



*Smart Living for Today's Active Seniors*

## Why Senior Cooperative Housing Is a Great Option for Adults 62+

*More Freedom, Less Stress, and a Built-In Community*

For many adults entering retirement, the question is no longer “How big should my home be?” but rather, “How do I want to spend my time?” That shift in priorities is one reason senior cooperative housing has become one of the fastest-growing housing choices for adults 62 and older. Cooperative communities offer a balance of independence, financial predictability, social connection, and maintenance-free living that appeals to many retirees looking to simplify life without giving up comfort.

“Now all of our time is quality time!”

- Rick & Connie,  
Village Cooperative Members

Unlike traditional home ownership, cooperative resident-owners, called

members, purchase a share in the community rather than owning real estate individually. Residents still enjoy private homes, kitchens, living spaces, and personal freedom—but they also benefit from shared amenities and professionally managed maintenance. It is a truly hassle-free home ownership option for active adults.

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Check out this spacious home with bonus room!

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Practical ideas for reducing expenses on the things you use most

### The Value of Staying Connected

Research consistently shows that older adults who remain socially active more often experience better emotional and physical health at this stage of their lives.

Whether it's joining a walking group, attending community events, volunteering, or simply sharing coffee with neighbors,

staying connected helps create a stronger sense of purpose and belonging. That's one reason community-centered living continues to resonate with today's active seniors. At the Village Cooperative, it's not always the first reason members list as to why they chose this home ownership option, but many indicate it's why they want to stay in their community much longer than they originally thought.



## The Benefits Go Beyond Convenience

One of the biggest advantages of cooperative living is freedom from ongoing home maintenance. No more shoveling snow, mowing lawns, coordinating contractors, or worrying about expensive home repairs. That means more time for hobbies, travel, family, volunteering, and relaxation.

Many residents also appreciate the financial predictability cooperatives provide. Monthly costs are often more stable and easier to budget for compared to the unpredictable expenses that can come with traditional homeownership.

Equally important is the sense of community.

Studies continue to show that social connection plays a major role in healthy aging. In cooperative communities, neighbors naturally become friends through shared gathering spaces, clubs, fitness rooms, coffee chats, and community events.



Residents often describe the lifestyle as offering the perfect combination of privacy and companionship. They feel like they can participate as much as they want.

## Safety and Peace of Mind

Another reason seniors are exploring cooperative housing is the peace of mind it gives them in the next chapter of their lives.

Secure buildings, accessible layouts, elevators, indoor parking, and nearby neighbors all contribute to a greater sense of comfort and safety. Adult children also frequently feel reassured knowing parents are part of an active community rather than isolated in a large home with looming maintenance and safety concerns.

For many members, moving to a cooperative is less about “downsizing” and more about “rightsizing”—choosing a lifestyle that better supports their wants and needs now and into the future.



## Member Testimonials

“We travel several times throughout the year and enjoy the security of leaving the Village with no cares about mail, papers, plant care or maintenance while we are gone. Also, I had used my lawn mower and snow blower very effectively over the years, but now I can let somebody else take care of that for me, and I don’t miss it at all.”

~Dick and Sharon R.

“The co-op makes real sense because you have no worries about safety, security, maintenance, etc. I’ve visited other Village Cooperatives and was delighted to find that the residents love their new homes. I really don’t know what more a person could ask for with this lifestyle.”

~Bob H.

## QUARTERLYQUOTE

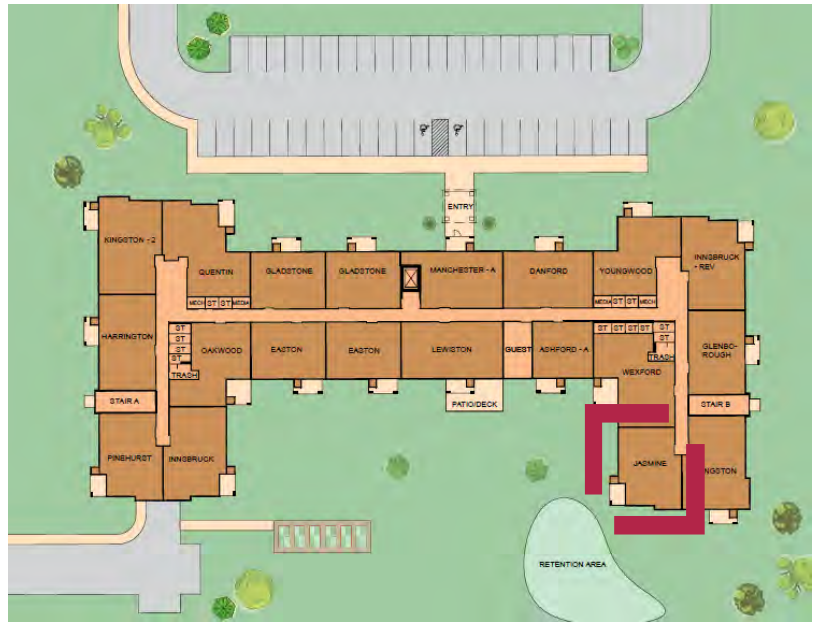
“Age is an issue of mind over matter. If you don’t mind, it doesn’t matter.”

— Mark Twain

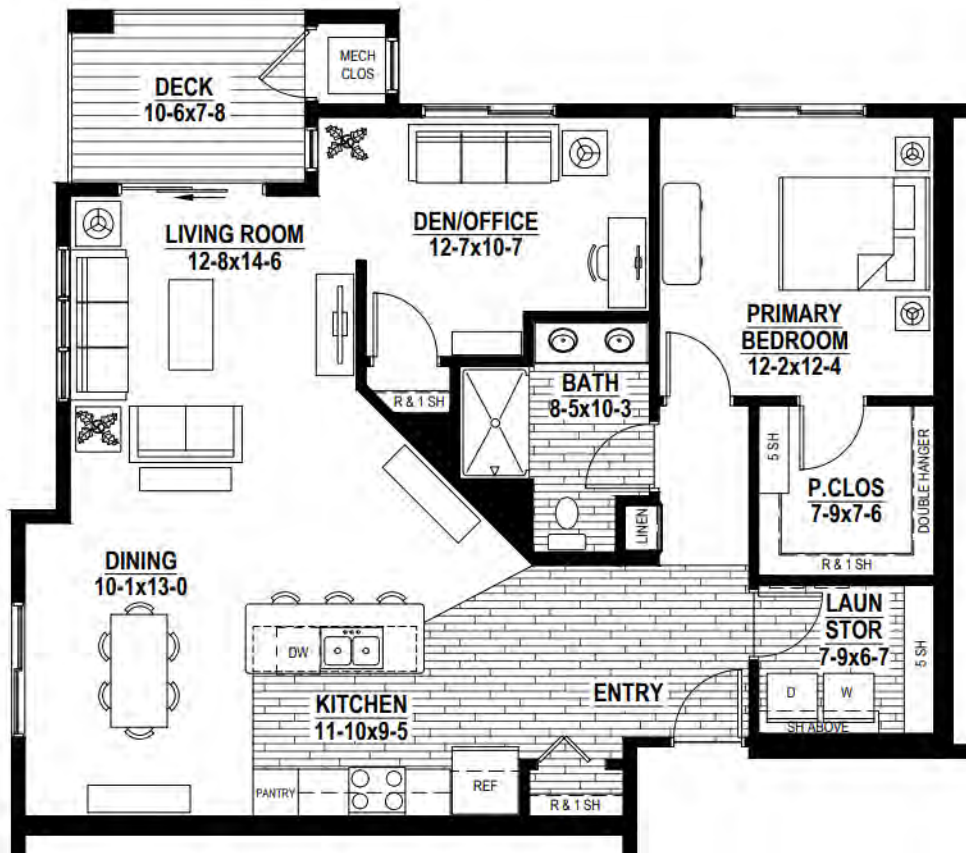
# featured floor plan

## Jasmine

1,217 sq. ft.  
 1 Bedroom  
 1 Bathroom  
 Den/Hobby Room



This plan offers an open and spacious layout with an island kitchen and great room combo that opens to the deck. It also includes a reserved space in the heated underground parking garage as well as your own private laundry room with side by side washer and dryer, plus lots of storage! One of our most popular plans, you just can't find a better maintenance-free value in this excellent Billings location!



# Everyday Ways Seniors Can Save Money

## Practical Ideas for Clothing, Food, Healthcare, and Prescriptions



Retirement doesn't mean giving up the things you enjoy—it simply means becoming more intentional about how you spend. Fortunately, there are many simple ways older adults can stretch their dollars without sacrificing quality of life.

### 1. Take Advantage of Senior Discounts

Many national retailers, restaurants, grocery stores, movie theaters, and pharmacies offer senior discounts, but they're not always advertised. Don't hesitate to ask.

Stores like Kohl's, Walgreens, and many local grocery chains regularly provide discount days for seniors. Even small savings add up over time.

### 2. Lower Your Grocery Costs

Food prices remain one of the biggest household expenses, but a few habits can help:

- Buy store brands instead of national brands
- Use loyalty programs and digital coupons
- Plan meals around weekly sales
- Purchase frozen fruits and vegetables to reduce waste
- Split bulk purchases with friends or neighbors

Many seniors also save money by cooking larger meals and freezing portions for later.



### 3. Save on Clothing

Quality clothing doesn't have to be expensive.

Consignment shops, outlet stores, seasonal clearance sales, and online resale marketplaces often offer name-brand clothing at a fraction of retail prices. Some communities also organize clothing swaps or donation events.

When shopping, focus on versatile basics that can mix and match easily rather than buying many specialty items.

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#### 4. Review Prescription Costs Annually

Prescription prices can vary dramatically between pharmacies.

Experts recommend comparing prices using pharmacy discount programs and asking doctors whether generic alternatives are available. Some seniors save hundreds of dollars annually simply by switching pharmacies or requesting a 90-day supply through mail-order programs.

Medicare plan reviews during enrollment periods can also uncover significant savings opportunities.

#### 5. Don't Overlook Preventive Healthcare

Preventive care may actually save money long term.

Annual wellness visits, screenings, vaccinations, exercise programs, and healthy nutrition habits can reduce future medical costs and help maintain independence longer.

Many Medicare Advantage plans also include wellness benefits such as gym memberships, hearing exams, vision programs, or transportation assistance.



#### Quick Tip: Small Savings Add Up!

Cutting just \$10 per day in unnecessary spending equals more than \$3,600 saved over one year.

Simple habits—like brewing coffee at home, reducing impulse purchases, or reviewing subscription services—can create meaningful long-term savings.



**HAVE A GREAT SUMMER!**



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