

Taken from the book:

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# Living Longer, Living Better

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*Adventures in  
Community Housing  
for Those in the  
Second Half of Life*

Jane Porcino

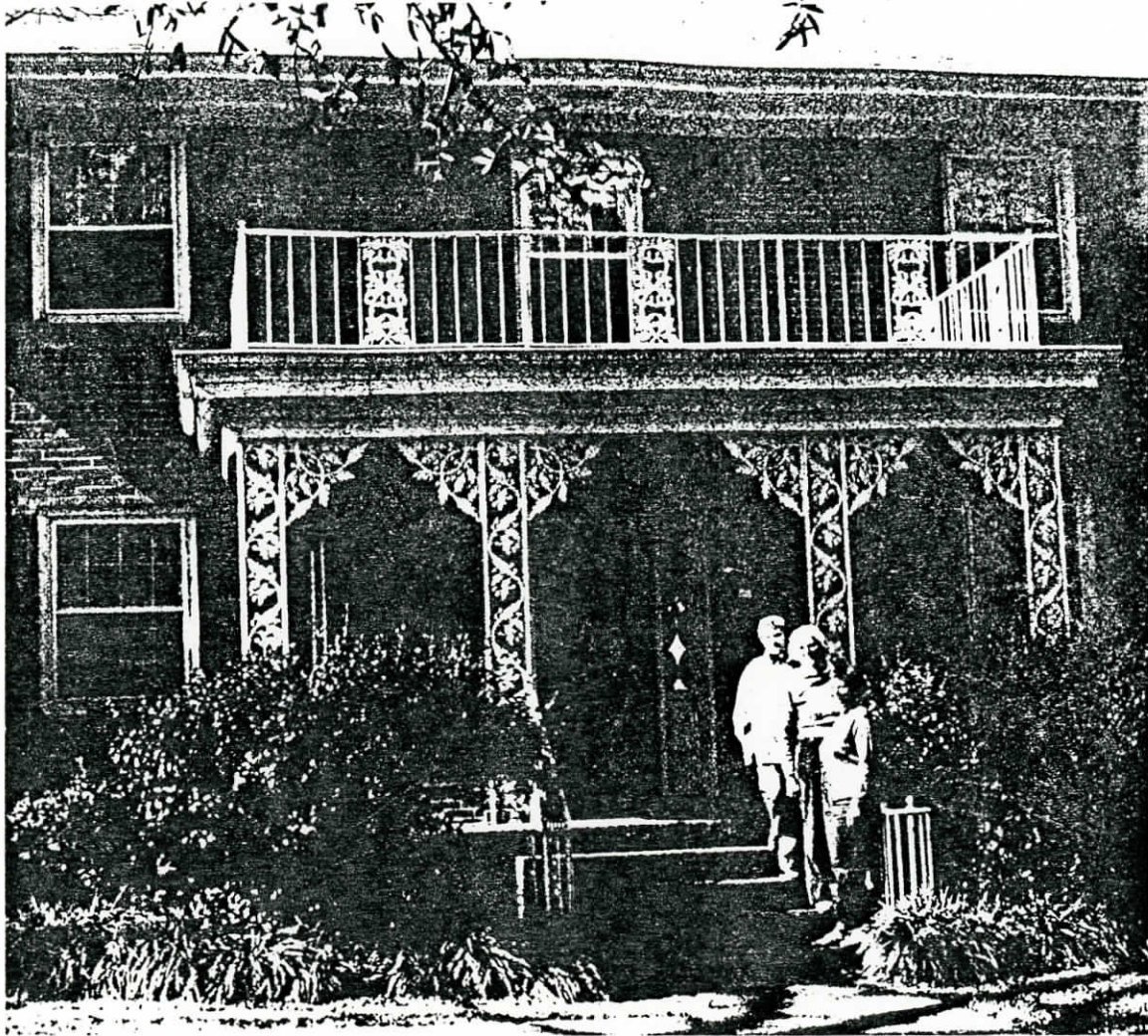
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*Buying/Renting a New Home for Small-Group Living*

It is sometimes easier to find a "neutral" home or apartment for a group to live in—one which has no history for any of the participating members. This is the third type of small-group living.

Five to eight people seems to be an ideal household size, according to those who have experienced small-group living. Some groups decide to rent a home for a year or so to test their compatibility. Others decide to purchase the property as a group and jointly



Members of The Molly Hare Cooperative, Durham, North Carolina.

build on it. Often, an underused large space like a school building, monastery, or loft may be converted.

It is more difficult to find sufficient space in an urban area in which to build small communities, but some people around the country have succeeded in doing so. Elizabeth Freeman, long interested in cooperative living, purchased a small apartment house near Duke University, in Durham, North Carolina. Neighbors and



## The Molly Hare Cooperative

A New Concept for Durham:  
Cooperative Apartments designed to provide  
safe, companionable, affordable living.

Brochure for The Molly Hare Cooperative.

friends live together and have formed a new community within walking distance of shops and services. Presently, four women ranging in age from ~~forty~~ to ~~eighty-three~~ are living in what has been named The Molly Hare Cooperative. They each own their own modern, energy-efficient apartments, and two other units are being renovated. Membership in the cooperative costs between seven and ~~nine~~ thousand dollars (refunded should you decide to leave). Members hold lifelong occupancy rights, gain a tax deduction, and make a good investment. Monthly rents range from three hundred and sixty-five to five hundred dollars, depending upon the size of the apartment.

ELIZABETH FREEMAN

*This concept of cooperative housing seems an answer to many of our problems. (We have a hospitalized eighty-three-year-old housemate) and two of us are willing and able to help her get back to health. The American tragedy is that so many older women are shipped off to nursing homes, when there is a possibility of coming home with caring others to help.*

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Some of the positive experiences of living in a small cooperative environment are: Sharing meals. Going out at night. Going to the movies, concerts, special events. Walking at dawn. Sitting on the porch and talking with members and neighbors. Cat- and dog-sitting. Mail retrieval while away. Working together on the yard—planting things and raking leaves. Preparing a stew for an ill friend. Planning and putting a banner across the driveway when a member returns from abroad. Sharing knowledge: gardening, cooking, decorating, art, carpentry, plumbing, electricity, sewing, and more. Hiking in the woods. Taking classes together. Reading and sharing food bargains. Putting up guests. A cleansing ceremony for one apartment. Birthdays and reunions. Helping out in times of illness or distress, accidents and operations. Loan of a car for repairs. Airport trips and doctors' appointments.

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## Making Small-Group Housing a Reality

For two years I have been interviewing women around the country who are living in communities they created for themselves and others. Many of these women dreamed of one day living in an urban center in their middle and later years. Elizabeth Freeman has succeeded in forming The Molly Hare cooperative house in Durham, North Carolina.

Elizabeth (whom I mentioned briefly in chapter 1) spent years educating women about alternative housing options in her role as president of the Durham Older Women's League. She received a grant to run a workshop entitled "What's Down the Road? Housing Alternatives for Older Women." This meeting generated so much excitement that a housing task force was formed, assisted by an architect and the Durham Center for Community Self-Help. Their original plans to build a fourteen-unit, single-story apartment building in downtown Durham fell through. But as Elizabeth says, she "dove in" to work on plan two.

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### ELIZABETH FREEMAN

At that point I discovered an existing apartment building that seemed ideal for cooperative living. It had six units on a quiet street near Duke University and was within walking distance of shops and services.

Through the Durham Center, I got the financial, legal, and business help I needed to purchase the building for \$170,000 and set up a cooperative. I worked with the center to design financial arrangements that would appeal to older women. We decided on a \$7,000 to \$9,000 down payment for buying into the co-op—an affordable, limited equity—plus monthly fees.

We developed promotional materials and received good local publicity, because The Molly Hare Cooperative is Durham's first. We stressed the advantages of co-op living for older women: You own your own unit; you can decide who lives with you; it is safe and affordable and will remain so for years to come; it can't go condo; you hold lifelong occupancy rights; you get your money back if you decide to leave; you can will your share; as an owner, you can take the mortgage interest and taxes as an income-tax deduction.

It always takes longer than expected to complete a project like this. However, the three years didn't seem too long, particularly when the gradual and steady growth yielded such rewards as companionship, a caring environment, financial stability, and the sure knowledge that what I was doing was a model for others.

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The Molly Hare Cooperative is a place for neighbors and friends to live together, building a community within their living space. The six lovely modern apartments are energy efficient and include modern appliances and hardwood floors. Occupancy fees depend on the size and condition of the apartment selected, and they range from \$400 to \$572 a month. Tax deductions reduce these fees by \$50 to \$120, depending upon an individual's tax bracket. These monthly fees include principal and interest on the mortgage, property taxes, insurance, occasional repairs, and some utilities. Members have established a future capital improvements reserve fund. Elizabeth continues:

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*It became obvious early on that a most important task was to keep the apartments rented, because the mortgage had to be paid. This meant that as soon as a renter who was still in the apartment (and not interested in joining) left, the primary consideration was to get someone in as soon as possible. Fortunately, the first vacancies were filled by two individuals who were attracted to cooperative living. There were now three of us.*

*These renters, aware of the advantages of this type of living, began a policy of "renting to buy." Although pushed by financial considerations, this proved to be a good idea both for the renter and the co-op. It provided an interval of time to make sure there was a match between the individual and the group.*

*At this point we are about to have a full complement of members. The last renter will move in in a few months, leaving us with just one opening. As we are now well known in the community as a thriving housing cooperative, there are several persons interested in joining. A committee will decide who it will be.*

*We have attracted women of varying ages, and it has become obvious to me that this has many advantages. The two graduate students gave us energy and enthusiasm—and we, I feel sure, showed them the joys and wisdom accompanying the process of growing old. The age of members ranges from forty-four (a woman disabled by an auto accident and much in need of the kind of protective and nurturing environment we provide), to a seventy-six-year-old retired homemaker, and include a sociologist (fifty-seven), a retired professor (sixty-nine), and a retired counselor (seventy).*

*We believe our persistence is already paying off. One woman in town is considering converting her four-apartment building into a co-op. Though ours is small in size, it acts as a model for others seeking to meet similar needs. I am briefing local real-estate agents about the cooperative-housing concept. They are enthusiastic, because it provides a real answer to older women facing the question: "Sell my home? Then what?"*

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(Interested readers can contact The Molly Hare Cooperative in care of Elizabeth Freeman, 209 Watts Street, Durham, North Carolina 27701.)