

# Cohousing

## In a Nutshell

A cohousing community is a type of planned community in which residents actively participate in the design and operation of their own neighborhood. The community is planned, owned, and managed by the residents. The residents usually own their own home, but share ownership of the land and common facilities and areas. A cohousing community usually features a central corridor or pathway with the front of the homes facing inward and the parking restricted to behind the houses and a central house which is used for community gatherings and functions.

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## The “How To”

### Cohousing Summary

Cohousing communities are planned developments that are aimed at creating a sense of community among the residents. The developments are typically planned as a cohousing community and the future residents determine how they want the community to look and which amenities are most desired; this is unlike typical developments where the contractors determine what they think will sell. According to the [Cohousing Association of the United States](#), typical developments house between 20 and 40 households, are usually designed containing attached or single-family homes, and are usually clustered around a courtyard. The common house is a main feature of cohousing communities and typically features a large dining room, a kitchen, a lounge, recreational facilities, spaces for children, a laundry room, and a workshop. The common house and courtyard are designed to promote community interaction among the community members.

Cohousing developments can promote sustainable practices such as urban redevelopment and in-fill of established urban neighborhoods, an emphasis on public transit, an emphasis on green spaces and other low-impact development, green building techniques, and neighborhood gardens. Also, if a sustainable idea, such as recycling or composting, is salient to one member of the community, the frequent interaction and developed trust between all members of the community can cause that idea to spread.

Co-housing also fosters the sharing of resources, such as garden tools, lawn mowers, and shop tools, thereby reducing the need for each family to purchase its own equipment. Some communities actually share cars and larger types of investments, and also encourage carpooling.



## **How To Create a Cohousing Community**

A cohousing community usually begins as an idea shared between a core group of several individuals or families who want to form a strong sense of community within their neighborhood. This core group often emphasizes the design of the development as the largest proponent in the creation of the feeling of community. The core group performs necessary preliminary planning including selecting a potential site, seeking other families and individuals with like interests, and inquiring about financing options. As new families and individuals commit to the cohousing development, the emphasis on design and desire of community traits remain important; the future residents dictate how they want the community to look and what amenities to include.

Cohousing communities are typically planned residential developments and, as such, professional design and engineering resources are necessary. Cohousing communities are often built with ideals and principles of condominium complexes in mind and engineering firms versed in this type of development may be helpful. There are many technical aspects to the creation of a housing development, but without the spark from a core group of families or individuals, a cohousing community is not possible.

Nolo, an online legal advice website, lists [steps](#) necessary to beginning your own cohousing development. A few of these steps are listed below. These listed steps are not exhaustive but might offer some guidance to anyone searching for more information about starting their own development.

- Gather a group of people interested in forming a cohousing community
- Search for a location
- Get financing and purchase the land
- Obtain all permits and zoning approvals and start building
- Recruit additional residents, if necessary

## **Six Defining Characteristics of Cohousing**

The [Cohousing Association of the United States](#) lists six defining characteristics of cohousing. These characteristics are not all true to every cohousing community, but together they attempt to distinguish cohousing from other types of collaborative housing developments.

1. Participatory Process - future residents participate in the design of the community
2. Neighborhood Design - the physical layout of the development encourages community with an emphasis on clustered houses and increased open and shared spaces
3. Common Facilities - These are designed for shared daily use among the residents; typically include the common house, lawns, playgrounds, and gardens
4. Resident Management - Residents manage the community including maintenance, preparation of community meals, and establishment of policies and procedures
5. Non-Hierarchical Structure and Decision-Making - No one person has authority over the entire community and residents take on one or more roles consistent with their skill sets
6. No Shared Community Economy - The community is not the source of income for its residents

## **Operation and Maintenance of your Cohousing Community**

Cohousing communities often operate within their own established rules. Of course, the community has to abide by all federal, state, and local laws and regulations, but additional rules may be present within the community. For example, cooking a communal meal once every two months or cleaning up after the meal may be required by all adult members.

Cohousing communities typically tend to stay afloat because the people living in them agree with the principles and share the lifestyle that comes with it. The residents want to be there and take care of the community because they desire to be a part of a more collaborative and interactive community than is found in most traditional neighborhoods.

## **Planning & Zoning**

### **Planning A Cohousing Community**

Planning is a crucial aspect of a cohousing community. In order for the development to truly be a cohousing neighborhood, the residents must be included in and, typically, direct the entire planning process. Architects and engineers should be consulted for the technical aspects of the development, but the ideas for how the community will look and function should be predominantly dictated by the future residents. A leadership role established by one person or small group of people can be essential to the success of the project.

The larger group of people interested in creating a cohousing community should plan to meet one another and spend time with each other to determine if the personalities match. The idea of the development is to create community and if several families do not get along, this particular community may not be the best fit. The initial planning and design process may take between two and four years, so a commitment to the project is required.

### **Ordinances and Legislation**

There are not many, if any, ordinances from St. Louis metropolitan municipalities that directly relate to

cohousing communities. Typically, these developments are created to follow the guidelines set forth regarding condominium complexes as they both have multiple families, common ground, and several other common features. The main differences between condominium complexes and cohousing communities are the communal decision-making process featured by cohousing communities and the amount of time future residents spend planning the cohousing development. Cohousing communities often look like condominium complexes, so much so that the casual observer may take the former to actually being the latter.

Those planning a cohousing community should further explore the municipality's ordinances and zoning laws and restrictions. Also, contacting your municipality about density bonuses and other potential financial considerations is in the best interest of the future residents. Sometimes tax rebates are given if the cohousing community is developed for low- to moderate-income families. Municipal officials may not be aware of cohousing practices, and therefore it is important for both officials and cohousing planners to meet early in the planning process.

## **Planning for Seniors**

Cohousing communities can be, and often are, tailored to fit the needs of a particular group. As the baby boomers are set to retire, local governments need to plan for housing to accommodate them. OneSTL's [Multigenerational Communities](#) and [Universal Design](#) tools address aging populations. In collaborating with those tools, cohousing communities can comfortably lodge the aging population with little isolation. Cohousing responds to several major housing-related preferences of older adults such as:

- Social interaction with others on a regularly basis
- Ability to own your home
- Safety and security
- Age-integrated living environment
- Communal input

## **Various Cohousing Types**

Cohousing communities can be very different from one another, but there are a few overall design concepts that are popular. Cohousing can be accomplished in several different ways, as the overall theme of cohousing is intentionally broad to allow for creative control and design by the future residents. From very rural, to suburban, to urban, cohousing developments are established in a variety of settings.

In southwest Colorado, [Heartwood Cohousing](#) is a community of 24 single-family homes clustered around a pedestrian pathway. The entire property is 361 acres, but the houses, common house, and other amenities are situated on a few acres in the middle of a rolling pine forest.

About an hour north of San Francisco, the cohousing community of [Frog Song](#) resides in Cotati, California. Frog Song is situated on 2.3 acres in downtown Cotati (population 6,700) and is home to 30 families who live in attached, townhouse style homes.

Situated in Grass Valley, California, [Wolf Creek Lodge](#) is a senior cohousing community comprised of 30 residences. The condominium style lodge sits on nearly 8 acres. Residents began moving into their homes in the fall of 2012.

In St. Louis, [Arizmendi Ecovillage](#) (formerly Metro Cohousing at Culver Way) is creating a cohousing

community by renovating three industrial buildings and building three new buildings in the Central West End.

In Davis, California, the [N Street Cohousing](#) is made of single-family 3-bedroom, 2-bathroom houses with backyards. The owners of the homes removed their backyard fences to create a sense of community and combined the uses of their land. Each homeowner has authority over his or her home but the community shares the common ground created by removing the fences.

Some cohousing residents purchase shares through a proprietary lease. In the case of [EcoVillage at Ithaca's](#) neighborhood in New York, members purchased shares that are associated with their unit through a proprietary lease.

### **Sample Covenants and Bylaws of Cohousing Communities**

Listed below are a few examples of covenants and bylaws of existing cohousing communities. When planning your community, you must abide by all legislation and regulations governing your municipality, your state, and the nation, but you may also establish rules and regulations for your community. Similar to covenants of homeowners associations, these covenants are designed to articulate the expected behaviors of the residents as well as the agreed rules and guidelines each resident agrees to follow.

[Island Cohousing Community Association, Inc.](#) located on Martha's Vineyard

[Cornerstone Village Cohousing](#) located in Massachusetts

[Takoma Village Cohousing Condominium](#) located in Washington, DC

## **Dollars & Cents**

### **Costs of Cohousing Communities to Residents**

The cost of creating a cohousing community varies based on location, design, and scale. Cohousing communities can, however, stay within a certain price threshold because they are typically planned developments and if the future residents can only afford to pay \$70/square foot, for example, then the plans for the development will stay beneath that threshold in order to guarantee that people will move in once construction is complete.

In most cohousing developments, the residents own their own homes. They help design the community and purchase the home in the same manner they would purchase a home somewhere else. There may be cost savings due to the lack of a realtor, but the home is still owned by the residents, and the costs of owning a home are not to be ignored. In addition, cohousing communities may charge a fee, similar to homeowner's association fees, used to cover costs of water, sewer, cable, garbage, internet, etc.

### **Costs of Cohousing Communities to Local Governments**

The cost of the community to local governments is very small. By definition, the residents of the community elect to maintain and care for the grounds, buildings, and other property within the community. In some places, there are subsidies offered to cohousing communities by either the local government or other organizations. One can argue that crime and violence within cohousing communities is low since the development preaches

and promotes the inclusion and respect for all members.

## Potential Cost Savings

According to one [survey](#), residents living in a cohousing development saved a minimum of \$200 per month and some reached savings of \$2,000. These savings are often attributed to savings in food, maintenance costs, and energy consumption. In fact, residents at Nevada City Cohousing are actually earning money on their electric bill after installing solar energy systems, according to the same survey. Costs are also saved because residents of cohousing communities often choose right-sized homes for downscaled lives and spend their money on community resources and shared facilities that the entire community can use.

Additional savings can be realized through child care. In traditional single family living situations, parents may have no choice but to send their children to before school and after school care or daycare. In a cohousing development, however, neighbors may agree to watch children or an individual might set up a childcare service within the community to watch all of the children from the development.

Cohousing communities, which are designated as affordable to low-income residents, may take advantage of government incentives like fee deferrals, density bonuses, and low interest mortgages.

## Measuring Success

### Cohousing Community Success

Most, if not all, cohousing communities establish formal mission statements, visions, and goals for the development. One way to measure the success of a cohousing community is to compare the current state of affairs to the established mission statement, vision, and/or goals. Cohousing communities frequently share common goals and missions, and several of them have been listed below. [Arizmendi Ecovillage](#) and [N Street Cohousing](#) share some of these stated goals.

Common Cohousing Goals and Objectives:

- To foster a sense of community
- To support fellow cohousing neighbors
- To practice ecological responsibility
- To welcome diversity
- To promote the responsible use of resources

### Cohousing Advocacy Success

Cohousing will continue to grow as long as residents like it. Most places do not have restrictive legislation forbidding it, and with the popularity of sustainable practices growing every day, one can hypothesize that cohousing communities will continue to exist. Through websites and word of mouth, advocacy for cohousing communities continues to gather attention. A simple internet search will amass thousands of websites and articles related to the cohousing community lifestyle. Municipal and county governments might want to learn more about these communities as well, as they are becoming increasingly popular.

## Discover More

Kathryn McCamant and Charles Durrett have written numerous books on the various cohousing types. McCamant and Durrett's books help interested people understand some fundamentals of cohousing. Other books from this resource help to learn about senior cohousing, expanding community, the spatial arrangements, and the common house.

[The Cohousing Association of the United States](#) provides useful documents shared by existing and forming communities. At this website, you can view a number of community videos and read more about the aging cohousing groups.

A 2010 [article](#) published in the North Denver Tribune reports that one of the best positive attributes to living within a cohousing community is the sense of safety.

Filmmakers Dany Gagnon and Regan Payne interviewed residents from three cohousing communities and made a [film](#) documenting the residents' favorite things about living in a cohousing development.

## **Case Studies**

### **Culver Way Ecovillage**

#### **Contact**

Tom & Carol Braford  
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#### **Address**

3965 Westminster Place - Saint Louis, MO 63108

#### **Cost**

Culver Way Ecovillage is being developed as a cluster of three cohousing communities, two multigenerational and one for seniors, which will be built side-by-side. Interview with Tom Braford, January 9, 2013. A 130-year-old house, which is scheduled to undergo renovations, anchors the site on Westminster Place. Ninety residential units are planned, including 20 for seniors. Three century-old commercial buildings are to be restored as sites for several cooperatively owned businesses. Tom Braford interview.

Culver Way has received three consecutive annual Neighborhood Preservation Tax Credit awards totaling \$5.1 million. These credits can be sold to investors to help finance the necessary rehabilitation and new construction for the ecovillages. Management decisions will be made by a consensus-based decision-making structure organized by the cohousing communities. Tom Braford interview.

#### **Lessons Learned**

Cohousing communities may be eligible for tax credits.