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A Grass-Roots Effort to Grow Old at Home

By [JANE GROSS](#), New York Times

WASHINGTON — On a bluff overlooking the Potomac River, George and Anne Allen, both 82, struggle to remain in their beloved three-story house and neighborhood, despite the frailty, danger and isolation of old age.

Mr. Allen has been hobbled since he fractured his spine in a fall down the stairs, and he expects to lose his driver's license when it comes up for renewal. Mrs. Allen recently broke four ribs getting out of bed. Neither can climb a ladder to change a light bulb or crouch under the kitchen sink to fix a leak. Stores and public transportation are an uncomfortable hike.

So the Allens have banded together with their neighbors, who are equally determined to avoid being forced from their homes by dependence. Along with more than 100 communities nationwide — a dozen of them planned here in Washington and its suburbs — their group is part of a movement to make neighborhoods comfortable places to grow old, both for elderly men and women in need of help and for baby boomers anticipating the future.

“We are totally dependent on ourselves,” Mr. Allen said. “But I want to live in a mixed community, not just with the elderly. And as long as we can do it here, that's what we want.”

Their group has registered as a nonprofit corporation, is setting membership dues, and is lining up providers of transportation, home repair, companionship, security and other services to meet their needs at home for as long as possible.

Urban planners and senior housing experts say this movement, organized by residents rather than government agencies or social service providers, could make “aging in place” safe and affordable for a majority of elderly people. Almost 9 in 10 Americans over the age of 60, according to [AARP](#) polls, share the Allens' wish to live out their lives in familiar surroundings.

Many of these self-help communities are calling themselves villages, playing on the notion that it takes a village to raise a child and also support the aged in their decline. Some are expected to open this fall on Capitol Hill; in Cambridge, Mass.; New Canaan, Conn.; Palo Alto, Calif.; and Bronxville, N.Y.

“Providers don't always need to do things for the elderly,” said Philip McCallion, director of the Center for Excellence in Aging Services at the [State University of](#)

[New York at Albany](#). “There are plenty of ideas how to do this within the aging community.”

Although not a panacea for those with complicated medical needs, the approach addresses what experts say can be a premature decision by older people to give up their homes in response to relatively minor problems: No way to get to the grocery store. Tradesmen unwilling to take on small repairs. The isolation of a snowy winter.

As these small problems mount, sometimes accompanied by pressure from adult children, experts say, the elderly homeowner is caught off guard. Remaining at home without sufficient help is frightening. But moving to an assisted-living center is often an overreaction that can be avoided or postponed.

“A few neighborhood-based, relatively inexpensive strategies can have an enormous effect,” Mr. McCallion said. “If people don’t feel so overwhelmed, they don’t feel pushed into precipitous decisions that can’t always be reversed.”

For inspiration, the nascent groups looked to Beacon Hill Village in Boston, which pioneered the approach six years ago. Beacon Hill’s 400 members pay yearly dues — \$580 for an individual and \$780 for a couple, plus à la carte fees — in exchange for the security of knowing that a prescreened carpenter, chef, computer expert or home health aide is one phone call away.

Experts in aging say the self-help approach provides a sense of mastery, often lost with the move to an institution or even an adult child’s spare bedroom. That can-do spirit is attractive to baby boomers like Alisia Juarrero, 59, who is a board member of the Allens’ group, which spans the Palisades neighborhood, an enclave of single-family houses northwest of Georgetown, and Foxhall, an adjacent area of attached Tudor homes.

Ms. Juarrero is mindful of the future because of the struggles of her 89-year-old mother and 92-year-old aunt in Coral Gables, Fla. “This is where we’re all headed,” she said. “If I help set this up, it’ll be there when I need it.”

So far, most of the villages are in places where residents are well connected and skilled in finance, law, medicine and philanthropy as a result of their own careers. That raises the question of whether the model is viable only in neighborhoods of privilege. But experts point out that most care for the elderly is already out of reach for all but the wealthy.

The amenities of an assisted-living center are far more expensive than a village’s membership fee. Medicare does not pay for long-term care, and private help is costly. Only the destitute are protected in old age because Medicaid pays their nursing home fees.

A few villages are cropping up where low-income families live, such as in the Richmond District of San Francisco, with its recent wave of Russian immigrants; Falmouth, Mass., where year-round residents struggle when the summer crowd is gone; and in pockets in Westchester County, like Yonkers, with diverse populations.

In such locations, social service organizations are likely to organize the project, instead of the older residents, and they rely on volunteers or bartered services to keep fees down. One member fixes another's faucet, banks the time and in exchange gets a ride to a medical appointment.

Groups also share expertise online and at local and national conferences, including several this past spring. Some have access to regional resource centers that help with matters like hiring an executive director or buying liability insurance.

In terms of government support, New York State is at the forefront, with a 20-year-old model known as a NORC, or naturally occurring retirement community. Since 1995, the state has financed social services, including nurses and case managers, in many apartment buildings with a concentration of residents over 60. Last year, it added a few suburban neighborhoods, so-called horizontal NORCs.

On the federal level, Congress authorized experiments in aging in place in the 2006 Older American Act but did not finance them.

The sprawl of suburbia presents challenges to the elderly once they cannot drive. Amid the rolling hills of Fairfax County, Va., one group is grappling with how to serve prospective members in a place with a single general store and five-acre lots. Taxi vouchers may be too costly when running errands can take hours. Recruiting volunteer drivers from 118 home owners' associations and 17 churches presents liability issues.

"The question is distance and time, and the money that relates to that," said William Cole, 77, the founder of the group. Mr. Cole anticipates yearly dues of \$1,000, which may be prohibitive for neighbors who are real estate rich but cash poor. One likely service, Mr. Cole said, will be advice about reverse mortgages.

Many of the villages are concerned about whether they can provide adequate support once the founding members, who tend to be vigorous regardless of age, decline either physically or cognitively. In this regard, the New Canaan group, with annual dues of \$360 and \$480, may be less vulnerable than most. The suburb already has a home health care agency, an assisted-living center and a nursing home, thanks to years of advocacy by a local physician, an 87-year-old board member.

Because of that, “we have the confidence to live without these problems getting the best of us,” said Tom Towers, 69, the board president of the group, Staying Put in New Canaan. “And if they do, we can take care of it right here.”

The first village in the Washington area is expected to be on Capitol Hill. When it opens for business on Oct. 1, annual memberships will be \$750 for a couple and \$500 for an individual.

Among those eager to join are Marie Spiro, 74, and Georgine Reed, 78, who share a rambling house that they insist they will only leave “feet first.” Between them, Ms. Spiro, an emeritus professor of art history and archaeology, and Ms. Reed, a retired designer of museum exhibits, have already endured three knee replacements and an array of other ailments.

Ms. Spiro describes huffing and puffing while grocery shopping; Ms. Reed is increasingly reluctant to visit friends across town. Both women, who are childless, would already welcome help with meals, transportation and paperwork. If they need home care, Capitol Hill Village will be able to organize that.

“I’ve never had to rely on other people, and I never wanted to,” Ms. Spiro said. “But I’d rather pay a fee than have to ask favors.”

Members of all these groups share an independent streak — and the willingness to plan for the future. Those characteristics were on view recently in a living room in Hollin Hills, a post-World War II development in Alexandria, Va., where a half-dozen neighbors who once organized baby-sitting co-ops are now organizing for their final years.

Now, in their 70s and 80s, they still drive, play tennis and travel the world. None has yet lost a spouse, but they fear what will happen to the one left behind.

“The vast majority of people don’t have the capacity to be realistic,” said Ruth Morduch, 71. “We don’t know what’s going to happen in X number of years, but we know we’re going to need help. In my own home, that’s less likely to be humiliating. And an organization like this gives me a sense that we’re all in this together, our last grand adventure.”

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