

Senior Cohousing How-To Guide

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



Preface and acknowledgements

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For more information, visit:
http://communitycouncil.ca/seniors_cohousing
<http://canadianseniorcohousing.com/>

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.

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What is cohousing and how can it help address the needs of an aging population?

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: Seniors 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.

A movement is starting in Canada with the first senior cohousing project completed in Saskatoon and a second that opened 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.

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.¹ 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

¹ 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 profit agencies, seniors themselves and their families and friends in exploring new options for aging well in place.

Gauging 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.

Involving 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.

Developing a core group and assessing 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.

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?
Driving to store/doctor		
Running an errand – e.g., get groceries		
Tidy-up house		
Walk dog		
Companionship: Walking, reading, tea & coffee		
Provide a meal		
Help with dressing/undressing		
Help with bathing		

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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?

Individual's home
Mobility/Disability adaptations
Ramps
Grab Bars
Accessible kitchen and bathrooms

Improved lighting
Stair lifts
Would you exchange your dwelling on the ground floor with someone on an upper floor to enable them to continue living in the area?
Please continue:
Common Parts
Lighting
Stair rails
Pathways
Benches
Please continue:

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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.

Shopping together
Walking together
Phone tree to check up that everyone is OK.
Gardening together
Walking pets together
Pot Lucks and celebrations
Book groups.
Scrabble and Cards.

Movie nights
Please continue:

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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.
- Christian, Diana Leafe (2003). *Creating a Life Together: Practical Tools to Grow Ecovillages & Intentional Communities*. New Society Publishers.
- ScottHanson, Chris and ScottHanson, Kelly (2005). *The Cohousing Handbook Revised Edition: Building a Place for Community*. New Society Publishers.
- Christian, Diana Leafe (2007). *Finding Community: How to Join an Ecovillage or Intentional Community*. New Society Publishers.
- Durrett, Charles (2009). *Senior Cohousing Handbook: A Community Approach to Independent Living*. New Society Publishers.
- McCamant, Kathryn and Durrett, Charles (2011). *Creating Cohousing: Building Sustainable Communities*. New Society Publishers.