As we emerge from a tragic pandemic, let's catalyze action among professionals in the fields that shape the physical housing and communities where we live. This series of case studies shares innovations that are advancing a set of **guiding principles** for built environment professionals–from creative ways to redress inequities and engage the public in participatory planning, to unique housing and community models that enable every resident to thrive.

Photos by Realdania (left), POCSHN (top-right), and PDXC (bottom-right)

Cohousing Creates Community

By Stephanie Firestone and Julia Glassman

Cohousing is a type of residential living whereby a small group of people self-organizes to buy land and build a cluster of homes together. Its purpose is to create an intentional community with physical design elements that facilitate spontaneous interaction and programmatic elements such as regularly shared dinners. While not for everyone, people around the world are increasingly looking for communal living options that also provide privacy. Having a built-in community of mutual support holds significant benefits for many demographic groups–from older adults to working parents raising young children.

Yet while people of all backgrounds stand to benefit from this kind of residential living option, those who have enjoyed its benefits thus far have been limited largely to white, higher-income older adults. This spotlight shares global insights that can make cohousing work more effectively for the needs of different groups, and innovations that can help expand the reach of cohousing to all people.

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Needs/Challenges

It has become clear that isolation is an albatross to many people in every type of residential environment. From their windows, people living in suburban neighborhoods often peer onto parked cars, garage doors, fences, and empty sidewalks (if a neighborhood even has them). Those living in more urban environments often shield themselves from feared strangers by staying behind locked doors. And rural inhabitants, as they age, commonly face challenges in finding ways to travel distances to socialize with others. Meanwhile, in all types of communities, more people–young and old alike–are living alone. In North America and Europe, over a quarter of **people age 60+ live alone**, compared with 16% on average in the rest of the world and under 5% in many countries in the Asia-Pacific, sub-Saharan Africa, and the Middle East-North Africa regions.

One thing the COVID-19 pandemic has taught us is that we need each other. Yet with the need to socially distance, many neighborhoods failed to provide safe outdoor opportunities for people to interact and exercise, leading to physical and mental health challenges for many. Consequently, professionals in the built environment and the social sectors are increasingly discussing the need for alternative housing and neighborhood options that facilitate socialization and mutual human support while maintaining privacy.

Innovations

There is a long history of residential models that focus on creating an intentional community,[1] sometimes for people who are related by blood or marriage, but also for unrelated individuals or families who come together for a variety of reasons–including shared values, a desire to socialize, mutual support, and cost savings.

The cohousing model emerged in the 1970s in **Denmark**, which currently hosts over 400 cohousing communities. The model has since spread to many other countries, including the **United States**, where there are approximately 300 communities, as well as **Australia**, **Canada**, and the **United Kingdom**, which each have around 50. It has also spread to Japan, New Zealand, and a number of other countries in Europe, where it has enjoyed substantial growth over the last two decades.

Cohousing is seen as a solution that can address several of today's challenges, including sustainability, social cohesion, and population aging. Cohousing communities are typically founded by grassroots groups of people who wish to create a small- to medium-sized intentional community (typically between 20 and 40 households) with a focus on shared spaces, resources, time, and values. Common facilities (e.g., large dining areas, laundry) reduce the area needed per resident and enable them to build smaller homes (whether single-family detached homes, townhomes, or multifamily condominiums). On average homes are 1,000-2,000 square feet, supported by a common house of approximately 4,000 square feet. In the United States, the West Coast has been home to the greatest growth since architect Charles Durrett brought the concept from Denmark to the U.S. three decades ago.

Photo by Realdania

Durrett describes six features that differentiate cohousing from other residential arrangements:

1. A participatory development process that actively engages future residents in designing both the community and the physical environment;

2. Deliberate neighborhood design that encourages social interaction among residents and facilitates community (e.g., often private residences are clustered around shared open spaces);

3. A number of shared facilities such as a common kitchen for shared meals (usually at least two communal dinners per week) and spaces for other activities (e.g., laundry, music, workshops);

4. Resident management of tasks including gardening, cleaning community spaces, organizing events, waste disposal, and preparing common meals;

5. Non-hierarchical structures whereby internal decision-making is democratic and often by consensus, including a nominated executive board that serves as the focal point for collecting and representing the interests of the community externally;

6. No pooling of resources other than building and self-managing common spaces, so each household maintains status as a single private economic entity with separate income sources and expenses.

Photo by PDXC

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[1] A group of people who have chosen to live together or share resources based on common values, as defined by the **Foundation for Intentional Community**.

Population Aging in Cohousing

As mentioned in an **AARP Public Policy Institute (PPI) Spotlight**, nearly half of the cohousing population in the U.S. is residents age 60 and over, with another quarter between ages 50 and 59; PPI will soon publish a deeper examination of cohousing for older adults in an international context. This greater interest in cohousing by older people is also evidenced by the work of **SAGE Senior Cohousing Advocates**, a nonprofit group created to provide resources that help people build senior cohousing communities.[2]

Photo by PDXC

Though most residents are older people, many communities were not designed with aging in mind. To support residents' needs as they age and enable people to function well as their needs change, cohousing should include physical considerations such as one-story homes, wider doors, wheelchair-accessible bathrooms and showers, bright lighting, and other Universal Design features.

For the same reasons, cohousing ideally should also include caregiver accommodations of some kind. Yet, according to Gail Bagley from SAGE Senior Cohousing Advocates, most senior cohousing communities don't actually build separate caregiving suites. The organization is currently exploring how to manage aging and provide greater support for aging members, not only in senior cohousing but in all cohousing communities. This is in line with the ethos that community members practice "co-caring," or informally helping one another with immediate and temporary needs such as following a hospital discharge.

Some interesting models are addressing this growing need in different ways. An urban cohousing model that opened in 2012 in the Montreuil suburb of Paris, France, is an exclusively female, self-governing, environmentally friendly cohousing collective. Its founder, Thérèse Clerc, recognized that many women who had spent their adult lives caring for families ended up poor and without savings for at-home care. At **the Babayagas' House**, which takes its name from a supernatural being in Slavic folklore who offers guidance to younger women, residents set aside space and resources for medical staff to visit or stay as needed. Babayagas' House residents also actively engage with the surrounding community, having dedicated space for an intergenerational center that holds classes, discussion groups, and cultural events that draw people from the area. The model has been replicated elsewhere in France, while Toronto, Ontario's **Baba Yaga Place** has adapted the concept to meet local needs.

The first care-based, cohousing project in the United States, **Carehaus**, is scheduled to open in Baltimore, Maryland in 2022. Carehaus was designed as an intergenerational community, where older adults or individuals with disabilities, professional caregivers, and their families live in independent units clustered around communal spaces for meals, pastimes, and shared care.

Meanwhile, the legacy of senior cohousing in Denmark has had another impact, one that is intangible but hugely important. Senior cohousing has demonstrated the power of the model to shift the way older adults are perceived by the broader society. The well-recognized desire of older adults to take responsibility for their future has meant a growing respect for a group that "faces the challenges and opportunities" of later life "openly and consciously."[3]

Photo by PDXC

Photo by PDXC

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[2] The term "senior" here is the terminology used by relevant organizations or government entities.
[3] Durrett, Charles, The Senior Cohousing Handbook, 2009.

Making Cohousing More Affordable

Over the long-term, cohousing members often experience monthly cost savings due to lower energy and maintenance costs, shared meals and chores, shared resources such as domestic tools, and help with caregiving across the lifespan. At the same time, however, land and building costs have made cohousing yet another residential option that is not affordable for many.

According to data from the Federal Housing Finance Administration (FHFA), 67 of the top 100 housing markets were experiencing record-high appreciation rates at some point in 2021, and in the other 33 major markets, the increases were at least 9 percent. Apartment rents in professionally managed properties also increased across the country, according to data from CoStar, with 116 out of 150 markets posting increases of at least 10 percent.

To address this issue, some organizations are innovating in the finance space in order to expand the pool of residents who can choose this option. In the Netherlands, the **Collectief Particulier Opdrachtgeverschap** (or CPO) is a legal structure developed to finance custom-built housing. The model usually relies on a single lender providing all the mortgages for a small community of up to 50 homes, which increases the likelihood of project success in terms of end sales. The project is designed and built as a single contract, while households take out individual mortgages that are drawn down in stages related to the construction of the project.

Increasingly models rely on **shared equity in a cooperative structure**. In the UK, the **Mutual Home Ownership Society** is a collective mortgage scheme that enables costs to be spread across a group according to each member's ability to pay. More affluent households can buy more equity shares than the value of their home, making other homes in the scheme more affordable for households on modest incomes. When a household leaves, the vacating residents can sell their equity shares, releasing the capital to buy a home elsewhere.

Greek Village Cohousing was formed during the pandemic and seeks members from around the globe. The initiative has generated interest particularly as remote work has become more prevalent. Greek Village merges traditional cohousing and ecovillage concepts (see below), such as its plan to be fully solar powered, as well as incorporating Universal Design features. It is addressing affordability by planning innovations in its legal structure to take advantage of the Ministry of Tourism and other government programs that subsidize construction costs. And it is developing innovative finance mechanisms to enable Greek nationals to rent to own or purchase housing at a lower price point.

In the U.S., some are looking to ground lease models–allowing incoming families to pay for the land (typically about one-third the cost of a home) over time as a way to lower the barrier to entry. In another model, households deposit equity equivalent to 10% of the value of their new home. Once members move in, they pay a maximum of 35% of their net income into the co-op each month until their portion of the construction loan has been paid off, after which time they pay a small monthly fee. Should a member move, they can sell the equity shares they accrued to a new resident, yet the value of these shares is controlled in order to maintain affordability for future residents.

A nonprofit cohousing consultancy in Canada, **Cohousing Options for Canada**, has partnered with a seed capital fund. The **Community Wealth Fund** provides households with a guarantee or "second mortgage," enabling them to access a mortgage via their bank or credit union with as little as a 5 percent down payment. The Fund also hopes to cover some of the soft start-up costs needed to get new cohousing communities formed.

Photos by Greek Village Cohousing

Cohousing in Communities of Color

Though cohousing in the U.S. and in most European countries is majority white, "Collective living has been done forever, especially in communities of color," according to Rona Fernandez of **People of Color Sustainable Housing Network** (POCSHN). Indeed, compounds with central gathering places and smaller individual houses surrounding them have been found among African, Native American, and other communities for millennia. Yet, the displacement that many communities of color have experienced in the U.S. has also made it more difficult to maintain community, and policies that led to historic wealth inequality have made the affordability challenge more acute.

POCSHN was founded in 2015 as a resource network for people of color who want to build intentional, healthy, collective, and affordable housing communities, including cohousing–which they see as a way to rebuild a more natural way of living aligned with culture and history. POCSHN also serves as a safe space for Black, Indigenous, or People of Color (BIPOC) who have experienced discrimination or exclusion from mostly white cohousing communities to support each other and find ways to create their own communities.

Photo by POCSHN

Elli Nagai-Rothe, the cofounder of a family compound called Pear Tree Village, stresses the importance of creating cohousing communities where BIPOC comprise the majority: "For BIPOC folks who've experienced racism and oppression, [these] need to be spaces where they feel safe to be seen and heard and their lived experiences to be recognized." She indicates that the founding group needs to have strong BIPOC representation in order to bring in more BIPOC community members, and that "a radically inclusive community requires thinking ahead of time about this as well as a commitment to a value structure that works for folks."

Ecovillages

A number of cohousing communities also employ principles of ecovillages. Ecovillages are leaders in sustainable housing development, focusing on "regenerating rather than depleting the environment," and being places "where cooperation and connection are rewarded." Over the last decade, the **Global Ecovillage Network** (GEN) has expanded into different regions around the world. **EcoVillage at Ithaca** in New York is an example of a combined cohousing-ecovillage model; it is also among the largest, most multigenerational cohousing communities in the world. Its mission is to "promote experiential learning about ways of meeting human needs for shelter, food, energy, livelihood and social connectedness that are aligned with the long-term health and viability of Earth and all its inhabitants." As a cohousing leader who has observed its evolution, Charles Durrett said in an interview for this case study that he has witnessed cohousing communities developing a deeper commitment to ecological stewardship, with many older adults saying, "I've been using earth's resources my whole life and am willing to go to far reaches to stop."

Philanthropic Innovation: Further Inspiration from Denmark

Realdania is a philanthropic association of 175,000 members that is generating supply to meet the burgeoning cohousing demand and encouraging people to move into cohousing spaces before they reach age 65–in part because many cohousing communities have wait lists of several years. According to Project Manager Stig Hessellund, the demand to live in senior cohousing in Denmark is currently 10 times the supply, with 80,000 people wanting this residential option but only 8,000-10,000 actual units.

Photo by Realdania

The association understands the need to nurture not only supply but also the skillset among citizens that is required to organize and plan a cohousing community. Created 20 years ago from profits in the real estate mortgage-credit sector, it aims to improve the quality of life in the built environment and is innovating in four parallel tracks:

1. Stimulate the market through partnerships with private investors
2. Stimulate the market through partnerships with the social housing sector
3. Establish examples of building development
4. Increase knowledge and demand for housing communities for older people

Realdania contributes to the design and development phase of cohousing projects, while the actual buildings are financed and constructed by different developers. For example, Realdania funds a "values program"–a citizen workshop to create the vision and future framework for a cohousing community. Developers will not pay for this co-design process, so Realdania, in funding it themselves, reduces the developer's investment risk. The association further reduces developer risk by occasionally providing philanthropic support for a first prototype building and some communal areas. Realdania has seen a recent uptick in interest from commercial investors, with the promising emergence of projects driven by market actors including for-profit developers and pension funds.

Realdania's work **supports healthy aging** by designing physical environments that prevent or delay the onset of declining health, facilitate social encounters and mutual support among residents, and create everyday community. It focuses on how the built environment "influences our everyday lives, our relationships, our health, and our whole existence." The work is driven by data and information from annual surveys, interviews, and anthropological studies of Danish people and their relationship with their dwellings. For example, the association's research found a significant correlation between people's perceived quality of their neighborhood and their quality of life. Realdania now works closely with municipalities, helping to create synergies with local planning and municipal strategies in different policy areas (e.g., older adults, housing and spatial patterns, business development, and culture).

Successes and Replicability

An increased interest in cohousing from both younger and older people promises to infuse more life into the notion of multigenerational cohousing communities. Indeed in Denmark, multigenerational cohousing was the original spark for the creation of senior cohousing.[4] And while cohousing will likely remain the province of a small segment of the population, other residential developments might benefit from some of its principles and its processes. In Denmark, for example, multi-family housing projects now often engage a focus group as part of the design, and residents on streets with single family housing have voted to park cars at the end of the block to facilitate engagement with neighbors as people walk the half block to their houses.

To be clear, creating a cohousing community is not a simple process and requires multiple skillsets including organizing a group of strangers, locating and purchasing property, navigating a variety of planning and permitting processes, and hiring and managing built environment professionals. It is important that municipal policymakers remove barriers, and that lenders and other private sector entities ease the way for cohousing developments (e.g., modifying zoning to allow medium-density housing, creating tax structures or other financial incentives that enable affordable housing developers to compete against for-profit developers).

The COVID-19 pandemic has generated greater interest in alternatives to the largely individualistic, virtual world we live in, and a greater openness has emerged to the type of lifestyle that cohousing represents. A shift has occurred, one toward building social bonds and mutual support in the immediate environment, all while reducing resource consumption to lessen environmental impacts. Thus, for an increasing number of people, cohousing may be more appealing than ever.

For more information:
www.cohousing.org

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[4] Durrett, Charles, The Senior Cohousing Handbook, 2009.