If she could pick one word to describe her community, Willow, 74, says it would be “adventure.”

“Most people who move into our community do have a sense of adventure,” says Willow, who helped organize Sand River Cohousing in Santa Fe, New Mexico. “We encourage each other to keep growing, to stay alive and vital, to stay engaged in life. It’s a big advantage over a more traditional elderhood where one is more isolated and not involved in community.”
Sand River is among 161 cohousing communities in the United States (with nearly 100 more being formed). Cohousing is perhaps the most ambitious of the many grassroots models being created to allow people to age in a close circle of friends and neighbors, as I explore in my book With a Little Help from Our Friends—Creating Community as We Grow Older.

Unlike many alternative models, cohousing is an intentional community, built from the ground up. Each household is separate, so that members maintain privacy and boundaries. At the same time, the architectural plan encourages neighborliness. A large common house accommodates frequent community dinners and other gatherings and often includes guest quarters, an art studio, library—whatever the community wants (and can afford). Most cohousing communities are legally operated as condominiums.

Sand River is one of a handful of cohousing communities that were created for people over 55. The community, originally called ElderGrace, decided to change its name after running into negative perceptions of “elder.” “We have some men in our community who didn’t want to tell anybody where they lived—they felt it created an image of gray-haired people walking around with walkers,” says Marty, an early resident. “People asked if it was assisted living.” When she ran into someone wondering if there were still two units in “ElderCare,” Marty agreed a name change was in order.

Living sustainably in more ways than one
As part of being eco-friendly, the community harvests rain water. Like many cohousing communities, Sand River takes pride in being green. Members collect rainwater, landscape with native plants, heat efficiently, and garden organically.

Unlike most cohousing communities, which can be costly, Sand River offers many members a financially-sustainable lifestyle. The community was developed by the Santa Fe Community Housing Trust, a nonprofit which supports affordable housing, in collaboration with the founding members. When Sand River opened in 2009, homes ranged from $180,000 to $228,000, with one third of the 28 units designated as affordable, with mortgages under $100,000. (The balance is held as a “soft second mortgage” by nonprofit agencies and is repaid when the unit is sold.) Home prices have risen a modest amount since then.

Willow says the affordable program “was a wonderful blessing to me. Lo and behold I could have community, which I wanted, and also buy a house—this is a miracle!”

She became involved with the planning group in 2005. “We worked with the architect to design the houses,” she says. “It was a wonderful creative process. We were able to create a village concept that was really important to us.” For example, cars are kept on the perimeter of the property with walkways connecting the homes to the common house, in the heart of the community. There, members come for tai chi, for discussions on healthy living or end-of-life concerns, book clubs, and art exploration. In 2010, Sand River was given an AARP Livable Communities Award.
Willow is a veteran of community living. She earlier lived in cooperative housing and then in a land trust community in Missouri, in which members each purchased five to ten acres of land as a way to preserve a forest threatened by clear-cutting.

So cohousing was a natural fit for her. “I felt an affinity to living with people,” she reflects. “I thought a wonderful way to age in place was to age with other people who are also at that point in their lives where we were finished raising our families, and really embarking on a new adventure. For many of us, our career enthusiasm was something of the past as well. So the focus was more on living creative, vibrant lives as we were aging. And to encourage and support each other to live in a healthy way and to stay active.”

Sandy, the “newby” of the community

Sandy, 75, the self-described “newbie” of the community, says that turning 60 “was a real marker event for me emotionally, and I realized I didn’t know how to age gracefully. So I started a search and discovered cohousing.”

She and her late husband came to Santa Fe to attend a conference on “re-potentiating aging.” They had both retired from teaching and from raising their kids in Boise, Idaho, and were open to something new. They were drawn to the concept of living in community and of conscious aging. “If I wanted to be a hermit or live alone in an insular house in the suburbs, I could have done that,” she says. “But I wanted the opposite. I wanted community and the give and take and the communication.”
Consensus—a challenge and an opportunity to grow

For many people, the most challenging part of cohousing would be its consensus form of decision making. “Majority rules” does not apply. Instead, members discuss significant decisions until agreement is reached. In that way, proponents say, consensus is more democratic than voting because it honors and respects each voice. But the process takes time and patience.

“I really value the differences of opinion which help us see the whole picture and come out eventually with a decision that everyone can live with,” says Sandy. “That process of sharing and listening, it’s what we’re here for, to help increase the light as best we can.”

Although the learning curve can be steep, the opportunity to engage in consensus is an opportunity for personal growth, says Willow. “There’s a greater understanding of ‘I’m not the center of the world.’ I can open myself and learn from other people and I can let go sometimes of my own opinion.”

Growing old together

Like many communities, Sand River members wonder how they will meet the needs of those who eventually need more assistance. What are reasonable expectations for members to have of their neighbors and friends? The community already faces challenges. A founding couple in their mid-80s now both have dementia. With paid help organized by their children, they remain at Sand River. “The dementia has an impact because it’s affected their social connection,” says Willow. “It’s been more important for us to reach out to them because they’ve withdrawn.”

Sandy says she invites the couple and their caregiver over for tea now and then. She agrees that how to help each other over the
long term is an ongoing question. The community is “still in the process of discovery,” she says.

It helps that the community has a good age range—from late 50s to mid-80s. Maintaining that balance will be important as they move forward, says Willow, as the oldest members will likely need more help with errands or chores.

Willow is on the well-being team, which is developing guidelines for emergencies. “If somebody falls or has a health emergency of any kind, how do we respond?” she says. “That’s a really important issue.” Her team will present its recommendations to the whole community, who ultimately will decide what guidelines to adopt. The community also has used the “Share the Care” system to support two members who lost their husbands. “That’s a really beautiful tool, a way to assist each other,” says Willow. “We just have to be careful to know our boundaries and limitations.”

Nationally, cohousing communities are wrestling with how to support members who may grow frail or who experience cognitive loss. One idea is to use the guest quarters in the common house or spare bedrooms in members’ homes for paid caregivers. “The cohousing communities are very rich in resources of that type,” Oz Ragland, a national leader in cohousing and shared housing, told me. Another idea, not yet tried, is to develop a Green House-type cottage or other assisted living home onsite.

Willow hopes their active encouragement of health and well being will extend members’ independence. “I know if I was living alone, I would be a lot less active physically and a lot lonelier,” she says. “I’m more of a quiet person, but because we’ve been friends with each other here, it’s so much easier to reach out. It’s really kind of an inspiring way to live.”