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| [Co-Housing for Older Adults: Casting Your Own Episode of 'The Golden Girls' \(or Guys\)](#)

## Co-Housing for Older Adults: Casting Your Own Episode of 'The Golden Girls' (or Guys)

by [Susan Hyatt](#) | May 9, 2018



As we age, some of the most difficult yet important questions we face often surround [our living situations](#). How will our lifestyles and needs change? Where will we

live and with whom? For some, their house is truly their home, and they would like to stay in it for as long as possible. Others may wish to move to a new residence, but don't want to leave their community or lose their independence.

Co-housing is an intriguing option that is gaining traction among older adults in Canada. This style of living enables a group of people (sometimes a handful, sometimes a dozen or more) to invest in a property together so they can create a community designed to support them as they age.

## What Is Co-Housing?

Broadly speaking, co-housing is a planned community that embraces collaboration and sharing. According to the [Canadian Cohousing Network](#), the concept was first developed in Denmark in the 1960s. It was originally conceived as a way for young families to work together and create supportive communities in order to help alleviate burdens associated with childcare. Inspired by multi-generational co-housing in Denmark, co-housing for different age groups and demographics has spread globally.

**As its reach has grown, so too has its meaning. Today, older adults are embracing the idea of co-housing as a way to empower themselves as**



**they age—allowing them to age in place, retain their independence, and**

**surround themselves with a close-knit community of like-minded**

**individuals:**

- » Residents manage their communities to meet their own needs, depending on support from their neighbours and outside caregivers, as required.
- » Spaces and structures are designed to be physically accessible and sustainable over the long term, and they feature both shared common areas as well as private, personal spaces.
- » Co-housing can take the form of a larger scale development project, but it doesn't have to. It could also be a single household.

One of the simplest and best ways to set up a co-housing arrangement is to structure it as a standard corporation. This limits liability for members, provides increased flexibility, and is more easily recognized by financial institutions like banks.

**If you're considering establishing or participating in a co-housing arrangement, we encourage you to seek professional council to make sure it is organized to protect both you and the others involved.**

## **Understanding the Pros and Cons of Co-Housing for Older Adults**

**Advantages**

Co-housing inspires and enables social interaction and engagement among its members and has many advantages, including:

- » A positive impact on physical, emotional, and mental health as members age.
- » Promoting co-care, a grassroots model of mutual support where residents assist one another with things like meals and running errands.
- » Financial advantages realized from pooling resources and sharing costs to decrease monthly expenses.

For many older adults, benefits such as these can make co-housing an ideal later-in-life option. It allows them to preserve their independence by owning their own home (unlike a retirement residence), all the while living in a made-for-them community organized to provide the supports they will need as they age.

## Challenges

If you're considering setting up a co-housing arrangement, we encourage you to research your options and obligations. A couple of challenges to be mindful of include:

- » **Planning and communication is critical for success.** After all, you are establishing your own community instead of moving into a retirement residence with pre-established norms and regulations. *Many co-housing advocates and members also see this as a perk, however, because it gives them the opportunity to tailor rules and guidelines specifically to suit their community.*
- » Zoning and by-laws differ by municipality, requiring significant research, specific applications, and potential appeals.
- » Co-housing often isn't subsidized, which means residents and members need to be prepared to make the necessary investments to get the most out of their investment.

## Considering the Living Options Available to You

Although co-housing solutions work for some people, they are not right for everyone. **Older adults who would like to age in place can also consider options such as:**

- » **Home sharing**, which is like co-housing in that it enables an older adult to share their home with someone. The key difference is that there is no joint ownership. Instead, the owner rents part of their house or unit to a tenant, often at a reduced rate to take into account the household responsibilities (cleaning, gardening, looking after pets, etc.). [Burlington Age-Friendly Seniors Council and Community Development Halton](#) have developed a useful resource for those interested in this alternative housing option.

- » **'Granny Pods'** or garden suites are pre-fabricated structures that are typically installed in backyards, allowing older adults to live on their own while also being close to a family member. If you are considering this option, we recommend checking the building and zoning bylaws in your municipality.
- » **Secondary suites** (sometimes called in-law suites or nanny suites) are typically easier to set up (from a zoning perspective), however accessibility might become an issue as a person ages and has greater difficulty navigating things such as stairs.

In addition, there are a variety of other living options older adults can choose including homecare, active adult living communities, and independent living.

Even if retirement is still a decade or so away, we encourage you to **begin planning now** by considering questions like:

- » Do I want to stay in my home?
- » Do I want to remain geographically close to my family?
- » Do I have pets that will need to move with me?
- » What type of community do I want to live in?
- » What types of supports will I need as I age?

Your needs will continue to evolve as you age, but by starting the conversation and considering all of the options available to you, you can plan for a future that meets your unique needs.

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Susan is the CEO and co-founder of Silver Sherpa. She is passionate about changing the way we look at ageing and is determined to put her extensive healthcare and international business expertise to work to provide a very different professional service model for her clients.