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"Guide to Retirement Planning & Living" by Kelly Greene

As the generation that created the commune craze heads into retirement, its members are beginning to build "co-housing" developments -- a concept borrowed from Denmark in which residents have their own private townhouses or condos but share a central "common house." Nearly 200 co-housing developments have been started in the U.S. since 1991. Now, at least two such developments specifically targeted to older people have opened their doors, in southwestern Virginia and Northern California. And a third is under way in Colorado that could become the model for "elder co-housing" around the country.

Silver Sage Village, in Boulder, Colo., now under construction, plans to have a meditation room on the main floor of its common house where acupuncturists, massage therapists and other healers can work. The common house also will have a craft room, sitting room and media room -- a luxury some multigenerational communities forgo because of parents' concerns about children watching television unsupervised. The development sits next door to a multigenerational co-housing community with which it already has close ties. That's the model that a small band of co-housing consultants and architects expect to take hold, because the younger residents can help provide neighborly support to their elders -- and move next door as they age, if they so desire.

Annie Russell, Silver Sage's coordinator, lives next door at Wild Sage Cohousing. In the new development, 25 people will be living in 16 households. "There's a desire on our part to have a really close-knit community," she says. "You're committing to be there for each other in need, and that takes a pretty intense relationship."

Co-housing isn't necessarily an economical option. Units at Silver Sage, situated on prime Boulder land, start around \$400,000. Six homes were set aside as "affordable" -- about \$119,000 or \$140,000 apiece -- for which Colorado residents are most likely to qualify. Applicants currently must have annual income of roughly \$35,000 or less to qualify for the \$119,000 units and \$45,000 or less for the \$140,000 units. In Abingdon, Va., where a group of former nuns sparked the formation of ElderSpirit Community, with 29 cluster homes and apartments, prices were kept in the \$100,000 range by searching for a bargain-basement land price and winning state grants.

At a gathering this summer in Asheville, N.C., of 135 architects, developers, academics and retirees interested in elder co-housing, a troubling question was raised: What happens if too many residents become frail at the same time? Since the concept is so new, there's no firm answer. Zev Paiss, a consultant who specializes in elder co-housing, says the experience in Denmark, so far, has been that residents' needs have been staggered enough that their neighbors can juggle the help.

Many more informal, communal arrangements could come about as well, especially among divorced and widowed women friends who buy a house together with an extra room for a home-care worker if needed -- or a chauffeur, says Sandra Timmerman, director of the MetLife Mature Market Institute in Westport, Conn., who has kicked around the idea in her own social circle.

Co-housing's biggest advantage could be the sense of community it creates and the isolation it helps its residents avoid as they grow older, says Ron Manheimer, executive director of the North Carolina Center for Creative Retirement, who organized the conference in Asheville.

"The whole idea that your neighborhood is your community hasn't been the case for an awful long time for a lot of people," he says. "Clearly, that seems to be part of the expectation for co-housing: that people could be living in a more intimate way."

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