needs. The company looks for properties near community amenities and provides transportation services. To date, Solterra homes are clustered in the Muskoka area of Ontario, with plans to extend along the Hwy 11 corridor near Barrie.

The shared home that Shelley created for her father in Bracebridge ran for 3 ½ years with up to 53 hours a week of hired homemaking care. Turnover was upsetting to residents as they had become an extended "family". Following the death of the original co-owners, the trustees of their estates have rented out the suites to people who were independent, able-bodied and who took turns doing the household chores and maintenance. Solterra still manages the house, selects tenants and provides support if there is a conflict. Two of the suites went back up for sale so the shared house may change again. This is inevitable and impactful in such a small residential community. Change is a challenge for the future in this innovative, affordable option that balances seniors' needs for independence and for social connection.

## Neighbourhood Village Model

### NEIGHBOURHOOD 'VILLAGE'

*An innovation to support aging at home*

**Neighbourhood Villages are “self-governing, grassroots, community-based organizations, developed with the sole purpose of enabling people to remain in their own homes and communities as they age.”**

Most people, whether living in rural or urban areas, prefer to stay at home in their later years and not move into formal assisted living facilities or retirement homes. The challenge comes when you're no longer able to carry out necessary household tasks on your own, such as driving, shopping, visiting doctors, making minor home repairs, or paying bills.

"The Neighbourhood Village," sometimes called an intentional community or virtual retirement community, is a creative solution that helps seniors stay in their neighborhood as they age. This is done by organizing and delivering programs and services that enable seniors to lead safe, healthy, productive life in their own home.

Each Village is operated as a non-profit organization to serve a specific geographic location. There's significant involvement from volunteers, and each Village offers different programs and services that best serve its members.

The concept was pioneered by Beacon Hill Village in Boston, which was founded in 2001. Now there are over 140 Villages worldwide, with more locations in the works.

*Beacon Hill Village in Boston, MA*

<http://www.beaconhillvillage.org/>

Beacon Hill Village offers a coordination of neighbourhood services and programs that members can access all while living in their own home. Participants pay an annual fee (as of spring 2016, it was \$675 per individual, or \$975 per household), with monetary assistance is available for low-income residents, which entitles members to such services as:

- Concierge services; social and cultural programs; transportation; discounted health and wellness programs and home health care providers.
- Transportation to health care providers and shopping;
- Geriatric care management;
- Referrals to discounted, vetted providers such as electricians, plumbers, organizers, personal trainers, massage therapists, and homecare specialists;
- A volunteer assistant to help in the home or around town;

- Walking groups and exercise classes with a personal trainer.<sup>41</sup>

In addition to the services themselves, many members report that, although they live in their own homes, there are social benefits to belonging to the village network: the friends they meet and the many cultural, social, and volunteer activities that are available. These activities and the opportunities for interaction help seniors successfully address such challenges as loneliness and depression. In turn, this can help reduce medical bills and delay or prevent the need for more expensive assisted living facilities.

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<sup>41</sup> Beacon Hill Village website.

## Part 4: APPLYING THE PRINCIPLES OF SENIOR COHOUSING

### How to Create New-Build Cohousing – Steps toward building new communities

It is often said that there are two wings to the unusual and beautiful bird that is cohousing community development. The grassroots, volunteer group that becomes the cohousing membership forms one wing. The other wing is the team of professionals whom the group hires to bring expertise to the project. The project itself is the body of the bird. Both wings need to unfold and fly together for a project to get off the ground and soar.

#### Step 1: What if?

Cohousing communities often begin with potential members asking themselves a question: “What if?”

**What if we could create more connection with our neighbours?** What if we could live in smaller footprints but expand into large, shared common areas to enjoy food, music, activities, and guests? And for those in the second half of life, what if we could create an alternative to institutional facilities for aging well, an alternative we would like to live in now?



**A good starting point is to reflect on your values, your stage of life, personal health, financial capacity, and where you are in the housing landscape.** It is also worth considering whether you want to join an existing cohousing community or start a new one.

- ⇒ **Values, stage of life, and personal health.** Do you value privacy and also appreciate having a connection with others? Are you able to thrive in going about your daily activities without needing assistance? Are you ready to plan for the next chapter of your life? Experience suggests it's best not to wait until you feel old!

Family doctors see people every day who are “not ready” to consider changing their living arrangements. But it is often too late in many ways when they are finally ready to consider moving to an independent living or assisted living facility. Or worse, they may still not want to move and their children or others will choose the facility and orchestrate the move.

“Don't wait too long” is the recommendation. There may be no room in the facility you want, it may be too expensive, or you might need more care. Many say that the older you are the more challenging it is to make new friends and find your way in a new place. In creating Harbourside as a community with a focus on active aging, we invited people to consider us when they entered

the “second half of life.” The youngest Harbourside member joined at age 47, the oldest was 89 when she decided to live with her daughter in a two bedroom unit. Most founding members were active, energetic people in their 50s and 60s.

- ⇒ **Financial capacity and location in the housing landscape.** Do you have a large house that you could turn into a multi-household residential home “inspired by cohousing” or modeled on the “Golden Girls” TV show? Do you have funds to commit to the multi-year process of creating a new cohousing community or at least to purchase a home there at the completion of the project? Do you have bare land that you think would be suitable for and attractive to a new cohousing community? If so, what if you became part of a new cohousing project? If not, don’t despair as lower budget alternatives are described in the case studies of Affordability Models as well as in the section on retrofitting principles of cohousing in this Guide.
  
- ⇒ **What if you join a completed cohousing community? What if you create one?** For people with equity in a home, savings, and/or access to credit sufficient to purchase a home in the neighbourhood, creating new cohousing or buying into a completed cohousing community can be particularly appealing. One way to find out if cohousing is for you is to purchase or rent a unit in a completed cohousing community if you can find one with available units. An advantage of this path is that you don’t have to spend years in meetings to plan and build your community. But that is also the downside of joining a completed cohousing project. Sharing the “what if” questions with others and co-creating your own community can be an immensely creative, powerful, challenging, and bonding experience.

Participants creating new cohousing have the opportunity to get the kind of community and housing that they want, and can afford. Each community reflects the priorities of the particular group of people who created it. It also represents the consensus decisions through which they give and take, smooth each other’s rough edges, and arrive at choices that everyone can live with. No two cohousing communities are the same. The values of the group, its size and demographics, choice of site, building forms, and budget all work together to create unique cohousing communities that facilitate both privacy and community.

## **Step 2: ‘What if?’ leads to ‘why not?’ through education**

The first step that cohousing experts recommend is to educate yourself about how others have answered the ‘what if’ question. Some resources are listed at the end of this guide.

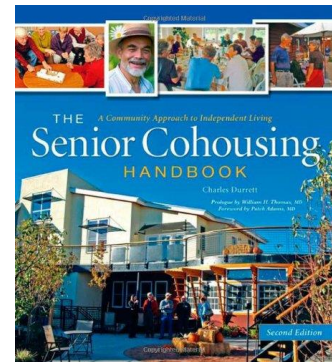
Kathryn McCamant and her partner Charles Durrett have written the definitive books on how to create cohousing for all ages based on the Danish models they have studied for decades and on their experience creating cohousing communities in North America since the early 1990s.<sup>42</sup> Their books provide an excellent starting point for anyone, ranging from the merely curious to those motivated to create new cohousing communities. (See more info in the Appendix.)

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<sup>42</sup> Durrett, C. & McCamant, K. (2011).

### Training

Durrett's *Senior Cohousing Handbook* (2009) is central to the Study Group 1: Train-the-Trainers workshops that Durrett offers in Nevada City California to support people starting senior cohousing groups to offer their own study groups on aging well in community. This course is now available in an [online format](#). New cohousing groups, and established ones, benefit from skills training of many kinds including facilitation, communication, conflict resolution, meeting management, and consensus-based decision making.



Consider requiring a course as preparation for joining your community.

Moore and Critchlow trained with Durrett then created a weekend course, *Aging Well in Community*, and offered it 13 times through Royal Roads University. Every household that became a Harbourside equity member was required to take it. The course also was popular with people who had no intention of joining cohousing but wanted to take some control over their aging scenario.

### **Education includes visiting existing cohousing communities.**

Visiting existing cohousing communities is a great way to learn about the possibilities and practicalities of cohousing. Furthermore, going on such a “field trip” is an enjoyable way to build connection amongst people who are getting to know each other as founding members of a new cohousing community.

You can locate the cohousing communities nearest you by consulting the Canadian Cohousing Network's listings ([www.cohousing.ca](http://www.cohousing.ca)). On Vancouver Island, the completed communities are Harbourside (Sooke), Pacific Gardens (Nanaimo), and Creekside Commons (Courtenay). Other completed BC cohousing communities are in Robert's Creek, Bowen Island, North Vancouver, Burnaby, Langley, and Nelson.

Cohousing communities generally welcome visitors by advance arrangement only. Some have a monthly potluck or open house at which the public is welcome. Many request a donation for giving a tour and/or hosting a Q&A.

CDC offers a free “What it takes” slide show and a PDF on “What it takes to develop cohousing” for groups to use in early information sessions  
<http://www.cohousingconsulting.ca/resources.html>

**Required course for Harbourside Cohousing: *Aging Well in Community* (Offered through Royal Roads University)**

Aging Well in Community uses experiential learning to highlight the opportunities, challenges, and difficulties of “aging in place,” and what advantages community offers in comparison to the alternatives. The course adapts senior cohousing, an established housing strategy in Europe but new to Canada, to completely reframe our societal expectations and options for aging. Community and creativity are keys to flourishing: learn how to grow old with passion!

Andrew Moore and Margaret Critchlow designed this course to help people plan for an uncertain future as they age. Participants share stories and experiences, knowledge and beliefs, fears and doubts, laughter, hopes, dreams, and aspirations. They become better equipped to make choices and plan their aging scenarios. The course helped people decide if aging in a senior cohousing community would support their vision of aging successfully.

**Learning Outcomes**

1. Get out of denial about aging and reframe your expectations
2. Recognize the importance of social connection
3. Develop a plan to flourish to the end of your life
4. Prioritize mutual support as an effective strategy for aging long and well.
5. Understand how more community creates more sustainability.
6. Become aware of your housing options.
7. Understand how you can adapt principles of senior cohousing to the living arrangements you want and can afford.

**Step 3: Who is invited?**

Over the years, countless small groups of good friends have talked about it over coffee or wine: “What if we started our own community where we could have our own homes but share some lively common spaces as we grow old together?” Very few of these get to Step 3, which is to broaden the discussion and see who else is interested in sharing their dream and grounding it in reality.

Cohousing is about invitation. It is not about sales pitches, marketing, or advertising. In more than four years, Harbourside spent less than \$1500 on outreach, yet “pre-sold” all 31 units before construction started. The project attracted curiosity and enthusiasm. Lots of free publicity flowed into raising public awareness about the project. A 30-minute documentary on CBC national radio in 2015 was simply the



most dramatic example of the kind of interest that Harbourside's "social experiment" in senior cohousing generated.<sup>43</sup>

### The invitation

It is important for founders to consider whom to invite, how to issue the invitations and, especially, to be clear about what you are inviting people to be part of. It is important to be able to share your vision with potential members as well as with officials, your larger community, and the general public.

Aspects of the invitation shift throughout the development process but some fundamental values remain important every step of the way. These values are:

⇒ **Believe in and demonstrate the power of a group.**

The core, founding members choose to cooperate on this journey together and to invest their time and money in a cohousing project because they share a vision of what can be accomplished together. They believe that what they create together is greater than what each could accomplish as an individual acting alone. Through shared risk-taking, commitment, shared experience, developing clear communications, and learning to make consensus-based decisions together, they grow to trust and respect each other. Their authentic connection will attract other people who are similarly drawn to the power of a high-functioning group that is creating cohousing.



⇒ **Be yourselves.**

Cohousing members quickly learn to be authentic in their communications. This manifests on many levels as the group forms, becomes adept at working together, and eventually lives in the completed community. At the level of "invitation," to be yourself means to present your project, for example at an information meeting, in a way that is natural and honest. Some of Harbourside's founding members were quite shy about speaking in public, so they read their portion of the information session from cue cards. Others spoke eloquently without notes. Both approaches were important to the effectiveness of these sessions. Members of the audience could see themselves in such a group, where people could be themselves.

⇒ **Be okay with difference.**

All that people need in common to be successful founding members of a cohousing community is a commitment to trust, respect, and cooperate with their neighbours and to purchase a unit on

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<sup>43</sup> The Sunday Edition (2015).

completion of the project. They don't need to think alike or share political, religious, or other values. Learning to accept differences without having to be right is a big step on the cohousing journey!

⇒ **Be clear about your values, mission and vision from the beginning so you are clear what your project is – and is not.**

Don't spend so much energy trying to perfect your mission and vision statements that you are unable to adjust and evolve as new members join the founding group. Harbourside, for example, started out as a 55+ seniors community; it soon relinquished the age restriction so that family members could join, but retained a strong value on "aging well in community." CDC's Ronaye Matthew often advised Harbourside members to "hold lightly" their attachment to particular priorities, and especially, outcomes. Part of the magic of group wisdom that can arise in the cohousing process is that no single member of the group could have predicted the solution that the collective came up with, and often it is better than any individual could have imagined.

⇒ **Make your invitation open and transparent.**

Let people know about your project through your networks. Word of mouth seems to work best. Invite them to a public information session, which your group might host monthly while you are building your membership. Experience suggests that information sessions are more effective and sustainable than responding to the interest of a few people at a time, which can dissipate volunteer efforts.

⇒ **Share an invitation to become an associate member** for those who want to learn more and see if your cohousing community is a good fit. See the following page for a description of the levels of cohousing membership recommended during development. Invite associate members to become familiar with the agreements you have made for your community, the money you have spent and plan to spend, the roles of volunteers and professionals. Invite them to join founding members in designing your community, even if they move on and do not become equity members. Their input will enrich the whole, whether they stay or go.

⇒ **Support those who want to accept your invitation to step into the "dance" of cohousing, and be willing to dance with them.**

A buddy system can work well, in which an established member of the group partners with a new Associate Member to address their questions and concerns, and to help them "get up to speed." Buddies can support new members to locate and understand information, and to follow protocol or guidelines in meetings, in the use of email, and in other forms of communication as well as in conflict resolution.

⇒ **Create and maintain clear boundaries.**

Cohousing teaches the importance of "boundarying" in many ways. There are so many volunteering opportunities in cohousing that members could exhaust themselves if they did not learn to say, "no," "not now," or, as the saying goes in Polish, "not my monkey, not my circus." Cohousing members learn to be honest with themselves and others about what they do well, and

poorly, what they will take on, and won't. An important skill is to learn to give honest feedback that is not meant or taken personally.

### **Levels of cohousing group membership during development**

(Source: adapted with permission from CDC Frequently Asked Questions About Cohousing, posted on <http://harbourside.ca/project.html>)

Anyone may attend an information meeting as a visitor. After that there are two formalized levels of membership: Associates and Equity Members.

**Associate Member** - An Associate Member is someone who is considering joining the community and wants to find out more about the group. Associate Members pay a non-refundable fee (Harbourside's was \$125) to help cover costs for marketing, mailings, etc., and they have access to all information that relates to the community.

Associate Members are encouraged to attend business meetings and to participate on committees and task groups. This gives them an opportunity to get to know the members, to educate themselves about past decisions and the cohousing process, and to determine whether this life-style choice suits them. (Associate membership is generally limited to three months, but may be renewable in the early stages of a project.)

**Equity Member** - Equity Members are people who: (a) have a strong desire to directly influence the quality and design of their home and neighbourhood; (b) have a vision about community that is different from what can be found in conventional developments; and (c) are willing to take the time and make the financial commitments to realize their vision. Prior to committing to the process they need to feel comfortable with the other members, be knowledgeable about their responsibilities and obligations, and have the ability to pay for a home in the community. Some projects, like Harbourside, require that equity members have taken a weekend course to prepare them to live in the community.

## **Step 4: How do you make it real?**

Start early to ground the dreams in reality. Here are some key steps and considerations:

- ⇒ **Be sure to keep good records** from the beginning. Keep a clear accounting of money coming into and out of the project. Keep well-organized virtual and hard copy records of all your agreements and of documents.

- ⇒ **Be realistic about how much cohousing costs.** Creating cohousing costs as much as conventional housing, sometimes more if the project includes a lot of common space. Members need to be able to afford to purchase a home in the completed community. Having members who cannot afford to do so is unfair to them and to the group. It can jeopardize the whole project's success.
- ⇒ **Open a bank account and start charging members.** One way to begin to ground a project and introduce members to the need to pay their way is to open a low fee, "community" account at a local bank or credit union. Collect money from members to cover the costs of particular expenses – e.g., workshops, consultants fees -- and begin collecting a fixed monthly amount (e.g.. \$30) from each household for incidental costs such as refreshments, meeting room rentals, or photocopying.
- ⇒ **Consider creating some non-market housing.** Some cohousing communities have been able to create a few below-market homes by removing the land cost from those units. Where the land cost is high, this has reduced the home cost by about 20%. CMHC provided grants and no-interest loans to Belterra Cohousing on Bowen Island and to Harbourside Cohousing to support the inclusion of non-market units. New groups may want to explore other avenues, such as service clubs, private foundations, and partnering with social housing providers or municipalities to create more affordable housing. At present, **the bottom line is that funding for a new cohousing community ultimately comes from members' equity investments.**

#### **Why does cohousing cost more than conventional housing?**

Although homes in a cohousing community are often more compact than comparably priced conventional housing, the common amenities are much more extensive. Gardens, play areas, workshops, and especially a Common House add huge value to members' quality of life but also increase the project's cost. At Harbourside, the average home (845 sq ft) cost \$375,000 (before GST), but is supplemented by an almost 4000 sq ft Common House with guest rooms, kitchens, entertainment spaces, a Care Suite, other multi-purpose rooms.

Desire for energy and resource conservation, as well low utility costs, motivates many cohousing communities to include "green" features that increase initial costs but can reduce the long term operating costs substantially. Harbourside is Built Green Canada Gold standard with Energuide ratings for its seven buildings in the 80s. Some older cohousing communities have retrofitted to add solar hot water and/or heating systems and reduce energy costs.

- ⇒ **Keep developing group skills.** Cohousing invites members to develop skills that challenge individualistic and adversarial aspects of mainstream culture. Instead of valuing democratic outcomes that can leave 49% out in the cold, cohousing makes consensus-based decisions that

everyone can live with. Instead of avoiding a neighbour with whom you are in conflict, cohousing sees conflict as an opportunity for growth.

At the simplest level, cohousing meetings feel and sound different to what most of us are used to. People “check in” at the beginning to say how they are feeling – for example, “I’m sad because my dog died,” “I’m full of energy from swimming this morning”. They then follow an agenda led by a volunteer facilitator. People speak one at a time and listen to what each other has to say. They don’t come into a meeting with their minds made up. There is no yelling, eye rolling, or muttering under the breath. They end the meeting on time and often share food afterwards. This makes the many meetings required to create cohousing not only bearable but actually enjoyable.

This kind of meeting can be unusual for some but it comes to seem normal with practice. Members become socialized into the customs of meeting management and consensus-based decision making. Their rough edges begin to wear smooth in the “rock polisher” of cohousing. Cohousing members benefit from clear communication guidelines that everyone agrees to. As they form, groups need to develop clear decision-making procedures and agreements about fundamental aspects of their community – for example, age restrictions, pets, wheelchair accessibility. Bringing in experts to hold workshops can help develop a group’s skills in meeting management, communication, facilitation, conflict resolution, public speaking, and more.

- ⇒ **Build and sustain momentum.** There will be a few members in the early stages of most cohousing projects who fear that the group is moving too fast. This can be connected with a reluctance to commit money and/or time to the project, and ultimately a reluctance to live in the resulting community. While it is important to spend money prudently, and never to spend more than is appropriate to the stage the project has reached, if the group looks deeply at fears about going too fast, they often prove groundless. Cohousing projects take years to come fruition, and especially for seniors who may feel “too old to buy green bananas,” as Chuck Durrett likes to say, there is no time to waste.

## Step 5: Where and how do we want to live?

Giving serious consideration to where you want to locate your community and exploring different housing forms and styles helps to build the group. Most groups enjoy this process, unless and until it results in a hard decision about which site they want and can afford.

- ⇒ **Find a site. Rather than looking at property right away, it can be helpful for a group to agree first on site selection criteria.** First, the site needs to be suitable for multifamily residential housing. Can members agree on a region or neighbourhood? Do they want an urban or rural location? Is walkability to amenities important? Connection with transit? With nature? How important is access to green space? Water or mountain views? Are you content with a compact city lot? Would you consider purchasing a “sow’s ear” to turn into a cohousing “silk purse”? Do you want to purchase an existing facility – e.g., a resort – for conversion/expansion into

cohousing? How many units do you want to build? What building forms would you consider – single family homes, duplexes, etc. What can your group afford?

- ⇒ **Visit open houses, talk to realtors and developers** to find out what you can get for the money you plan to spend. Identify what potential sites are available in your price range. Look at house forms and floor plans and consider the range of choice your community might offer.

As you begin to identify potential sites, consult Official Community Plans, Zoning Bylaws, and other documents that prioritize growth in particular areas. Talk to a municipal planner to find out what is possible on a particular site. Pick the low hanging fruit. Even a site that is easy to develop will take a great deal of time and energy. It is seldom worthwhile to try to build cohousing where the neighbours, the planning documents, and the zoning laws don't want it.

- ⇒ **Plan the size of your community** taking all of the above into account. An expensive site may need more members and thus more homes to pay for it. A project with a lot of momentum may attract a lot of members. The values of your project also may affect its size. "Never build a cohousing community with more than 50 adults," insist the Danes.<sup>44</sup> Durrett and McCamant recommend that cohousing projects average between 15 and 34 households. Senior cohousing communities tend to be smaller, rarely exceeding 25 households in Denmark.<sup>45</sup>

**For those ready to take a leap of faith, 'what if' turns into 'why not?' and you are ready to open the other wing of the cohousing bird and take flight.** Before you buy land, take the next step and connect with a potential cohousing project manager who can liaise with the other professionals that will soon be needed for your project to move ahead smoothly.

## Step 6: What professionals do you want/need for your project?

Do not try to go it alone. That is the advice of experienced cohousing groups: professionals are essential to the success of cohousing projects.

A **project manager** is required because any development project these days is complex, tends to cost millions of dollars, and will require a wide range of professionals. Cohousing development is particularly complex, so a project manager who has experience in cohousing is especially important. Harbourside's professionals included: archaeologists, an architecture firm, a code consultant, construction management, an energy advisor, a landscape architecture firm, Cohousing Development Consulting's project management, surveyors, five kinds of engineers, a traffic safety study, a sewer serviceability study, and at least four other consultancies.

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<sup>44</sup> Durrett, C. & McCamant, K. (2011), p. 31.

<sup>45</sup> Durrett, C. (2009), p. 85.

Project management may seem expensive but it is essential to success and will save a group both time and money through skillful shepherding of the group's resources. A good project manager can also support the group to develop communication, governance, and decision-making skills and agreements. Most importantly, skilled project management can make the difference between a success story and the many sad stories of projects gone wrong.

Some cohousing projects in the US are partnerships between a grassroots, founding group of members and a professional developer. The developer takes much of the risk in exchange for some control over the process and product. Professional developers also expect a profit whereas future residents build cohousing at cost. The amount of a developer's profit varies but can be in the 20% range. In Canada, most successful groups rely on skilled cohousing project management to guide members through the process of developing their homes at cost, without a developers' profit while managing risks.

### **Can Developers create "real" Cohousing?**

Cohousing offers an extraordinary opportunity to those hungry for the adventure – and the shared risk – of co-creation. Developers who genuinely want to create cohousing will prioritize social values over personal gain. They can reduce their risks greatly by partnering with an owner group that will purchase all the units. Presold units remove the risk to the developer of whether the units will be absorbable by the market. Cohousing can be appealing for a developer because members provide equity that is willing to be at risk. Therefore, a developer may be willing to accept less profit. Cohousing developers should keep the preservation of the owner group's capital at the forefront, creating good boundaries that constrain complexity and keep costs manageable for the members while welcoming creativity and encouraging community skills. Successful cohousing developers will get back to basic cohousing principles, work from the beginning with the potential residents, invite them to put their time and money into the project, and allow them to be equal partners in the decision-making that creates the physical and social community.

### **“Cohousing-inspired” Communities**

Developer-led projects inspired by cohousing sometimes look and feel much like grass-roots cohousing communities to the casual visitor. The design may encourage casual interaction, homes may be compact and common spaces may be expansive, cars may be consigned to the periphery. But if the homes are built first, and the residents are found later – long after any chance to influence the design, invest their money in the project, or build community with each other – the result is not really cohousing.

For example, Pocket Neighbourhoods, groupings of small homes around a common area, can be disappointing to buyers who expected a stronger sense of connection with their neighbours. After spending about 20 nights over the past few years in Pocket Neighbourhoods, Charles Durrett points to the source of that disappointment: “People don't really know each other; therefore it's impossible to care for, much less support, each other anywhere near to that of cohousing. I'd say about 1% as much.”<sup>1</sup>

**To select a project manager**, it is helpful to visit their websites, identify the cohousing communities they have completed, the ones they have under development, and other kinds of multifamily residential housing in their portfolio. Talk to people in the communities where they have worked. What is the project manager's success rate? How long has it taken to complete their cohousing communities and sell all the units? Do they listen to the group and are they able to translate what they hear so that the resulting community is what the group wanted? Do they also make sure the group understands the consequences of potential choices, so that they get a project they can afford? Does the project manager exhibit both left and right brain skills? For example, can this person model how the group can respond to “difficult” members and also discuss floor space ratios with a city planner?

- ⇒ One way to get answers to your questions is to **make a group field trip** to meet the potential project manager and have a Q&A session. Usually they will offer such an introductory meeting at no charge.
  
- ⇒ A next group's step might be **to invite a potential project manager to undertake a piece of work for the project**. For two 'big picture' possibilities consider a “[Getting Your Community Built](#)” workshop and/or a [Feasibility Study](#) (see following pages 16-17). Experiencing the potential project manager's style, energy, knowledge, and ability to connect with your group can help the cohousing development company and group members decide if this is a good fit and if there is potential for a longer term, project management relationship.



### **Example of McCamant & Durrett Feasibility Study**

Source: <http://www.cohousingco.com/services/project-feasibility/>

“Our first step in the design process is to examine the issues that will determine the project’s feasibility and the best strategy for proceeding. We use tools such as a working Feasibility Site Plan that can help you explore the issues and evaluate the feasibility of potential sites, analyze a site’s constraints and opportunities, and determine the best approach for developing your project on a specific site. We also evaluate: Is there a group? What can the group afford? Can it be built for that cost or less?

“By addressing the many feasibility questions up front, you can avoid costly and frustrating surprises down the road. We help the group develop and enact an overall strategy that will result in a successful project.”

Here are some more points that Durrett urges groups consider:

- What will be the development costs associated with a particular location? The housing costs?
- Multi-family zoning – what exists? What can be rezoned? What can’t?
- Where are the desired services, neighbourhoods, and transportation links?
- How do we find sites not on the market? Who can work with us on that?
- How do we know if a site has toxins on it, and how would we remove them?
- How much should/would earthmoving and infrastructure cost on and off the site?
- What other factors need to be considered? e.g., wetlands, archaeological remains, bird habitat.
- Budgets!

(Source: Charles Durrett, 2009, *The Senior Cohousing Handbook*, chapter 6.)

### **Example of CDC Getting Your Community Built Workshop**

(Source: <http://www.cohousingconsulting.ca/services%20gib.html>)

Each workshop is custom designed based on the needs of the group. The following gives an overview of what is typically covered:

- Overview of the essential elements in a cohousing development process:
  - what it takes, summary of the typical steps,
  - where the money comes from,
  - typical timeline,
  - roles and responsibilities of members and professionals
- Overview legal structures and how they relate to financial viability
- Phases of membership, overview of the requirements, obligations and responsibilities
- Working together, building community
  - organizational structure,
  - decision making
  - information systems
  - outreach, finding and educating members
- Development finance
  - Overview development proforma,
  - establishing feasibility,
  - identifying potential costs,
  - financial phases and cash flow timeline
- Analysis of group financial potential
- Development strategies
- Tour potential sites
- Initial review opportunities and challenges for the different sites identified
- Overview of the typical process and requirements for securing a site

**The process of creating cohousing is iterative.** One exercise that illustrates the iterative nature of cohousing and grabs members' attention in many a Getting Your Community Built workshop is this: 75 pieces of card stock are handed out to the members, then called for one at a time to create a visual timeline for their project on the floor. The 75 steps just take the project to construction start! Frequent "cash calls" are interspersed among items like "determine membership threshold," "determine decision-making structure," and "survey group's financial resources." It is daunting, but then you find your project moving along the timeline, step by step! With strong resources, excellent management and luck, some groups complete the entire process from "what if" to move-in within a couple of years -- many take longer.

Groups can benefit early on from participating in such a workshop. You will learn how working with professionals can support your group to move forward. Some things that a cohousing professional can offer a group initially are to learn how to build membership through clear and transparent agreements about decision making, membership, and members' financial commitments.

## **Step 7: Design and build the community**

Together, the two wings of the bird – the member group and the professionals – structure, design, and build the community as well as create the culture that sustains it. Each project manager or developer will recommend a particular financial, legal, and organizational structure and process. They will adjust these to suit the needs of the particular project, and to reflect what they learned managing earlier projects. One size does not fit all but there are common themes.

### Financial concerns

- ⇒ **Project manager costs:** A project manager should be willing to clearly identify a scope of services and enter into a contract with the cohousing group for a fixed price, plus disbursements. If he or she will only work for a percentage of the project costs, be aware that the more expensive the project is for the group, the more the project manager benefits. Expect to spend more on project management than you do on any other professional because excellent management is essential to a cohousing project's success.
- ⇒ **Members' financial standing:** Early in the feasibility phase, someone needs to identify whether potential members have the capacity to purchase a home in the project by completing a confidential questionnaire about their net worth. The questionnaire can be similar to one for applying for a loan from a financial institution.

Each equity member household (see page 10 for [levels of membership](#)) makes a required investment in the project which becomes a downpayment on their homes. An essential role that the project manager plays is to work with the group to develop a financial plan that meets the group's needs and the project's requirements.

### Legal structure

As Durrett notes, a fundamental difference between cohousing and conventional development is that cohousing members generally pool their equity and form a development company to create cohousing. This development company is usually a standard company or corporation (LLC in the US) drawn up by a lawyer who is familiar with cohousing. In Durrett's words, "The LLC assumes the role of the developer, negotiates with the lender, buys the land, and hires the architect. When the project is completed, each individual resident then 'buys' their house from the LLC, and assumes responsibility for their own mortgage."

The legal structure changes on completion of construction when members take possession of their units. In the US, this is often a Home Owners Association. In Canada, it is most commonly a condominium structure (called strata title in BC) in which individuals own the interior of their units as well as a share of the common property.

### Managing information

The group needs to organize effectively, learn to communicate well, and manage information. CDC creates private websites for groups they manage. For example, on Harbourside's website, which only associate and equity members could access, all of the group's agreements and decisions were stored. The group's materials were organized in folders under the three main committees that met monthly with the project manager: (a) Community Building; (b) Design; and (c) Legal and Finance. Websites like this become the knowledge base for the group during development, its archive once the project is complete, and can be redefined after move-in to continue to serve the residents.

### Participatory design

The member group works with the architect and other professionals to design plans for the site, units and common spaces that they want and can afford. They do so within the parameters of local zoning and municipal/regional bylaws. Member participation is a hallmark of cohousing. The architect must be comfortable and skilled at working with up to 50 diverse people. Interestingly, some of the members most involved in the design process may be associate members who leave the group, yet their input can be valuable as it may be their ideas that attract latecomers to the group.



Design workshops for members with the architect and project manager are a hallmark of the cohousing development process. In six or more workshops, participants co-create the site plan, plan the common amenity buildings and outdoor spaces, design the residential buildings, develop the unit plans, and settle on a landscape plan.

### **Conclusion**

With two successful senior cohousing communities in Canada and more in the planning stages, it is now clear what groups need to do – and not do – to succeed. This Guide has offered you the basics that you need to create one wing of your cohousing bird. It also has emphasized the importance of the other wing, the professionals, who are essential to any cohousing project's success. Lift-off for a new cohousing project occurs when a skilled professional wing combines with the enthusiastic wing of a member group with diverse skills, financial commitment, a willingness to take risk, and an appetite for learning. Cohousing for seniors is now a well-established flight path that we hope this Guide will support others to follow.

## What to do and what not to do in creating cohousing (in no particular order)

| DO  | DON'T  |
|---|--|
| <b>Do be inclusive - Invite associate members to fully participate in the group. Welcome new households to get to know the group and see if it is a good fit.</b>   | Don't be too choosy about membership criteria. Be yourselves, as founders, and like-minded people will want to join you. Don't encourage differences between founders and newer members.   |
| <b>Do practice integrity &amp; transparency – members need to see where the money has gone, understand the budget, know what agreements have been made, and have confidence in what they are buying into.</b> | Don't be casual or covert in your book-keeping. Don't keep secrets and don't be vague or incomplete in sharing knowledge among members, even the newest ones.  |
| <b>Do create equal relationships among group members – leadership and decision-making in cohousing is nonhierarchical</b>   | Don't allow anyone to have more power than others. Members who have invested more money than others should be compensated financially. Generally, landowners need to sell their land to the project and become ordinary members. |
| <b>Do retain a cohousing project manager early on, and work with other professionals who understand cohousing</b>   | Don't think for a minute that you don't need professionals, even if group members have some professional skills  |
| <b>Do build the group before and during the site acquisition &amp; the design processes</b>   | Don't focus so much on the site that you forget to build group skills or focus on the group for so long that it loses momentum without a site.   |
| <b>Do remember that each project is unique. It should reflect what that member group agrees to, and what it can afford.</b>   | Don't forget that greater complexity usually means greater costs.  |
| <b>Be careful to ensure that new equity members understand the commitment they are making to purchase a unit in the cohousing community</b>   | Don't allow equity members to leave without consequences   |
| <b>Know what you don't know - Do consult professionals to provide answers to specialist questions/requirements</b>  | Don't be someone of whom it is said, "They knoweth not that they knoweth not."   |
| <b>Do stay grounded in building both the housing and the culture.</b>   | Don't let dreams prevail over what is realistic and do-able for this group at this time in this location   |

## How to Create Retrofit Cohousing – Applying the principles of senior-cohousing to existing homes and communities

Senior Cohousing is an important social innovation that has only recently been introduced to Canada and its elder population. The principles of Senior Cohousing have been developed, tried, tested and enhanced over many years in both Europe and North America. Nearly all cohousing development in the world to date have been developed by small groups of people coming together and forming communities to transform a collective vision around their aging intentions into a reality.

The majority of these communities have been involved in developing new-build projects on open sites to provide housing developments of approximately 30 homes. Usually a parallel process of developing the community and the building project works well together. Each process informs and influences the other. All senior cohousing projects have in common certain characteristics, activities, and principles that help develop the community and encourage supportive and flourishing aging that make them so popular.

With just two senior cohousing projects completed or in development in Canada it is already clear that this innovation could have a major impact in addressing a widespread problem amongst our aging population that requires an urgent solution: that of social isolation amongst seniors.

**Because Senior Cohousing has come so late to Canada there is no infrastructure to support a fast expansion of the concept in its traditional form here.** No movement has been built to establish a better understanding amongst planners, lending authorities, or housing developers of their potential. There is little political and social support for this type of housing to become mainstream. In order to provide just 1% of the senior population in Canada with this type of beneficial housing the sector would need to build 2,000 projects within the next 15 years.<sup>46</sup> The reality is that we could likely achieve only 1% of that figure in that time, i.e. 20 projects providing for only 0.01% of the senior population in Canada.

One big opportunity is still open to seniors in this country that can enable us all to benefit from this innovative housing concept and the work that has gone before. The opportunity is available to us to not just provide new building projects but more likely to **apply the principles of cohousing to existing housing built forms and communities**. In this way we can focus on retrofitting the cohousing 'software' into existing homes 'hardware'. A successful program in this field could save a lot of time and money. It would need far fewer resources, reduce risk and greatly improve social, care, financial and physical well-being.

### Step-by-step approach

When working with existing communities or residents of existing building the approach is going to need to be adapted to address existing legal, financial and social structures and to what individuals have in

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<sup>46</sup> Author Andrew Moore's calculations

common. Most seniors are going to have similar needs as they age but the responses will be different reflecting whether the community is one of home ownership or rental, in close proximity to each other in the case of condominiums and housing co-operative, or whether the community is predominately rural. The glue that holds a community together might be a faith or a set of principles so any step-by-step approach will need to be adapted to reflect each community's characteristics.

The following outlines an approach to engage existing seniors' communities, public, private and non for profit agencies, seniors themselves and their families and friends in exploring new options for aging well in place.

### **Gauge community interest and potential**

If an individual or small group have requested information and support, hold an informal meeting with this initiating group and maybe a few of their friends from the community – for example, to a tea and coffee morning in someone's home or a café.

Gauge likely interest from the rest of the community and determine what, if any, senior supportive activities are taking place already. Find out if there is a formal organisation, such as a board or committee, or a person that needs to be informed or involved – in the case of a condominium or housing co-operative it might be a board or committee, or in the case of a faith-based group, a priest or pastor.

Gauge whether it is wise to work inside or outside any existing formal structures at this stage. Condominium boards are not noted for their skills in community development and many would think discussion around seniors' needs and well-being outside their strict remit. A faith-based group, on the other hand, may have just been waiting for this opportunity to catalyse them into action.

### **Involve the local community**

If there is interest from the group widen the discussion to the larger community including an event to which the whole community is invited like a potluck lunch or dinner. This gathering which may start as a social event can include a formal presentation focusing on the challenges and opportunities of aging. This can include some interactive, experiential exercises aimed at starting a discussion about how seniors' lives can be improved.

The response to this event and the type of questions and answers from this session will indicate the potential for moving forward either with the initial group or the whole community. It is possible that the concepts of cohousing and co-caring and increased levels of community engagement are so new to the group that there is no immediate take up by residents who could need more time to consider the implications for themselves and their community.

## Develop a core group and assess needs & opportunities

A group can be assessed as ready to move forward when community members start proposing activities and options that address real life issues that require immediate attention – e.g. a neighbour never leaves an upper floor apartment because he cannot walk down the stairs, someone dies in a dwelling and nobody finds out for a week, ‘let’s have a summer barbeque and get to know everyone” (barbeques are particularly effective in summer as although some residents will never answer their doors, delightful culinary odors nevertheless seep through their windows attracting reticent residents).

One technique to inform and attract senior community members at an early stage is to distribute my mail or in person a newsletter to all members informing them of new opportunities and engaging them in a simple survey that asks them to identify their needs – accessibility, care, and social needs – and identify the skills, experience, and services they could offer their community (see Templates in Appendix).

Collating and analysing this information starts to give a ‘state of the community’ as to the well-being of members and opportunities for co-operation in moving forward.

Needs might be:

- Physical needs and solutions: adaptations to dwellings and or common parts e.g. ramps, grab bars in bathrooms, flashing lights for hard of hearing instead of door bells
- Care needs and care offered: the extent of support a member may require or offer.
- Social needs: opportunities for one to one and special community events.
- Financial awareness and assistance with access to government programs e.g. to assist with disabilities and reducing living costs.

## Planning and prevention

Individuals with community support can help seniors get out of denial about aging and help them make connections and become proactive. It is important to become aware of options as early as possible and to understand what is needed now to support an active, flourishing life as we age. Seniors can, at an early stage, start to develop an aging scenario and begin transforming this vision into a reality and having fun doing it.

## Finding and developing support

### Mutual support

At a basic level the focus may be mainly mutual support ensuring that seniors and their neighbours are not becoming isolated, lonely and failing to thrive. Individuals can be encouraged to organise support between themselves, such as:

- Caring companionship
- Telephone contact to provide a daily "checkup" and virtual companionship



- Outings and community experiences
- Getting to appointments
- Physical activities
- Sharing meals for social benefits and to try and ensure improved choices and nutrition
- Help with groceries and errands
- Getting to church services and events

### **Wider community support**

Local grassroots community support is likely to vary from group to group. Faith-based groups and co-operatives already having well developed communities, shared values, and volunteer capacity can assist deeper and more integrated roles of co-caring for their members. Condominiums, rural neighbourhoods, and non-for-profit housing projects may need considerable support and capacity building to develop a culture of mutual support. Most communities will understand the advantages of postponing or putting off indefinitely expensive institutional care by supporting independent living for as long as possible.

What community supports might be able to provide:

- A church hall provides an ideal location for a seniors community centre or “common house” for regular shared meals, workshops and activities
- Support with repairs and maintenance, gardens, computers etc, the community could link tradespeople with seniors needing support
- Shared accommodation provided by members who are property owners willing to rent rooms in their house sharing services such as kitchen and bathroom
- Advocacy for best possible care
- Care administration for people to share-the-care in more extreme cases with a well-developed program of co-caring organised and run by the community
- Sustainable retrofits - arranging home adaptations and energy conservation to support aging in place
- End of life caring in both a physical and spiritual sense
- Realizing community assets:
  - Land suitable for development particularly in urban areas could assist seniors needing affordable homes surrounded by a supportive community.

### **Government and agencies support**

Care agencies -- public, private, and non-for-profit -- might become partners and service providers to a new senior cohousing group. Many provinces run programs to support and subsidize retro-fitting disability-friendly adaptations in individual apartments and in the common parts. Utilities can often support improved conservation measures at both individual and community levels. An individual apartment could get improved insulation and weather stripping and replacement of old appliances with new energy efficient ones. The enclosed building, with the support of the strata council, could get improved roof insulation, access ramps and more efficient lighting and heating of common parts. Many residents could find that these are free of charge or highly subsidised.

## Quick-start projects

These are usually fun, almost guaranteed to be successful, and everyone learns a lot about themselves and their neighbours.

1. Organize a social: Potluck party or other event for all members/residents e.g. Christmas, Easter, Birthdays, anytime.
2. Care for a neighbour as an individual or as a group effort.
3. Investigate funding and subsidies for safety and disability adaptations and energy conservation for individual residencies and for common parts.
4. Start regular gatherings, develop facilitator skills, become informed by inviting outside speakers from public and private care providers and seniors service agencies. Introduce fitness classes and entertainment.

## Retrofit models and communities

### Faith-based groups

***Shared values support deeper community engagement.***

Faith Based Groups have a special opportunity to help seniors to age well in place. Community support groups with shared values can often develop a social cohesion that goes beyond normal neighbourly support and become a catalyst for developing extended roles including assisting with accommodation, day care, foodbanks and elderly care.

Most Faith Based Groups already have a culture of organizing social events and attending to members physical, care and spiritual needs. This offers a community the unique opportunity to look at achieving a continuum of care: from planning, prevention, and education, through social, housing, financial, and care issues all the way to spiritual support at the end of life.

### Challenges & Opportunities

Many churches have congregations that are shrinking and or aging. Both may result in diminished capacity to meet the extra aging needs of their members. An opportunity exists for collaboration between faith based groups in a



region/parish. By collectively identifying support needs and caring capacity in the community, it would be possible to allocate services to individual groups based on their skills and expertise. Many faith based

groups have land that could be developed for affordable housing for seniors supported by a local community.

## Condominiums

### ***Making the most of existing condos***

Medium to high density condominiums buildings already exist in large numbers across Canada and are popular with the 55+ age group. Many condos are physically 'age friendly' in that they usually incorporate elevators to upper floor residencies and have external entrance ramps and railings. Condo developments may also have common parts, hallways and entrance lobbies, gardens, and pathways that are available to residents without them having to be responsible for their upkeep, except through a service charge. The legal structure of the 'condo' also puts the responsibility for managing cleaning, repairs, and cyclical maintenance, thus potentially taking a load off seniors who wish to avoid high management commitments.

Downsizing seniors may have sacrificed a larger characterful house with gardens to move into a condo.

What goes a long way to make up for this loss is more safety, efficient services, good weatherproofing, and modern appliances which save on utility costs.



### **Challenges & Opportunities**

It is quite possible to live in a condominium and have little or no social relationship with your neighbours. Strata Council structures are not the most community friendly organizations in Canada. There is potential for developing social and caring innovations with neighbours, the strata board, a community developer and local care agencies.

## Neighbourhood 'Village'

***"Neighbourhood Villages are self-governing, grassroots, community-based organizations, enabling people to remain in their own homes and communities as they age."***

"The Neighbourhood Villages" sometimes called an intentional community or virtual retirement community is a creative solution that helps seniors stay in their neighborhood as they age. This is done by organizing and delivering programs and services that enable seniors to lead safe, healthy, productive life in their own home. Each Village is operated as a non-profit organization to serve a specific geographic location. There's significant involvement from volunteers, and each Village offers different programs and services that best serve its members.

## **Challenges & Opportunities**

It's unlikely that the Villages concept can directly address the needs of people who need substantial help with daily living activities, such as administering medication or assistance with bathing or using the bathroom. However, some Villages offer geriatric care management, which can help arrange for these services to be delivered in the home. These activities and the opportunities for interaction help seniors successfully address such challenges as loneliness and depression. In turn, this can help reduce medical bills and delay or prevent the need for more expensive assisted living facilities.

The Neighbourhood Village idea could be easily transferable to Canadian rural and urban areas. Canadian seniors will need to make every dollar count in their retirement years so they can live happy, healthy lives. Many won't be able to afford expensive assisted living facilities, and these facilities might not be the most enjoyable solution anyway. The Villages concept fits a need for seniors who need a modest amount of assistance with household tasks. It also helps reduce the burden that might be placed on family for care.

## **Co-operative housing**

### ***Building on co-operative principles***

Aging residents in co-operative housing have a big advantage in that they all share similar values, notably the Co-operative Principles. Many residents have also been living side by side since their housing co-operatives were formed in the 1980s and 90s and are used to sharing responsibility for the management and maintenance of their properties. Following the Co-operative Principles also ensures that the co-operative has the well-being of the resident members as a priority which can be built on to provide extended mutual support.



Although Housing co-operatives are answerable to their funders and various levels of government they do have a high level of autonomy over decision making. This puts them in a unique position to respond to the changing needs of their members e.g. elderly on upper floors exchanging with more able tenants on lower/ground floors.

## **Challenges & Opportunities**

Housing Co-operatives across Canada are currently preoccupied with long and short term funding challenges related to their mortgages and subsidies.

Cohousing and co-care retrofits can revive and enhance the social dynamics within housing co-operatives. These longstanding groups can build on the Co-operative Principles and be in an ideal position to address physical and social improvements: accessibility and energy conservation, creating and adapting social spaces for elderly, keeping operational housing and care costs low.

## **Not-for-profit affordable housing**

### ***Reshaping supply to meet demand.***

Not-for-profit rental accommodation for people of low income can provide opportunities for applying co-housing and co-caring principles to address social isolation amongst seniors by:

- Addressing the changing needs of an aging population amongst their existing residents
- Address the growing demand by developing suitable housing for an aging population in need in the wider society.

Although not- for-profit housing associations may not have the resources of home ownership or private housing companies they still have many useful assets that can go a long way to meeting these needs.

### **Challenges & Opportunities**

The association's sites and existing buildings provide an opportunity to develop cohousing 'new build' schemes as well as to retrofit existing housing projects along cohousing principles.

Despite the lack of resources and resilience of many of the residents, there is usually scope, through community development techniques, to encourage greater social interaction and reduced social isolation.

## Part 5: CONCLUSION

This guide sets out a range of innovative housing solutions for an unprecedented large aging population that hopes to 'age well in place' in Canada. To age well in place requires more than good, appropriate, adaptive housing. For this huge demographic to have the opportunity to live sustainably and happily for the rest of their days a continuum of care and social connections needs to be integrated into the housing solutions that is both accessible and affordable.

The solutions proposed in this guide range from a tried and tested international model of Senior Cohousing to more informal localized arrangements. There is a range of short case studies on several housing, social and care solutions that have been developed to meet specific needs in different parts of North America and Europe. The authors of this guide, based on their skills and experience in this field, have developed new suggestions to support aging well in place that have real potential to be scaled up.

The How-To Guide also outlines processes to begin to transform ideas of aging well into reality. The success of all these models depends on two different aspects of housing coming together. Cohousing is often described as a bird, with the member group composing one wing and the professionals such as a project manager composing the other. The two wings of the solutions we propose could equally be the member group and the physical housing. One wing represents a community that communicates well, has a common vision whose members realize that they are likely to achieve their ends better by working through the strength and support of a group rather than alone. The other wing represents the building which allows the elderly to live safely and socially. It will have gathering spaces, wheel chair accessibility, low maintenance, utility and service costs; a place that can adapt to the changing physical needs as residents age.

Housing and health become inextricably linked as we age. Governments at all levels, plus friends and relatives, are keen to find solutions to what are becoming fast escalating seniors' needs that will extend over the next 20 plus years. The Canadian Medical Association continues to advocate for more and better clinical and health care resources and its poorer but equally important cousins Home Care need even greater resources and support. Public and private housing authorities and corporation have an opportunity to support many of the innovations outlined in this guide through new policies, incentives and responses to community needs. There is one group that holds the key to making this work; seniors themselves. Providing good planning and community development resources can unlock the potential for extensive mutual support.

This same cohort of Baby Boomers, 50 years ago, completely changed what it meant to be young. This guide can act as a catalyst to start reframing what it means to grow old. By working together and pooling resources all seniors in the region should be able to flourish not languish until the end of their days.

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## **APPENDIX 1: COHOUSING RESOURCES**

### **BC Housing**

BC Housing provides a list of housing options for seniors and information on how to apply for specific housing programs such as Home Adaptation for Independence program, Shelter Aid for Elderly Renters, Assisted Living, Seniors' Supportive Housing, Seniors' Rental Housing and Subsidized Housing.

<http://www.bchousing.org/Find/Senior>

### **BC Hydro**

Power Smart program of BC Hydro provides tips, tools, advices, rebates, resources and technical expertise for improving home efficiencies to residents, businesses, builders and developers.

<https://www.bchydro.com/powersmart.html>

### **Canada Mortgage and Housing Corporation (CMHC)**

Aging in Place initiative of CMHC offers information on accessible homes for independent living and adaptable homes for meeting changing needs of the population.

<https://www.cmhc-schl.gc.ca/en/co/acho/index.cfm>

### **CMHC: Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide (1993)**

A guide detailing specific accessibility features that can be added and installed to homes to help support independence.

<http://www.cmhc-schl.gc.ca/odpub/pdf/61087.pdf>

### **CMHC: Study of the Cost of Including Accessibility Features in Newly Constructed Modest Houses (2015)**

CMHC study on economics of providing accessible features in houses at construction phase  
To help us better accommodate our aging population, dwellings can be built or modified to allow residents to live and age at home. This research highlight shows how the actual costs of including important accessibility features in new homes while not insignificant, could be much lower than adapting the home after it is already built.

<https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?lang=en&cat=190&itm=11&fr=1470939745439>

### **Canadian Cohousing Network**

A registered non-profit organization that promotes creation of cohousing communities as a model for sustainable development by raising public awareness and by bringing people together to form communities. The website also provides information on completed and forming cohousing communities in Canada.

<http://cohousing.ca/>

### **Canadian Senior Cohousing Society (CSCS)**

Canadian Senior Cohousing Society website provides information about well-established international models of senior cohousing and new ideas for active aging in Canada. Aging Well in Community courses are listed in the website.

<http://canadianseniorcohousing.com/>

### **Cohousing Company, McCamant & Durrett Architects**

The website provides information on cohousing projects, workshops, events and books by the people who introduced the term cohousing in North America in 1980s, Charles Durrett and Kathryn Michiko McCamant.

<http://www.cohousingco.com/what-is-cohousing/>

### **Cohousing Development Consulting**

"CDC is a full service consulting firm providing development management services, specializing in environmentally and socially sustainable projects of enduring beauty and quality. CDC provided start-up, project management, marketing administration and community building services for most of the completed cohousing communities in Canada, working with groups from the initial forming stage to move-in."

<http://www.cohousingconsulting.ca/>

### **Share the Care**

When someone needs a lot of support, this model provides a template for organizing care and reducing caregiver fatigue.

<http://sharethecare.org/>

### **Study Group 1: Training the Trainers Workshop**

Training by McCamant & Durrett Architects, now available online. Future residents have an opportunity to learn to work together to achieve common goals and develop a cohousing community, with expertise and guidance from professionals in relevant fields including: sustainability, finances, policy, builders, developments, community organizers, researchers, medical professional, and more.

<http://www.cohousingco.com/services/studygroup1-2016-training/>

### **Cohousing books:**

- McCamant, Kathryn and Durrett, Charles (1994). *Cohousing: A Contemporary Approach to Housing Ourselves*. Ten Speed Press.
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## **Appendix 2: Making Senior Cohousing Affordable**

Affordability of housing options is crucial, in order to ensure they are accessible, particularly to seniors with a fixed or limited income. Different actors have their own role to play in making senior cohousing affordable.

### **Role of Senior Cohousing Group:**

#### **Capital Costs:**

- Explore inexpensive site and consider retrofit solutions
- Assume greater risk without developer
- Standardization and simplify
- More homes per acre and reduce size of houses
- Attached/condo style

#### **Operational costs;**

- Design and building practices ensure low long term maintenance and management
- Passive House design principles
- Tax exemptions for building in preferential zones
- Life cycle costs and energy efficiency
- Voluntary service and co-caring.

### **Role of Municipalities:**

- Inclusionary Zoning
- Secondary Suites
- Density bonus
- Reduced Development Cost Charges and Tax benefits
- Resale Price Restriction
- Housing Fund
- Land Banking
- Housing Organisation to manage affordable housing designated program

### **Role of Provincial and Federal Governments:**

- Favorable policies and regulations
- Subsidies and tax relief
- Grants, loans and loan guarantees
- Seed funding for research and start-up costs – CMHC

### **Role of Financial Institutions**

- Loans and mortgages and low rates
- Reverse Mortgages

### **Role of Private Sector**

- Partnerships with private sector to develop cohousing projects and sites.
- Partnerships to manage Affordable Housing private sector quotas.

**Personal costs savings**

Life style changes e.g. social and care mutual support, reduced car use, Net Zero House conservation of energy, growing own food., Shared cars, gardens and greenhouses, tools, health care provision.

**Appendix 3: Templates and surveys**

**Co-care Survey**

In relation to Aging in your Community please consider the following and add and subtract activities that you would feel comfortable with providing and or receiving.

Also consider whether you could provide/receive this care related to a partner or and neighbour.

|  | Would you give this care? | Would you receive this care? |
|--|---------------------------|------------------------------|
| <b>Driving to store/doctor</b>                               |                           |                              |
| <b>Running an errand – e.g., get groceries</b>               |                           |                              |
| <b>Tidy-up house</b>   |                           |                              |
| <b>Walk dog</b>  |                           |                              |
| <b>Companionship:<br/>Walking, reading, tea &amp; coffee</b> |                           |                              |
| <b>Provide a meal</b>  |                           |                              |
| <b>Help with dressing/undressing</b>                         |                           |                              |
| <b>Help with bathing</b>                                     |                           |                              |
|  |                           |                              |

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## Housing Adaptations Survey

In relation to Aging in your Community please consider the following and add and subtract activities that you would feel you might need in your home.

If you share common parts what adaptations might you need?

|   |
|---|
| <b>Individual's home</b>  |
| <b>Mobility/Disability adaptations</b>  |
| <b>Ramps</b>  |
| <b>Grab Bars</b>  |
| <b>Accessible kitchen and<br/>bathrooms</b>   |
| <b>Improved lighting</b>  |
| <b>Stair lifts</b>  |
| <b>Would you exchange your<br/>dwelling on the ground floor<br/>with someone on an upper floor<br/>to enable them to continue<br/>living in the area?</b> |
| <b>Please continue:</b>   |
| <b>Common Parts</b>   |
| <b>Lighting</b>   |
| <b>Stair rails</b>  |
| <b>Pathways</b>   |
| <b>Benches</b>  |
| <b>Please continue:</b>   |
|   |

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## Social Opportunities Survey

In relation to Aging in your Community please consider the following and add and subtract activities that you would feel would improve your life socially.

|  |
|--|
|  |
| <b>Shopping together</b>                           |
| <b>Walking together</b>                            |
| <b>Phone tree to check up that everyone is OK.</b> |
| <b>Gardening together</b>                          |
| <b>Walking pets together</b>                       |
| <b>Pot Lucks and celebrations</b>                  |
| <b>Book groups.</b>                                |
| <b>Scrabble and Cards.</b>                         |
| <b>Movie nights</b>                                |
|  |
| <b>Please continue:</b>                            |
|  |
|  |

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## Education and Training

### **Required course for Harbourside Cohousing: “Aging Well in Community” (Offered through Royal Roads University)**

Longevity is a fact of life for more Canadians now than ever before. It can be a burden, to oneself and others, as well as a gift. Getting out of denial about getting older and acquiring tools for aging well can ensure that aging remains a gift.

Aging Well in Community uses experiential learning to highlight the opportunities, challenges, and difficulties of “aging in place,” and what advantages community offers in comparison to the alternatives. The course adapts senior cohousing, an established housing strategy in Europe but new to Canada, to completely reframe our societal expectations and options for aging. Community and creativity are keys to flourishing: learn how to grow old with passion!

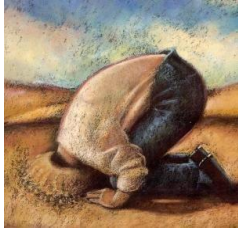
Andrew Moore and Margaret Critchlow designed this course to help people plan for an uncertain future as they age. Participants share stories and experiences, knowledge and beliefs, fears and doubts, laughter, hopes, dreams, and aspirations. They become better equipped to make choices and plan their aging scenarios. The course helped people decide if aging in a senior cohousing community would support their vision of aging successfully.

#### **Learning Outcomes**

1. Get out of denial about aging and reframe your expectations
2. Recognize the importance of social connection
3. Develop a plan to flourish to the end of your life
4. Prioritize mutual support as an effective strategy for aging long and well.
5. Understand how more community creates more sustainability.
6. Become aware of your housing options.
7. Understand how you can adapt principles of senior cohousing to the living arrangements you want and can afford.

For more information, visit [www.canadianseniorcohousing.com](http://www.canadianseniorcohousing.com)

**Promotional posted for Aging Well in Community course:**



Join us for a two day course of experiential learning. Identify and plan for life's changes as we grow older.  
Start with getting out of denial about

**Dare to Age Well in Community.**

Canadians are living 25 years longer than they did in 1900. How can we ensure that this gift of longevity becomes a blessing and not a burden to ourselves, families, friends and state?

Few of today's seniors would be satisfied with the limited options that are available to their parents' generation. Yet our governments and health authorities are focusing their scarce resources on encouraging Baby Boomers to age at home, risking social isolation, and then transition to the same old institutions.



***That is why we must explore better alternatives now. The key to a happier, healthier future is to start making smarter choices and plan for much improved aging options.***

The focus of the course is to face these issues head on in both a respectful and fun way. We explore the options open to us, look at resources we shall need and concentrate on the 'growing' aspect of growing old.

**This two day experiential course explores a range of options including cohousing and co-caring:**

- How to become more resilient in the face of physical, social, health and financial changes as we age.
- When we stop work and retire, how will our lives be meaningful?
- How to build a successful community that can support us as we age.

- How easily can we adapt to maximize our physical and mental health? How can we cope with a serious fall or illness that can leave us temporarily or permanently incapacitated?
- How to get the strength to cope with losing a partner and friends without becoming lonely and isolated?
- How to ensure that we flourish not languish until the end of our days.

**What participants are saying:**

"Balanced- facilitated thinking about denial of aging and changes coming and how my own aging might look like. Great info on senior cohousing".

"It got my Head Out of the Sand!"

"Very useful to spend time on a subject which I have avoided. It has desensitised the issue of aging for me."

"Excellent course. Well organised, well delivered Stimulating and important. An opportunity for self-exploration and to hear from others."

"Brought me from the illusion of 'self-reliance", to the reality and joy of interdependence ... and the importance of planning."

"Informative, comfortable, relaxing. Very enjoyable even though examining an uncomfortable topic."

