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### **Business**

## Butler: How the village system is helping seniors



For a monthly membership fee, the village system allows residents to check out what fellow village members will provide rather than having to pay an outside business for that service.

#### By **STEVE BUTLER** | sbutler@pensiondynamics.com | PUBLISHED: June 1, 2017 at 6:00 am | UPDATED: June 1, 2017 at 6:22 am

Lamorinda Village, barely a year old at this point, is serving seniors living in Lafayette, Moraga and Orinda, and is part of a growing nationwide network of similar peer-to-peer, self-help organizations.

Attending a meeting of supporters including some members, I learned, for example, about volunteers known as the "Declutter Buddies." These are seniors who volunteer their time and expertise to help fellow members clean out their garages and other nuisance areas of the homes residents are choosing not to leave.

"When in doubt, throw it out" makes sense as a slogan, but pulling the trigger and actually removing or selling something we've had forever requires overcoming the "status quo bias." The Declutter Buddies offer elbow grease and emotional support to get the job done.

Another anecdote was shared by a village member whose hip operation required the construction of a plywood ramp. A licensed contractor would have had to comply with the Americans with Disabilities Act, resulting in a bill in the thousands. But a volunteer just went to Home Depot and installed a piece of plywood suitable for rolling a wheelchair up a 1-foot step.

This, and other stories, explained why the village concept is gaining traction. Before having to pay money to businesses that provide inhome support, it allows residents to check out what fellow village members will provide in return for a monthly membership fee.

The village system offers volunteers to provide services such as transportation, grocery shopping, light housekeeping and minor household repairs, as well as referrals to approved service providers such as painters, accountants, caregivers and other services typically in demand by seniors. A full-time coordinator and staff offer a central resource for negotiating reduced fees and monitoring service quality of these different vendors — as well as supplying answers to any questions.

The first of these village programs started 15 years ago on Beacon Hill in Boston, a charming neighborhood that nobody ever wanted to leave, so residents cobbled together their own mutual volunteer support group - and the result is what we see spreading across the country.

Walnut Creek, Concord, and Clayton are preparing to open their doors. Fremont, Hayward and other Bay Area communities have similar villages in the works. It takes a lot of work to get one up and running. They have to be nonprofit organizations so they can solicit charitable contributions, and there are insurance issues to be worked out. They require a paid staff to keep the ball rolling and to assure that what's on paper is, in fact, a reality. This is especially true regarding service quality and pricing.

The cost for a household is about \$100 per month, and for a single person there is a discount. Whatever the cost might be is immaterial if it allows someone to remain in a home that has low property taxes — and taxes are rising thanks to today's Bay Area real estate boom.

Many of us will be forced by health circumstances to move beyond just the kindness of volunteers, and when that expensive day comes it will be wise to be sitting on as large a nest egg as possible. Staying in a home for five or 10 years beyond what otherwise would have been possible thanks to a village membership could make the latter years of life more pleasant than would be the case for someone having financial strains late in life.

For information on Lamorinda Village, go to www.lamorindavillage.org or call 925-253-2300. For Avenidas in Palo Alto and San Jose, go to www.avenidas.org or call 650-289-5400. For Ashby Village in Berkeley, go to www.ashbyvillage.org or call 510-204-9200. For a network of villages in Northern California, both current and "coming soon," go to http://vtvnetwork.clubexpress.com.



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**Steve Butler** Steve Butler is the CEO and Founder of Pension Dynamics Company LLC. To read past columns and learn more about his book, visit www.pensiondynamics.com and click on resources.

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