



Partnership For Age-Friendly  
Communities in Larimer County

**Best Practices of  
Innovative  
Housing Options  
for Seniors of  
All Income Levels**

*A Self-Directed Volunteer Team Report*

**Prologue**

The Partnership for Age-Friendly Communities (PAFC) is a coalition of agencies and community volunteers primarily sponsored by the Foundation on Aging for Larimer County and the Larimer County Office on Aging. The mission of the PAFC is to promote the well-being of seniors in Larimer County, with focus on a community culture which embraces aging, health and wellness, access and mobility, and diverse housing options.

The Housing Self Directed Volunteer Team (SDVT) was formed under the auspices of PAFC to “Research best practices of innovative housing options for seniors of all income levels.” After a daylong training on Self Directed Volunteer Teams, the group started researching best practices throughout the United States and the world. The group met from September 2014 – January 2015. This report is the result of that research and was developed with the hope that other groups will use this information to implement some of the ideas herein.

**Self Directed Volunteer Team members**

Sue Ballou

Phillip Elliot

Summer Garcia

Katy Mason

Dawn Mathis

Tamera Sass

Ken Tharp

Marty Tharp

Individually written Research Reports were summarized by Summer Garcia

Editors: Ron and Celeste Lasky, Write-On Publications, Estes Park CO and Dawn Mathis

Final Edit March 18, 2015

### **Introduction**

One of the biggest concerns surrounding our aging population in Larimer County is offering sufficient options in affordable/accessible housing. Many seniors are expressing their desires to “Age in Place” and currently in Larimer County, these are not yet implemented to any measureable degree. “Age in Place” is a term used when referring to seniors who continue to reside in homes where they have lived for years. Typically, “Aging in Place” does not refer to living in a health care environment or nursing home, but rather living at home and using products, services, and conveniences which allow them to remain in their homes as their circumstances change. In other words, “Age in Place” means that a senior continues to live in the home of their own choice, safely and independently, as they grow older (Roden, 2014).

### **What are the Realistic Options for Aging in Community?**

Currently there are 26,983 seniors, 60 years of age and older living in Larimer County (Fort Collins Demographics, 2014). The population of people over age 65, in Larimer County, is predicted to grow by 140% between 2010 and 2030 (Colorado State Demography Office, 2014). These statistics, reflect the vital need for Larimer County to explore alternatives to allow senior to age where they live.

The Partnership for Age Friendly Communities Self Direct Volunteer Team – namely “The Housing Committee,” was created to research evidenced based options for the aging community in Larimer County and to report on their findings. The innovative housing options that were reported by The Housing Committee were: Village to Village Networks, Natural Occurring Retirement Communities (NORC's), Cohousing, Tiny Houses, Shared Housing, and Shared Housing “Golden Girl Style.” These innovative housing options are successfully utilized and implemented worldwide.

### **Village to Village Network**

The very first Village to Village Network was established in Boston in the Beacon Hill area. The concept of the Village can be created anywhere there is a concentration of seniors. The Village is a voluntary neighborhood association with basic services for the members such as social and educational events, community interactions, volunteer services, and vetted vendors (Village to Village, 2014). “The mission of the Village to Village Network is to enable communities to establish and effectively manage aging in community with organizations inspired and created by their members” (Village to Village, 2014, p.1).

Villages provide “wrap around” services and require less involvement of government services for seniors. The Affordable Care Act, the growth and development of Home and Community Based Services, as well as person-directed care will require in the future more creative collaborations between housing, health care, transportation and social services (Village to Village, 2014).

Villages are grass-roots organizations. They are membership-driven and run mostly by volunteers and, on a limited basis, paid staff. Villages are based on the needs of the community. They are seen as a “one stop shop” for the members of the Village; they have anything and everything their members may want or need (Village to Village, 2014). Villages organize access to affordable services that include, but are not limited to transportation, home repairs, yard work, pet care, shopping, social and educational activities, health classes, and wellness trips. Some Villages also implement friendly visitors on occasion – perhaps weekly or monthly (Columbine Community Village, 2014). The services provided by the Village depend on the availability of the volunteers. Most Villages will try to accommodate a request if a senior member would benefit from a service not already on the list of provided services (Columbine Community Village, 2014).

For the services that the volunteers are not able to provide, the Village may refer the senior member to one of their recommended providers, whose background and references have been thoroughly checked. These providers offer the members of the Village a discount for their services. These services include a variety of assistance programs from appliance repair, emergency call systems, exterior cleaning of their homes, home delivered meals, home health care, painting, plumbing, and lawn care (Columbine Community Village, 2014).

The yearly membership fee typically ranges from \$600-\$800 per year. Many of the services provided are free to members of that specific Village. Fundraising, grants, and other contributions fill in the rest of the budget. Most Villages have an Executive Director and some part time staff. The average size of an established Village is about 100-150 members (Village to Village, 2014).

Membership benefits may also include a variety of social and educational activities. The selections and frequency is determined by the interest of members and the creativity of Village leaders and volunteers. Villages may arrange activities such as monthly restaurant outings, get-togethers, game days, walking and exercise groups, book clubs, special speakers, health and wellness events, and much more (Columbine Community Village, 2014).

The Village concept affords a measure of well-being to its members. Seniors face three major obstacles by living/aging at home: limited access to transportation, the risk of falling, and social isolation

and loneliness. By joining a Village, seniors can overcome many of these obstacles. This allows members to stay in their homes longer and live with greater independence, supported by a community of neighbors helping neighbors. Community interaction and personal growth are encouraged through the many activities set up by the Village. In time, by taking full advantage of the Village services, the members may recover the investment in annual fees. Members also gain the added value of living in their own homes, supported by a network of friends and neighbors (Columbine Community Village

Conversely, in a study completed in 2010 by MetLife – the average annual costs for an Assisted Living Facility (ALF) were determined to be \$39,500 and Nursing Homes (Skilled Nursing Facilities, or SNF's) were determined to be \$83,000. Even Independent Living Facilities (ILF's) cost thousands of dollars a year... This is where the Village model makes the most sense for many seniors from a financial perspective. The “big picture” savings is still significant, even if the member is required to pay “out of pocket” for Home Care Services (2014). In summary, seniors living in their own homes save tens of thousands of dollars per year (Columbine Community Village, 2014).

The Village model complements other community approaches to aging such as Naturally Occurring Retirement Communities (NORCs) described below.

### **Natural Occurring Retirement Communities**

NORC's are a community that was not originally built for seniors, but that now is demographically and geographically “home” to a large percentage of older residents. “Never in the history of this country have so many communities been NORCs. But the American population is aging, and those numbers can only increase over the next 20 years.” (NORC Blueprint, 2013, p.1). NORCs are not planned communities. Instead, they develop as people age in place, move into the community, and or move out of the community (NORC Blueprint, 2013).

A NORC program is a groundbreaking model that organizes a wide range of social and health care services to support the senior residents of a NORC program (NORC Blueprint, 2013). The main goal of a NORC program is to increase the health of its community. NORC programs take an active approach that seeks to develop deeper and more extensive connections seniors have to their communities before crises occur. This model is the complete opposite of the traditional systems by which services are delivered. Traditional systems are generally reactive, time-limited, and disconnected from the communities in which seniors have built their lives (NORC Blueprint, 2013).

A NORC program works through multidisciplinary partnerships that represent a combination of public and private entities and provides on-site services (NORC Blueprint, 2013). Each element of the partnership is familiar, but the idea of them working together is not. At the center of the model are the community's residents, social services, health care providers, and housing managers or representatives of neighborhood associations. Government agencies and humanitarian organizations provide necessary funding (NORC Blueprint, 2013).

These partners at the center of the NORC model connect to the many other stakeholders in a community. Typically, these stakeholders are local businesses, religious, civic, and cultural institutions, public and private funders, and local police and other public safety agencies (NORC Blueprint, 2013). By utilizing these resources for a common interest, a NORC program begins to evolve into a great community in which to retire (NORC Blueprint, 2013).

The NORC program model promotes community change and offers opportunities to empower seniors to take on a role in shaping communities that work for them. This model also promotes connections between residents and may also promote healthier living and a sense of well-being for all participating older adults. (NORC Blueprint, 2013).

NORC programs integrate community engagement, educational programming, community action initiatives, and opportunities for seniors to take on new roles in the community (NORC Blueprint, 2013). They also integrate social work services to residents and their caregivers. NORC programs also provide care-related services, such as individual health management needs, and the overall health of the NORC community (NORC Blueprint, 2013).

### **Cohousing**

According to the Cohousing Association of the United States, Cohousing is a type of deliberate, collaborative housing in which the residents contribute their ideas into the design and how their neighborhoods function. Decisions among the residents are made by a “consensus approach” which develops teamwork, camaraderie and friendships. These bonds carry over into the community when it is built (18 - 24 months) and result in a generally close-knit group of people who “care” for each other on a number of levels. Cohousing provides privacy that the seniors are familiar with and seek in the community where they live (Cohousing Association, 2014).

Seniors who are like minded come together to discuss their needs, wants, ideas, and desires for a community they would live in. Cohousing residents willfully commit to living as a community. The

community's physical design promotes both individual space and social contact. Private homes have all the characteristics of standard homes, but residents also have access to widespread common facilities such as courtyards, a playground, open space, and a common meeting/socializing location (Cohousing Association, 2014).

Cohousing has an “old fashioned” feel. The communities are designed as attached or single-family homes along one or more small streets or gathered around a focal area, like a courtyard. They range in size from an average of 7 to 67 units; the majority of the Cohousing communities house 20 to 40 households (Cohousing Association, 2014). Often, these communities boast a centrally located common. The common space or common house offers items and space less likely to be in “high demand” at all times, such as a large dining room, tools, workshop space, and guest rooms. The common house is an excellent place for celebrations, entertainment, and dining. Cohousing communities might provide optional group meals in the common house a couple times a week. Regardless of the size of the community, there are always opportunities for informal meetings between neighbors, as well as formal gatherings such as club meetings, holiday celebrations, and business meetings (Cohousing Association, 2014). The residents of the Cohousing community work together to care for the common house and common properties with a sense of cooperation, trust, and support (Cohousing Association, 2014). The common space is more about the concept of “needing less and sharing more”. The actual units are smaller, pared down versions of what is referred to as usable, functional space. This in turn is less expensive to heat, cool, and clean, thus pooling financial resources for things needed less frequently such as those mentioned above.

The idea of Cohousing originated in Denmark, and was first introduced in the United States in the early 1980's by Kathryn McCamant and Charles Durrett. This idea of Cohousing quickly spread throughout the U.S. There are currently hundreds of Cohousing communities all over the world, from Denmark to the U.S., Canada, Australia, Sweden, New Zealand, the Netherlands, Germany, France, Belgium, and Austria (Cohousing Association, 2014).

Cohousing communities create a very unique neighborhood. Many times, residents eat common meals together, collaboratively create rules and develop financial strategies for running the community. Cohousing ultimately strives to establish a “village” of all ages – or in a Senior Cohousing community, one with neighbors above a certain age - where neighbors know and can support one another (Cohousing Association, 2014).

Many people, especially seniors choose Cohousing because it provides solutions to many challenges associated with aging. Cohousing creates community, builds sustainability, and enhances life (Cohousing Association, 2014). With this model of Cohousing and with the increasing interest in the “small house” movement, senior Cohousing is a viable alternative to staying in a home that is “too much” to maintain and/or functionally no longer suits the lifestyle and needs of its inhabitants.

### **Dawn Mathis' Experience with Cohousing**

One of the group members, Dawn Mathis, from the Partnership for Age Friendly Communities Self Direct Volunteer Team had the opportunity to visit three different Cohousing Villages, two of which were intergenerational developments. The following is a report on her experiences.

She discovered that the largest attraction of Cohousing is a shared community space that took into account what seemed to be the most desired use of that space. For example, in Boulder's Washington Village (an Intergenerational CoHousing Community), they play movies in the common theater, provide workout equipment/gym and have a bike shop with shared tools. For Silver Sage Senior Cohousing, the amenities included a raised gardening area, a sun room, and community kitchen. In the “lower end” of Cohousing in Denver Mayfair Village (intergenerational), the main attractions were a large outdoor “courtyard”, surrounded by the units themselves at very reasonable rent rates.

Dawn’s conversation with Peter Spaulding, who works with Jim Leach, the owner of Wonderland Hill Development Company (developer of Silver Sage and Washington Village) highlighted that the largest factor in the success of Cohousing is that it has a “Grass Roots” approach – where people are involved in creating the spaces where they will live – both in common areas and personal living spaces. Another important aspect of focus: affordability of units...Peter Spaulding mentioned creative ways to fuel this is to engage private sector groups, corporations or entities such as area Housing Authorities or Agencies on Aging.

One of the most interesting pieces of information that Dawn discovered relating to this bonding of people was the resulting potentiality of “Care.” See the attached chart from “Senior Cohousing: A Community Approach - the Handbook” by Charles Durrett (p.131). It is based on interviews of Danish Senior Cohousing residents recovering from medical events such as a broken hip, stroke, and heart attack, and how much “Care” could possibly occur in such a community. In the U.S. Healthcare system, there is up to a 40% shortfall, especially if the person recovering from such an event has no family or spouse.

Senior Cohousing can and does, in many cases “pick up the slack” and allows neighbors who know and care about each other to help out.

Dawn also met with Karen Cumbo, Executive Director of Building, Planning and Transportation for the City of Fort Collins, and with Joann Ginal, District 52 State Representative. Both identify the need to create options in the immediate future for this growing demographic – the age 60+ population. They both concur that Senior Cohousing is a “new way” of thinking about an old challenge - aging with community support and affordable/accessible housing options.

### **Tiny House Movement**

Another housing option, the Tiny House Movement, can be defined as an architectural and social movement advocating living simply in small homes. Today, the size of an average home is 2,600 square feet. Tiny homes are considered to be a modest 100 - 400 square feet, and small homes measure in at 400 - 1,000 square feet (Tiny House, 2014).

Tiny house living is not a new concept. Native American tribes “lived small” out of necessity, with transportable shelters allowing them to live symbiotically within their environment and to follow food sources as needed. Their humble structures consisted of wigwams, longhouses, waddle and daub, chickees, grass houses and small adobes. The current movement to live small is becoming a choice, a conscious effort to live within one’s means thus saving money, minimizing energy use, and reducing the carbon footprint (Bender, 2009).

Sarah Susanka is one of the individuals credited with initiating the Tiny House Movement. In 1998, she wrote a book titled, “The Not So Big House,” which conveys the message of valuing quality over quantity in home design (Susanka 1998). This concept has morphed into an awareness of how the housing industry impacts the environment. In agreement with the concept that Susanka presents, Bender (2009) states building green is critical. She estimates that building an average home adds seven tons of waste to landfills and that 40% of all raw materials consumed by humans are for construction. House size has increased 140% since the 1950's due to the concept of “keeping up with the Joneses. “ Housing has always been a competitive sport, and there has always been a negative connotation with being small (Bender, 2009). Changing perception is the first step toward decreasing the size, cost and ecological footprint in the current housing market.

Building small makes sense by creating “use-it-all” living spaces (Collins, 2007). Less space equals more “bang for your buck”. An ideal home is usually 1/3 less space than what people believe is needed

(Oko, 2009). The benefits of downsizing are great: less time to clean, less time to maintain, easier to locate lost items, smaller monthly bills, and increased control of the environment a homeowner lives in. As stated in <tinyhousetalk.com>, de-cluttering one's life adds meaning and a sense of purpose. This sense of purpose encourages people to care about living well, which shifts people from a feeling of fear to one of love. (Ford, 2010) compares a reduction in belongings to going on a diet - it feels good. Learning to live smaller takes time (Collins, 2009). It requires a shift in focus from buying material items to fill large empty spaces, to filling small purposeful spaces, with necessary items.

Jay Shafer is the owner of the Tumbleweed Tiny House Company. Shafer has brought popularity to homes that are built on wheels and are portable. Research has shown that homes built on a platform often violate building codes by being too small, which renders occupying one of these structures as a permanent residence illegal (Wilkinson, 2011). Wilkinson states that these homes are often ineffective, as banks will not finance these structures. They are often banned from RV parks for being too tall. Owners must move them often to avoid paying property taxes, and because of square edges they are costly to tow. On the upside, moveable homes do not require a building permit, and living in less space allows more time for one to enjoy them (Bender, 2009).

The mayor of Portland, Oregon, feels that building tiny houses on public property will help decrease the homeless population in that city (Maris, 2014). Many communities have an inclusionary zoning ordinance, which requires a specified share of new construction to be affordable to people with low to middle income. Oregon has a ban on such an ordinance, and this limits the number of homes available to the lower income population. Small homes can be built quickly and at a minimal cost, which may assist individuals who otherwise struggle to find affordable, stable housing (Maroon, 2014). Having a home, no matter how small, allows for privacy and dignity.

This tiny house movement is a viable option when a senior is considering downsizing, or “right-sizing.” Seventy-six percent of Americans are living paycheck to paycheck with the heaviest costs being mortgage, automobiles and childcare. An average of 1/3 to 1/2 of income is spent on housing. In the article by Bender (2009), it is suggested that the most likely populations to consider “smaller living” are Baby Boomers and those approaching retirement and a fixed income. Tiny houses also – due to using space more efficiently, gives municipal and county planning departments the ability to provide housing in the hub of cities (Ford, 2010). This in turn allows more efficient access to transportation, culture events, and markets. Small living environments are void of barriers such as hallways, entryways and walls. Ford (2010) states that an open floor concept increases the light, creating a feeling of larger space.

Open floor designs provide accessibility for the older population who may have to resort to using an assistive device for mobility. Smaller environments increase safety as there are fewer rooms to occupy and spaces are usually void of stairs. These small homes are conducive to the older, empty-nest population, no longer in need of large homes for family living. Fort Collins is a great place for the concept of tiny and small homes as these environments could be incorporated into any neighborhood. Size and locations of such homes would be regulated by the municipal and county planning ordinance.

### **Shared Housing Options**

This is a study of home sharing in which someone who owns or rents a space takes on a tenant(s) in exchange for money and/or services. According to research by AARP, a high percentage of people over 65 want to “age in place” (AARP, 2014). While this may in some cases refer to aging in community, it often refers to actually staying in the home where they've lived for many years. Currently rental prices in Larimer County continue to escalate as the rental market tightens (Changing Community, 2013).

Significant growth in the age 60+ demographic stresses the feasibility of shared housing. An individual who has a home larger than they currently need may advertise for someone to live with them. The person with the home or space sets the terms or the lease. The home owner may just want to charge rent for a room to supplement their income. Other options: homeowners may charge a reduced rent or no rent at all in exchange for services they can no longer handle themselves like mowing the lawn, shoveling, cooking meals, and driving.

There are several ways to create a shared housing program. Certainly, people may advertise on Craigslist or find suitable matches through neighbors and friends. Many communities have set up non-profits that serve as matching partners for those with room to rent and those who are looking for a place to live. This provides an important layer of safety and trust. The National Shared Housing Resource Center has published an excellent manual for organizations that are planning such a service called “Homesharing: Matching for Independence”.

There are many benefits to those seniors who choose to share their home. For those seniors who are on a tight budget or on a fixed income, homesharing may potentially reduce the cost of housing. The senior could save additional costs if the housemate does services as well. These services could be things like, cooking, shopping, or things that otherwise would require outside help (Altus & Mathews, 1999). Homesharing offers a sense of independence and security for older adults who need basic help to remain in their home.

Homesharing also provides companionship and health benefits for seniors. A housemate provides someone to talk to and someone to share similar interests with. Frequently, the homeowner or the housemate becomes “like family”, and the result may be a close bond that may even outlast the length of the homesharing agreement. Some researchers have found that older home owners who take part in homesharing are more likely to report enjoyable living in their homes. They frequently report eating healthier. Homeowners also report following the news more closely. Researchers found that male homeowners were more likely to report having an increase in energy, being happier in general, and having better health as a result of sharing their home with a housemate (Altus & Mathews, 1999).

Homesharing has benefits for the community as well as the individuals who are participating in it. By using the current housing stock to a larger capacity, homesharing increases the number of affordable housing units without the excessive costs associated with building new housing or rehabilitation. This is particularly true for those individuals in an urban setting, where they are typically offered fewer options for new affordable housing units (Altus & Mathews, 1999).

Another benefit of homesharing is that this concept can bring community stabilization. Homesharing programs support community and property stabilization. Homeowners who can remain in their homes continue to be sustainable members of the community for longer periods of time (Altus & Mathews, 1999). By assisting extended independent living arrangements, homesharing can prevent premature institutionalization and reduce the need for more costly formal supports such as assisted living facilities as well as long-term care facilities (Altus & Mathews, 1999).

Most homesharing programs suggest that the homeowner, who is considering homesharing, be over a certain age. Frequently that age is 65 years old. Other homesharing programs include people of all ages, people with disabilities, or special income requirements (thereby serving only those with lower incomes). Sometimes these requirements can limit the pool of both space providers and also potential renters (Altus & Mathews, 1999).

Effective homesharing programs have a matching service that takes applications from both the home provider and the prospective renter. Each participant provides in detail what expectations they have for the homesharing relationship. For example, the homeowner might be asked questions such as, “What spaces are offered and how much of it is private?” Or they might be asked, “How much rent will I be charged?” or “What services will I be providing?” The renter might be asked questions such as, “What rent are you willing to pay?” or “What is your annual income?” The renter might also be ask, “How

much time would you be willing to spend with and/or help the home provider?" (Altus & Mathews, 1999).

As homesharing applications are received, a "matchmaker" reviews the applications and facilitates a meeting between both parties to determine if it would be an appropriate match. This meeting gives both parties a chance to get to know each other and to interview one another. It also allows the "matchmaker" to watch for any issues or concerns that may come up (Altus & Mathews, 1999). After a match is made, there is a follow-up visit made by a representative from the non-profit sponsor to make sure that everything is going well and that neither party is being taken advantage of or abused (Altus & Mathews, 1999).

### **Shared Housing "Golden Girl Style"**

Women both outnumber and outlive men in American society. With an increase in both divorce and women choosing to remain single there is now a large population of older single women. As a result, women are searching for housing solutions (Shared Housing, 2014). With approximately 65,000 people turning 60 every day, women are realizing that they do not want to end up alone, or living their last years in a nursing home or institution waiting for their lives to end (Abraham, 2012). House sharing is not a new idea, but it is a trend that is becoming increasingly popular among older adults. Just as young adults frequently start out with roommates, older singles would rather not live alone - opting for a roommate of similar age (Ness, 2014).

Much like the television show, *The Golden Girls*, shared housing "Golden Girls Style" is a model of shared housing where a group of (generally speaking) single women live together in a shared home, sharing in both the daily chores and the financial responsibilities. By sharing a home and common areas, such as the kitchen and living room, homesharers often have lower utility bills than they would in individual homes. Additionally, with homesharing, there is a sense of security that comes from having other people to rely on (Ness, 2014).

Some of the other benefits of this "shared housing" model are companionship, laughs and good times together, and the support of women at a similar point in life. Another benefit of homesharing is affordability, where housemates share the rent or mortgage and the cost of maintaining the house (Abraham, 2012).

According to the National Shared Housing Resource Center, women across the nation are becoming involved in shared housing "Golden Girl Style." Some great resources dedicated to helping women find

their ideal housing arrangement are the “womenforlivingincommunity.com” blog, the Cohousing Association of the U.S., and the Fellowship for Intentional Communities.

### **Limitations**

There are some limitations to these housing options, and these limitations need to be addressed to further develop these housing models here in Larimer County. As an illustration, in Fort Collins, Shared Housing would fall under the City Code of “You Plus Two” (no more than three unrelated individuals living together). Beth Sowder, the Interim Director of Social Sustainability for the City of Fort Collins stated that the City may be willing to look at the city code and possibly amend it for a specific housing program.

Also, because these housing models are not being utilized here in Larimer County, there are currently no systems in place to support these models. The systems that are lacking would have to be designed and created. For example, if a Village to Village Program were to be developed within Fort Collins, it is possible that the staff of that program could also administer a shared housing program. If not, a host non-profit would have to be formed. It is essential that there be some overseeing body to both assure appropriate matches that work for all parties and for liability considerations.

Another limitation for Cohousing is consideration for allotting some units to be considered “below market” or “more affordable”. Creative approaches are required. For example, there may be ways for the City's Housing Authority to be involved, either by purchasing some of the units to rent to qualified citizens, or financially assisting with land acquisition/building costs and thereby allowing some units to be deemed “affordable housing units”.

### **Conclusion**

Clearly, there are numerous innovative, affordable housing options for seniors. These options are viable alternatives for Larimer County to embrace. With an ever growing aging population, Larimer County is ripe for development of affordable housing options. The Village to Village Network, NORC's, Shared Housing (both Shared Housing and Shared Housing “Golden Girl Style”), Tiny House Movement, and Cohousing are all very feasible and practical alternative housing options for the aging population. Development of these models in Larimer County will ensure that the aging population continues to thrive in ways that are more affordable and more community oriented – insuring the quality of life for all its residents.

### References

Abraham, N. (2012, August 30). Boomer Women Find Creative Community Solutions.

Retrieved November 18, 2014, from:

<http://www.wncwoman.com/2012/08/30/boomer-women-find-creative-community-solutions/>

A Changing Community. (2013). Retrieved December 12, 2014, from

[http://www.co.larimer.co.us/compass/housing\\_report\\_community.htm/](http://www.co.larimer.co.us/compass/housing_report_community.htm/)

Altus, D. Mathews, M. (1999). Home Sharing: Matching for Independence

Bender, K. *Seriously downsizing our homes*. The Environmental Magazine, May/June 2009, Vol. 20 Issue 3, p34-39.

Collins, C. *Incredible shrinking houses*. Christian Science Monitor, 4/20/07,

Vol. 99 Issue 101, p11-16.

Colorado State Demography Office. (2014). Retrieved December 11, 2014, from

<http://www.colorado.gov/>

Columbine Community Village. (2014). Retrieved December 12, 2014, from:

<http://www.columbinecommunityvillage.org/>

Demographics, Baby Boomers, Livable Communities, Aging in Place - AARP. (2014).

Retrieved December 12, 2014, from:

<http://www.aarp.org/livable-communities/info-2014/livable-communities-facts-and-figures.html/>

Ford, P. *In Tokyo, building tiny (and living well)*. Christian Science Monitor, 12/2/10,pN.PAG. 1p.

Fort Collins Demographics. (2014). Retrieved December 9, 2014, from  
<http://www.fortcollins.com/demographics.html>

Marohn, K. *Tiny houses aim to help homelessness*. USA Today, 8/22/14, p4.

Mirviss, L. *Portland*. Architectural Record. Oct. 2014, Vol. 202 Issue 10, p117.

Ness, B. (2014, March 28). Single Baby Boomer Women Discover the Benefits of House Sharing.  
Retrieved November 10, 2014, from:  
<http://www.55places.com/blog/single-baby-boomer-women-discover-benefits-house-sharing/>

NORC Blueprint: About NORC Programs. (2013). Retrieved December 22, 2014, from:  
<http://www.norcblueprint.org/about/>

Oko, D. *Itty-bitty houses*. Sierra, Jan/Feb 2009, Vol. 94 Issue 1, p 35.

Roden, P. (2014). Aging In Place. Retrieved December 22, 2014, from:  
<http://aginginplace.com/>

Shared Housing. (2014). Retrieved November 10, 2014, from:  
<http://www.seniorresource.com/shared.htm>

Susanka, S. *The not so big house*. Newtown, CT: The Taunton Press, 1988.

The Cohousing Association. (2014). Retrieved December 22,2014, from:

[http://www.cohousing.org/what\\_is\\_cohousing](http://www.cohousing.org/what_is_cohousing)

Wilkinson, A. *Let's get small*. New Yorker. 07/25/2011, Vol. 87 Issue 21, p28-34.

Village to Village Network. (2014). Retrieved December 12, 2014, from:

<http://www.vtvnetwork.org/>

What Is The Tiny House Movement? (2014). Retrieved November 15, 2014, from:

<http://thetinylife.com/what-is-the-tiny-house-movement/>