

## **SHARED HOUSING**

### **An alternative to nursing homes or assisted living.**

By James W. Albright, CAPS, GMB, CGR, CGP

First we should define “shared housing.” All the way from pioneer times to the 1920’s and 1930’s it was common to have several generations of a family living under one roof—children, parents, and grandparents. Remember the TV program “The Waltons?” Through the next few decades with all the social, economic, and cultural changes that happened, Grandma and Grandpa often began living outside the adult children’s home.

Now, many families are re-thinking the idea of having parents once again living with the adult children and their families.

#### **Not Every Senior Needs a Nursing Home or Assisted Living**

At a conference I attended in the spring of 2010 on Universal Design and Aging in Place, a speaker brought up the fact that 37% of the seniors now in nursing homes or assisted living do not have to be there because of physical or other restrictions—they just don’t have any other place to go. With the cost of nursing home care and assisted living soaring each year, many families are thinking about bringing their parents into their household, usually through some form of “in-law addition” where a separate set of rooms are used by the parents.

After having done quite a few of these projects, I have some suggestions for any family thinking about such a project.

#### **Emotions Are Part of the Decision**

First, let’s consider what I call the emotional parts of the decision. The author of this article is 66 and well aware that we older folks can be stubborn, unwilling to admit our physical and/or mental abilities aren’t quite what they once were, and not always keen on change in any form. It can be emotionally upsetting to think our home of many years may now be increasingly difficult to meet our needs with steps, narrow doorways, small bathrooms, second floor bedrooms, and other features that interfere with the walkers, wheelchairs, and other devices we now need to live our daily lives.

A family council with all members involved can serve as a good starting point to identify what physical home modifications (roll-in shower, wide doors, no steps between areas, good lighting, to name a few) would best suit the proposed occupants.

#### **Universal Design Is Beautiful As Well As Functional**

As interior designer Cheryl Bilski of Functional Interiors points out, even if you are using a wheelchair, scooter, or walker, a well-thought-out Universal Design plan which begins at the entrance to the proposed space and continues throughout all other rooms will ensure accessibility and mobility for the occupants. Kitchens require safety and flexibility, especially at the stove or sink. Bathrooms can be lit at night for clear accessibility, without adding costly fixtures. A living room can remain a warm and welcome room for occupants and guests without that band aid fixed up look.

Cheryl also suggests that coordination of planning for a proposed layout include input from the occupants’ doctor(s), social worker, occupational, and /or physical therapists. They are third-party professionals who are able to give advice about the short term and long term needs of the occupants.

## **Family Dynamics Must Be Considered**

Second, what I call the “family dynamics” are very important. Do the proposed occupants want to spend time with the family, how much, and when? Does everyone want to eat meals together, or is a separate dining/cooking area needed? What, if any, responsibilities will the grandparents(s) have? Babysitting? Helping with household chores? Do they want to do these things? Consider the social life the prospective occupants may want to have—for example, would it be desirable to have a separate entrance to their space?

Last, if there are siblings involved, is everybody on the same page that moving Mom and Dad into Suzy and Bill’s home is a good idea? Does everyone realize that a common source for the funds needed to construct the new quarters may be raised by Mom and Dad selling their home and using the money to fund the addition? One of the most unpleasant meetings I sat through with prospective clients involved one family member voicing objections about what would happen to their share of Mom and Dad’s money if they gave it to another sibling for remodeling the sibling’s home! Obviously, a discussion of finances should be part of the planning process.

## **Real Estate Options**

Rich Vogelzang is a certified Seniors Real Estate Specialist (SRES) with Century 21 Capital Realty in Rochester. He says, “If you currently own a house with enough equity, you could consider a Home Equity Conversion Mortgage, also known as a Reverse Mortgage. This allows the older homeowner to convert part of their equity into cash, allowing them to stay in their current home. Or if the decision is to modify a child’s home to meet the needs of elderly parents, funds could be obtained through a home equity loan, from savings, or from the sale of other assets. In any case, the counsel of an elder law attorney is extremely important before committing to any major decision like this.”

## **Town Planning Departments May Have a Say in the Remodeling Plans**

Additionally, it is a good idea when planning a remodeling is to know what the town building departments will allow. Having done many such projects over the last thirty years, I can definitely say that the towns are becoming much more accepting of the “in-law” type project.

Building inspectors and town planning and zoning boards are realizing that sharing a home with parents or related elders is often a much less costly alternative to care than assisted living or nursing homes. This assumes the elders’ health is such that those levels of care are not needed and that the addition is designed to blend in with the rest of the house.

As Cheryl Bilski points out, Universal Design features incorporated into a new space for elders will not lessen the value of a home but actually increase the value of the home. It adds another valuable selling feature, especially if an architect and/or builder with Universal Design experience has taken time to design the addition for other possible uses when no longer needed by the elder occupants.

## **Preparations for Applying for a Building Permit**

Once a family has gathered their design/structural “wants,” I suggest first going to the town Building Inspector to get his or her opinion on the proposed project and listen to any suggestions they may have. The second step is to engage an architect and /or builder with Universal Design and/or CAPS (Certified Aging-in-Place Specialist) training to explore the project.

In general, here is what the town building department/planning board/zoning board will be looking for when reviewing an application for a building permit:

- **Is this proposed space for a relative?** Since the bulk of applications will be made in areas zoned for single family housing, the town will be looking to ensure this is not a rental unit “snuck into” a home. Some towns require that the homeowner sign a form certifying that it is a relative living there. Some towns may want to check this every few years.
- **Separate utilities will not be allowed.** Towns expect owners/elders to share utility costs. How this is done is up to the family.
- **A “common area” must be included into the design** where there can be co-mingling between the owner(s) and elder(s). Such areas often include such things as a shared dining room, laundry room, or family room.
- **A separate entrance and/or kitchen will often require a variance,** depending on the town. In my experience, this is usually not hard to get.
- **The whole structure (main home plus new addition) usually cannot exceed 25% of the lot size.**
- **The combined structures must fit within the established front, side, and rear setbacks** as defined by the owner’s Instrument Survey Map. Again, if these criteria are not met, sometimes a variance can be granted.
- **In some towns, the proposed design must go before an Architectural Review Board** to make sure the structure esthetically blends in with the surrounding neighborhood.

Shared housing, when planned for in advance, can be an excellent way to help care for elders in a home setting, giving them the opportunity to participate in the daily life of the family. Consult with experts and your planning board to ensure success.

**For answers to any questions raised by this article, please feel free to contact:**

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