

Consumer Newsletter – July 2016 By Elyse Umlauf-Garneau

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Senior Housing 2.0

"We're not going!"

That's the battle cry among a growing group of aging baby boomers in the United States and Canada who are shunning the idea of moving to an institutional setting as they age.

"To me, they're senior ghettos," says Janet Torge, project manager with Radical Resthomes (www.radicalresthomes.com), Montreal.

Moreover, financial realities and changing family relationships have derailed many people's retirement housing plans, causing some to rethink their strategies and devise new concepts that better fit their vision of how they want to age.

Frequently, that entails communal living.

Match.com for 50+ Roomies

Among those who revised their plans is Brenda Moore of Bowie, Md.

Like so many, she found herself in a tight spot after the 2008 recession.

She and her husband renovated their house and created a dream property. But when the marriage fell apart, Moore was faced with a house that had dropped in value, a mortgage she couldn't manage, and fizzled retirement account balances.

So she decided to defray her costs by trying out roommates.

It worked.

She kept the house and still lives there with several roommates.

The experience also led her to develop a business, the Golden Girls Network (<u>http://goldengirlsnetwork.com</u>), and to write a book about her experiences.

Overcoming Aging's Obstacles

The U.S.-based Golden Girls Network is something of a housing Match.com for members of the aged 50-plus crowd.

The network not only helps people find roommates and share housing expenses, but once people have moved in together, the new arrangement frequently eases many of the woes of aging. People find companionship and are less lonely, they can direct their own lives, and they can live within their means.

Moreover, the scheme also can help them live independently for longer.

After all, someone's watching their backs.

At Moore's house, for example, housemates drove a roomie to work for two weeks while her car was being fixed after an accident. At other times, they've taken one another to the emergency room during medical crises.

"It's an expectation that we help one another," comments Moore, whose book, How to Start a Golden Girls Home, illustrates how to make such living situations work.

Building Housing Around Your Needs

Communal living and helping one another also are centerpieces of Baba Yaga Place Toronto

(<u>www.babayagaplace.ca/</u>), a cohousing community based on a French model, which is in the planning stages.

"We're all supporting parents as they walk through this phase of life and we don't like what we see," comments Beth Komito-Gottlieb, a Baba Yaga Place Toronto steering committee member.

She points out that no matter how ritzy a senior community is, you still must fit yourself into the community, rather than it being built around your needs.

Self-governance, Self-direction

That's one critical difference with the Baba Yaga concept. It's self-managed and governed, and residents shape how the community looks and operates, rather than having a senior corporation dictate how residents spend their time, where they go, and when and what they eat.

Baba Yaga Place Toronto got its start after some women heard Thérèse Clerc on CBC Radio Canada talk about Baba Yaga House in Montreuil, France outside Paris

(http://www.cbc.ca/radio/thesundaye dition/features/livingarrangements/bab a-yaga-s-house-documentary-1.1728253?autoplay=true. Also listen to the sequel: http://www.cbc.ca/radio/thesundayedi tion/baba-yaga-house-the-sequel-1.2904740/baba-yaga-s-house-1.2904741), a communal living arrangement for women that

emphasizes camaraderie and interdependence.

Clerc's ideas so resonated with listeners that several came together to explore the idea and figure out how it could be replicated.

Independence and Camaraderie

Komito-Gottlieb says that the group's plans remain fluid. Members have shaped their philosophy and wishes and they continue refining the vision. They know, for instance, that they want a place near public transit in a setting that provides access to people of other generations. That is so residents can remain connected with wider community and not, as Komito-Gottlieb says, "only look at white hair all day."

The ideas of independence and interdependence are key to success.

Residents will go about their own lives and have privacy and autonomy, but the expectation is that they'll share household tasks and contribute to the social, cultural, and intellectual health of the broader community.

They'll also care for one another when the need arises, rather than outsourcing such duties to paid caregivers.

The physical space could shake out in numerous ways, whether that is occupying several floors of a high-rise or redeveloping a surplus school or church.

"We're hoping to have a developer who embraces our vision," she says. "We're crawling forward, but we don't have a timeline." It's a slow process and Komito-Gottlieb points out that the Baba Yaga Paris required 13 years of planning before its doors swung open.

Rebelling Against Tradition

Torge, founder of Radical Resthomes, Montreal, also is a proponent of selfdirected communal retirement options, though she doesn't advocate any one housing model. Instead, she's interested in re-thinking senior housing and rebelling against what's in place. She's advocating for alternatives to what she describes as "a society built on putting us away."

Torge talked about her ideas on CBC Radio Canada

(http://www.cbc.ca/radio/thesundaye dition/the-ghomeshi-effect-dick-cavettliving-arrangements-pt-1-couch-livingebola-and-global-public-health-livingarrangements-pt-2-radical-resthomes-1.2905271/radical-resthomes-1.2905280) in 2014. Even before the show was off the air, listeners started responding to her ideas in the comments section.

"It went viral," she says.

For her, it was evidence that her ideas had traction.

New Mindset, Fresh Options

Torge's work includes putting on daylong seminars that help people think through what they want, walk them through the options, and provide some how-tos.

She says, "We start with the premise that you don't want X. But what do you want?"

Some questions she poses include:

- What are your options?
- How much privacy do you want?
- How and where do you want to live?
- What's your vision? Do you prefer co-housing, collectives, and

communes or do you like the idea of sharing a house or apartment with several people?

- What's your financial picture?
- How do you find compatible people?

"I also talk about being real about being ill," says Torge. "What does caring for one another look like and mean?"

Paying it Forward

Torge and others argue that these communal living schemes are far more economical than any kind of institutional option.

Many, for instance, really don't need the 24/7 access to skilled care found in many institutional settings. "With this arrangement, we can bring services to people, rather than having people live with those services," she says.

But to make any such options work, people must be willing to pay it forward, she thinks. That means you care for your

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housemate even if that housemate won't be here to care for you. You must believe that there will be someone there to help you when the time comes.

Torge and others say that to get any of these new housing ideas off the ground, people can't be complacent and wait for government or aging agencies to deliver something new. Individuals need to be bold and draft blueprints that are uniquely suited to their communities and their needs.

"This is a new generation and a new crop of seniors with a very different headset," says Torge. "There's no one right model."



