

## ABSTRACT

Title of Dissertation:                   A LOOK AT COHOUSING: WHY BABY  
BOOMERS ARE SELF-DEVELOPING  
ALTERNATIVE HOUSING OPTIONS

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in Urban Planning and Design, 2019

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An interdependent community with shared amenities and resources, like ‘cohousing’, is one solution to the challenges Baby Boomers face in finding suitable housing options to age in place. Cohousing developments are on the rise in the U.S., more often lead by a committed group of Baby Boomers who seem to be getting around existing public policy hurdles at great emotional and financial costs on the front end of development. This in an indicator that certain barriers exist in the public policy arena that make it difficult to get zoning approval for a cohousing development, and in turn to access traditional financing options to get these projects built.

This dissertation looks at why and how Baby Boomers are self-developing their own alternative housing options as they face their retirement years. Over the next 20 years, the Census Bureau anticipates an increased national demand for moderate to

middle-income housing posed by the retirement of 80 million Baby Boomers by the year 2031. This paper will highlight:

1. The *demographic issue* of the rapid growth in the retirement age population;
2. The *social considerations* of a Boomer generation that is accustomed to independence and is looking for alternatives that support their ability to remain independent; and
3. The *public policy gap* highlighting the lack of affordable housing that meets the needs of Baby Boomers, who are ill prepared to shoulder the costs of retirement according to the Social Security Administration.

The Harvard Journal on Housing (2008) acknowledges the challenge of providing quality housing across a broad income spectrum and points to population shifts indicating a future need for smaller, cost effective, and sustainable housing. This trend will require changes in land-use zoning for multi-family housing, and the creation of new financial options that support group living. Baby Boomers seem to be investigating various collective living options in order to offset the financial and social challenges that can come with the aging process and the cohousing model will be used as a case study for its claim that it offers luxury amenities, homeownership, community, cultural activities and a built-in social network by design.

A LOOK AT CPHOUSING: WHY BABY BOOMERS ARE SELF-DEVELOPING  
ALTERNATIVE HOUSING OPTIONS

by

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## Dedication

I dedicate this dissertation to my parents, Claude and Cynthia Matthews, who provided me with an amazing family experience and countless years of love and support and to my children Duncan and Alex – you are my heart.

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NB: All photographs of building exteriors, aerial perspectives and site conditions were taken from Google Earth, a shared public resource. Georgeanne Matthews, Principal Investigator, prepared data charts not otherwise cited.



# Chapter 1: Title of Chapter 1

## *Introduction*

The project is a long-term plan for Sam and Diana, who started with a group of friends, and are looking forward to retiring from being a lawyer and real estate agent, respectively. “We thought, well if we’re going to retire and need to pare down, we should do it with people we like... you know built in community to grow old with.... no one in our generation wants to live in those [senior living communities] and who has a million dollars to retire anyway?

Diana, Germantown cohousing founder, age 55

This quote describes a cohousing living arrangement in which Baby Boomers create their own village like communities, one with open doors, welcoming conversation and social support. On Sunday nights, you might find small groups of residents walking to the dining commons or gathering in their homes with a few friends from across the hall. Could cohousing offer affordable living and a reprieve from modern day social detachment for those looking at facing their retirement years alone? High demand for simpler units with group amenities coupled with a limited housing stock are leading future retirees to seek alternative options. Kathryn McCamant and Kevin Durrett, state that “the cohousing model is a grassroots movement that has grown out of people’s dissatisfaction with the more estranged existing housing choices and has drawn its inspiration from traditional small towns and an interest in shared resources... it is an intentional living community with individual residential units, each with private ownership but where an agreement exists to share communal spaces, facilities and resources. Residents develop, plan and manage the community... value social interaction and use the sharing of

resources to encourage community engagement as well as reducing costs and redundant work effort."<sup>1</sup>

McCamant and Durrett, went to Denmark in search of a housing prototype, which offered more of a community focus, nurturing, and environmental consciousness, than the typical U.S. subdivision. The two brought the *boefellasker* or 'community living' concept back to U.S. in the 1980's and started an architecture practice and consulting company focused on teaching others to design and build these communities. Based on European models, they identified six principles of cohousing:

- 1) a participatory process in which residents plan and design a community so that it meets group needs,
- 2) site and building design that encourage community interaction,
- 3) common facilities whereby each household owns private quarters but often shares a large common dining area, sitting area, exercise facility, playroom, workshop, guestroom and storage,
- 4) management by residents based on consensus decision making,
- 5) a group decision making structure where there is no leadership based authority, and
- 6) a lack of a shared economy, so that the community is not a primary income source for residents.<sup>2</sup>

Conceptually, cohousing sounds like the bringing together of utopian ideals and the 1960's bohemian counter-culture philosophy under one roof. It's success in Denmark, a country of 5 million people, may not be directly applicable to the United States, which boasts a population of some 326 million inhabitants.<sup>3</sup> However, cohousing is gaining appeal across a broad sector of the American population, and the group that seems to be mainstreaming cohousing in the United States is the Baby Boomer generation.

Background

**Baby Boomer Cohort**

According to the U.S. Census Bureau, Baby Boomers are the generational cohort of individuals born between 1944 and 1964 (Hogan, Perez, Bell 2008). The growth of this group was precipitated by the end of World War II. At this point, there was a substantial increase in national birth rates, defined as a Fertility Boom by the U.S. Census Bureau. “This spike in Fertility rates remained at an all-time high for an unprecedented 18 years, and did not go back to pre-boom rates until 1964.”<sup>4</sup>

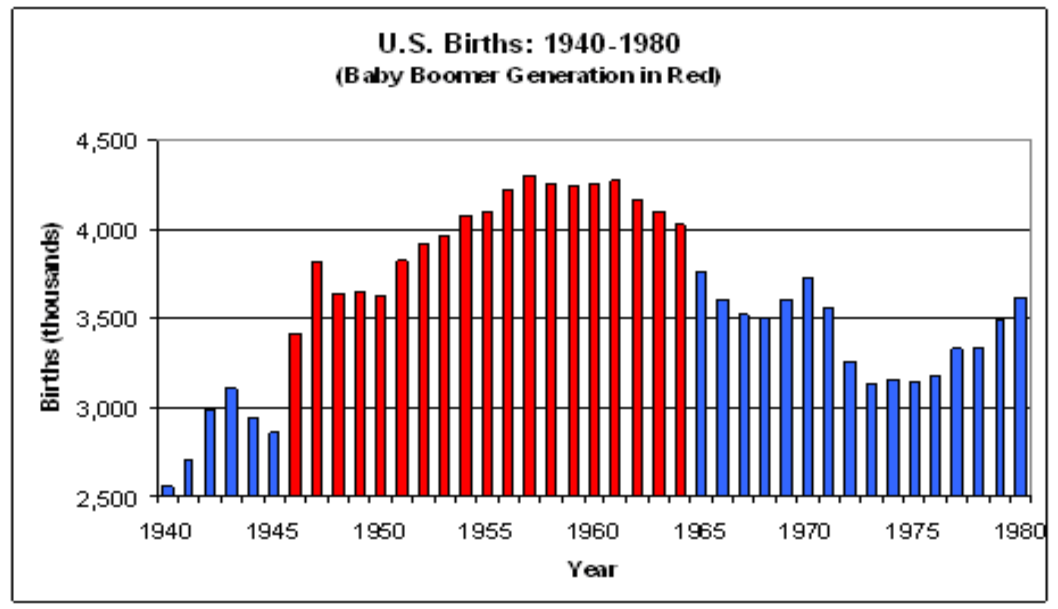
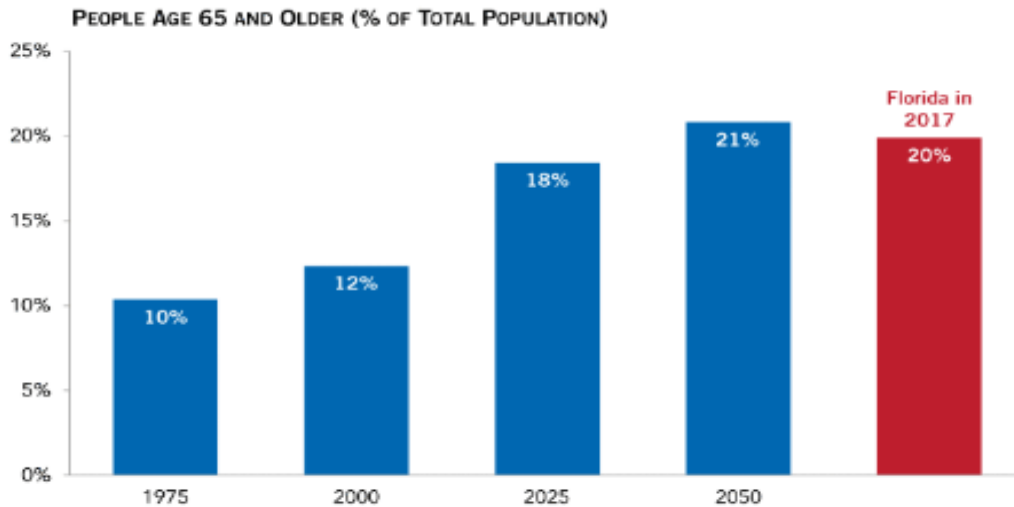


Figure 1: U.S. Census Bureau

Judy Schreiner, author of *Building for Boomers*, asserts that “the numbers and age ranges don’t even begin to tell the whole story about who Boomers are, how influential they are, and how they change the world forever as they move through every life stage. The impact that Boomers have had on the economy, the environment, the family, the workplace, and the way we live is huge”<sup>5</sup>

states Schreiner. Today Boomers represent roughly 1/4th of the US population, numbering 80 million out of a total population of 326 million.<sup>6</sup>



SOURCE: Social Security Administration, The 2018 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds, June 2018; and U.S. Census Bureau, Quick Facts, December 2017. Compiled by PGPF.

Figure 2: Social Security Administration Annual Report 2018

Municipalities may become more receptive to facilitating alternative housing strategies as they begin to feel the economic weight of an enlarged non-working population of Baby Boomers 65 and up. Planners Saegert and Benitez (2005) highlight existing affordable housing strategies like condominium set-asides for moderate-income residents, low-income government projects, inclusionary zoning, and homebuyer incentive programs and suggest that what is missing is a housing and urban planning strategy that creates socio-economically diverse housing units on a large scale. According to M. Brenton (2008), Baby Boomers seem to be developing their own solutions to the aforementioned affordable housing shortage by starting their own cohousing villages. This typology may offer opportunities to bring people together across socio-economic strata, in a manner that uses fewer resources, lowers utility bills and has less impact on the land. Mark Ontkush (1996) asserts that cohousing is usually built with natural system sustainability in mind, counter to

typical condominium developments, and tends to be constructed to be more energy efficient.

C. Hanson (1996) states that this living option has had a reputation for attracting bohemian, counter culture, free thinking young people. He suggests that in the past, these developments were largely driven by university student initiative and were not widely available to mature residents in the United States in particular. “Baby Boomers were the *avant-garde* revolutionaries of the 1960’s and are approaching their Golden Years with the same fervor and risk-taking panache as they did their early years.”<sup>7</sup> While cohousing is well documented in Europe and student cohousing is discussed in the United States, there is little research on the current trend of mainstreamed seniors to self-develop multi-generational and senior cohousing communities in the United States. This paper seeks to build a scholarly base for examining senior cohousing by studying the economic, social and demographic reasons why Baby Boomers are developing and joining cohousing communities instead of pursuing more traditional residential options.

### Literature Survey

#### **Why is cohousing a promising alternative to traditional senior living?**

For the purpose of this research, this literature addresses the reasons why cohousing may provide an alternative to traditional senior housing based on three factors: 1) the economic appeal of cohousing as an affordable option offering a cost-effective lifestyle using fewer resources, 2) the social impetus driving Baby Boomers

to seek living environments that foster community cohesion; and 3) demographic considerations impacting senior housing choice.

#### Economic Issues

### **1. Housing Shortage for Seniors**

According to Patricia Salkin at the Government Law Center at Albany State, seniors accounted for 5% of the population in 1990, 12% in 1992, but currently measure a whopping 24% of the population and will stay at the 20% level into 2030.<sup>8</sup> In 2002, the Commission on Affordable Housing declared that a “quiet crisis” has been developing that will lead to a substantial shortage in affordable housing for seniors, in particular. Although there has been an increase in the construction of senior housing developments, research suggests that this is primarily geared to seniors with substantial resources and ignores a large segment of able-bodied seniors who have limited savings and investments.<sup>9</sup> The first group of Baby Boomers retired in 2011 and successive waves of this generation will turn 65 until 2031, when the entire cohort of Boomers will have become elderly. Seniors wanting to age in place in their own homes will need to, 1) be able to meet continued tax payments, maintenance and mortgage debt as payroll income decreases, and 2) have the ability to pay for accessibility modifications like elevators, grab bars and wheelchair ramps.<sup>10</sup> In discussing affordable senior housing, AARP indicates that suitable housing “demand has outstripped supply since the 1980’s and the gap continues to grow.”<sup>11</sup> Greg Olsen of the New York State Office on Aging says local municipalities are aware of the housing shortage and should be deeply concerned about the added effect Baby Boomers will have in the near future. In addition, Olson reported that there

## Long-Term Services and Supports Are Expensive, Often Exceeding What Beneficiaries and Their Families Can Afford

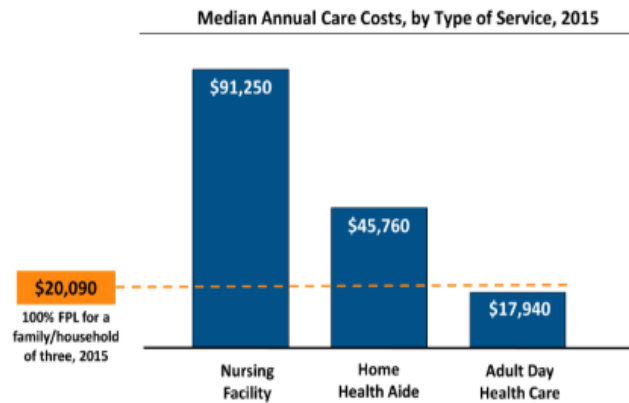


Figure 3: U.S. Census Bureau

is a “lack of skilled nursing or home health care – not only for those living in poverty and low income, but also those considered middle class and moderate income.”<sup>12</sup> Seniors who rent or pay for assisted care face additional challenges as they age. According to the U.S. Census, in 2015 a home health aid cost \$45,760 a year, greater than the fixed annual income of the average senior (Figure 3). A full service nursing facility was twice that much at \$91,250. Rent levels associated with each type of senior housing varied based on the amount of care provided.<sup>13</sup> The prospect of affording expected housing costs is exacerbated by the cost of unexpected illness and health care expenses associated with aging.

## 2. Income Gap

The Oxford Journal on Gerontology suggests that, “the propensity to become poor after the age of 64 is greatly enhanced by the transition out of the labor force, as well as by a major life disruption such as a serious illness or becoming widowed.”<sup>14</sup> For example, based on the Income Gap chart (Figure 4), a senior with a household

income of \$100,000 can only expect to receive 50% of that income or \$50,000 in retirement, from a combination of both social security benefits and retirement income from a qualified pension plan. In addition, due to extended life expectancies, retirement benefits may be exhausted while the senior still has many years of life left. This income gap between pre- and post- retirement income could put middle class Baby Boomers in jeopardy as they exit the work force and begin to rely on fixed incomes. The income gap graph does not even consider cost of living increases due to inflation, loss of investments due to market downturns, or added expenses due to illness. “While both pre- and post-retirement incomes are rising, post-retirement incomes do not rise as much as pre-retirement incomes. Consequently, Baby Boomers are less likely than current retirees to have enough post-retirement income to maintain their pre-retirement living standards. These findings hold up to various definitions of family income and replacement rates.”<sup>15</sup>

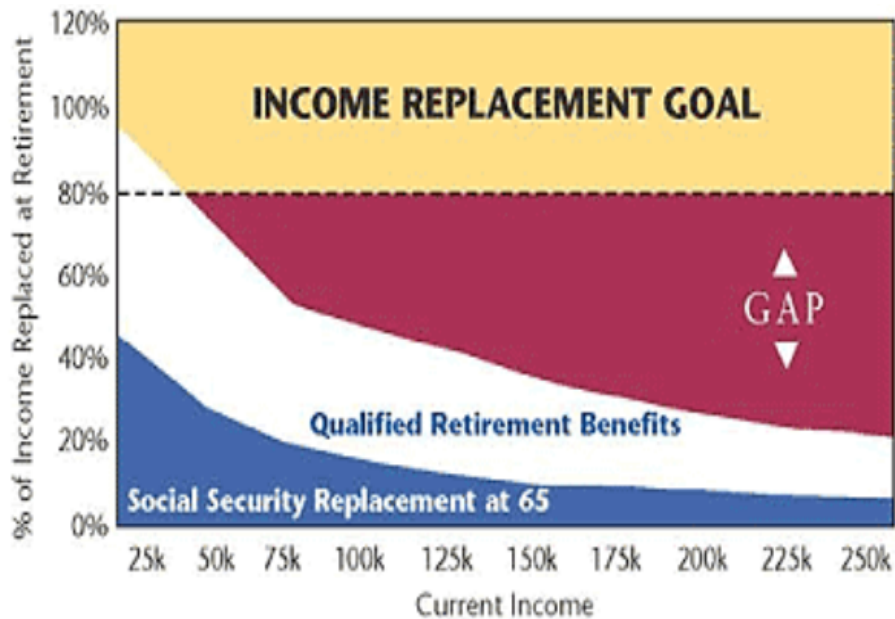


Figure 4: Social Security Administration 2018



### 3. Social Security Deficit

In the New York Times article, “*Social Security Shrinking Sooner than Expected*,” the Congressional Budget Office confirms the headline and draws into question the fiscal soundness of the social security system and the longevity of the program in its current state.”<sup>16</sup> The Social Security Administration projected that the positive cash flow in the fund would continue through 2017 and that there would be time to make needed adjustments. But projections released in 2009 reveal that in that year “the government [expected] to pay out more in Social Security benefits than it [took] in through payroll taxes, a threshold it was not expected to cross for several years.”<sup>17</sup> This deficit is expected to continue and worsen in the decades to come as indicated by the graph in Figure 5.

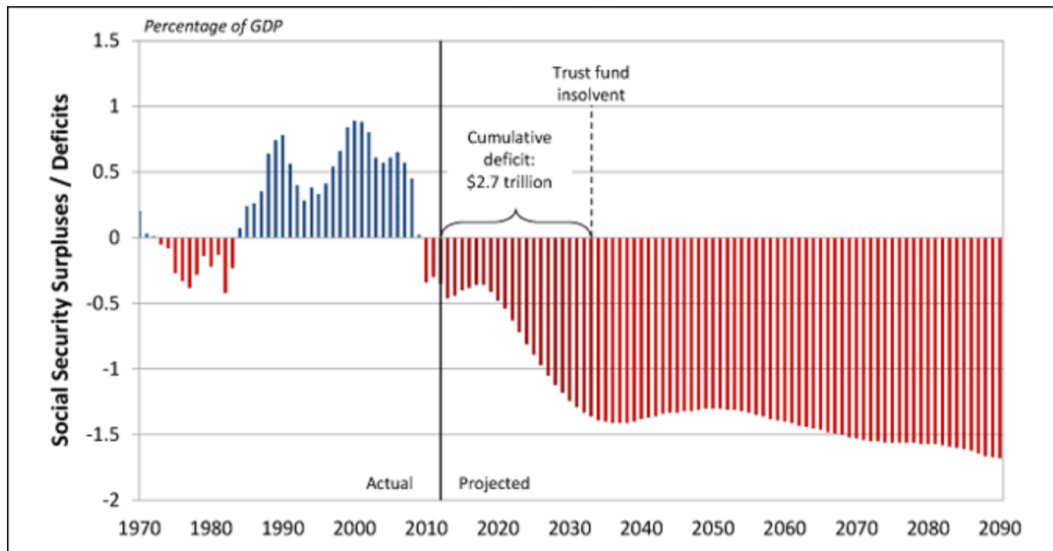


Figure 5: Social Security Administration

As a result, between 1992 and 2012, “the mean self-reported probability of working full time past age 65 among workers aged 51 to 56 increased from 27% to

33%. Lower rates of retiree health insurance offers from employers... and lower rates of defined benefit pension coverage accounted for most of the growth."<sup>18</sup>

#### **4. Loss of Retirement Income due to Recession**

According to Federal Reserve data (2008), the financial crisis put an end to years of rapid wealth accumulation, causing the typical Boomer household's net worth to fall to \$143,000 in 2013 from just over \$200,000 in 2007. "Not only that, but this generation is also carrying a lot more mortgage debt. The median outstanding mortgage balance for 50 to 69 year-olds was \$118,000 in 2013, up from \$48,743 in 1992. Boomers' nest eggs have shrunk dramatically in recent years,"<sup>19</sup> said Jeremy Burbank, vice president at The Demand Institute, a non-profit think tank run by the Conference Board and Nielsen. Further, he states, "Financially, this generation is not necessarily ready for retirement, and half of their assets are tied up in their homes."<sup>20</sup> Aging in place offers the benefit of savings. But even though many Boomers would like to stay in their current communities or cities, the Demand Institute and Nielsen estimates that this generation will still purchase about \$1.9 trillion in homes over the next five years. Their choices will have a real impact on the housing sector in the next several years.<sup>21</sup>

#### **5. Reduced Individual Costs of Cohousing**

Wheeler (1996) details the outcomes of his long-term research study on environmental practices within cohousing communities. This extensive study follows 18 American cohousing communities to obtain quantitative data on their population make up, community characteristics, use of resources, utility bills, and consumption

habits. The author looks at ‘green’ and cost saving metrics like the use of non-renewable resources, recycling, reuse behavior, and income equity gaps amongst

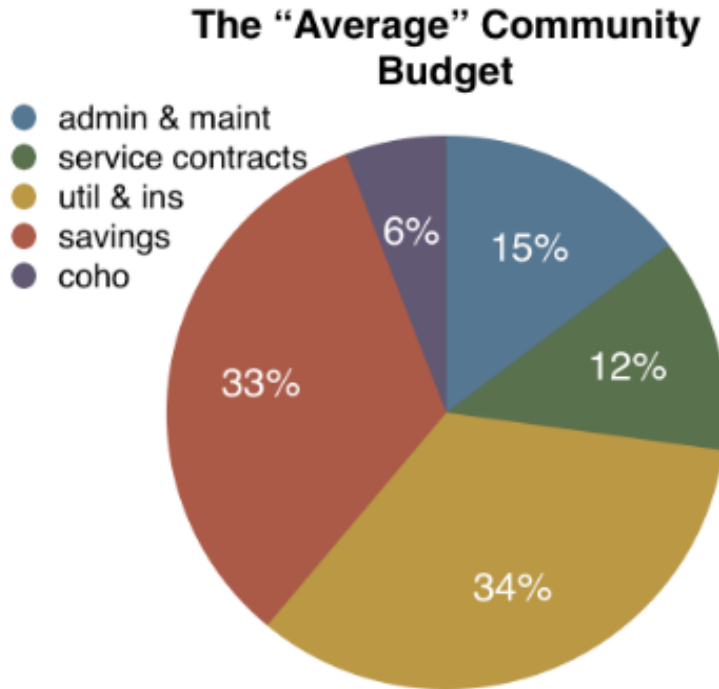


Figure 6: Building for Boomers: A Guide to Design and Construction, Kephart and Schreiner, 2010

residents to put forth a methodology for measuring sustainability and affordability within cohousing communities. His findings are significant for the prospect of mainstreaming cohousing in the U.S., because he provides quantifiable data supporting the cost effectiveness and energy efficiency of cohousing.

These points highlight the economic incentive for Baby Boomers to consider cohousing as a potentially affordable option offering a lifestyle of dignity that uses fewer resources and is sustainable as retirees age in place.

## Social Considerations

There are currently 165 official cohousing communities in the United States (those with an average of 20 to 100 residents), with at least 150 new communities currently under development.<sup>22</sup> Moreover, McCamant and Durrett (2014) postulate that the modern cohousing movement in America is optimal for providing social infrastructure and community for aging seniors. Census data indicates a need for increased moderate-income housing while Baby Boomer preference reflects a desire for housing with a community focus, external family connections, and safety nets. This section describes the social aspect of cohousing that provides external support, convivial community life, and physical safety.

### **1. Supportive**

Scanzoni and Hassell (2000) conducted research and present data suggesting that cohousing is one of the more supportive living options, which may be achievable for those on a limited income. They experimented using cohousing strategies in a Housing and Urban Development complex for a group of low-income single mothers in a north-central Florida town. Their qualitative data indicates that cohousing may provide a foundation for social change to the extent that it allows those with minimal income and no safety net an opportunity to build self-sustaining communities. Collectively, low-income residents were able to afford and manage an interdependent community thereby creating economic self-sufficiency. Their research concludes that group living and the sharing of resources results in more community support, less waste, more recycling, lower utility bills, and below average carbon footprints of residents compared to the larger population.

## **2. Interconnected Living**

Franck and Sherry (1989) further explore “the interconnected web of living, sharing, communicating, and supporting that occurs in cohousing at every level.”<sup>23</sup> In their analysis, these authors purport that cohousing emulates the traditional village model in which community members share resources and distribute work effort for the benefit of the whole. This framework of community support and engagement frees any one resident from being overburdened by finances, maintenance, dependent care, and household chores. Their theory delves into the factors that contribute to a sense of alienation in suburban America and introduces cohousing as a viable alternative. Scott-Hanson and Kelley (2004) add to the previous works by providing a blueprint for establishing, building, and maintaining community cohesion. Their research draws heavily on the foundation of McCamant and Durrett, but provides a more detailed overview of the social, financial, legal, environmental, and design issues involved in maintaining community over time. The authors surveyed 27 existing communities and compiled useful statistical data about the factors that go into creating and maintaining a successful cohousing community.

## **3. Community Center**

Tarnay (2004) theorizes that cohousing provides affordability for the low income and also suggests that this typology can bring life back to decaying urban neighborhoods and create new urban villages as a solution to increasing crime rates. Swan’s Market Cohousing in Oakland, CA, is an example of an urban mixed-use cohousing community that revitalized its decaying neighborhood. Since 2004, 27 new urban projects have been built and Tarnay asks whether the cohousing

experience can address the disconnectedness and loneliness plaguing so many urban and suburban dwellers alike. Her article suggests that cohousing can help create small villages in the urban setting, which often spearheads the redevelopment of blighted communities. Reportedly crime has decreased and security increased in the Swan's Market neighborhood as a whole because of this one cohousing community.

#### **4. Female Empowerment**

Delores Hayden (1989) adds to the literature by exploring feminist proposals of the early twentieth century and provides an inclusive sociological precedent to the cohousing movement. She “surveys this historical body of literature and describes the prescience of these early writers in envisioning communities that were open and encouraging for women and men as scholars and artists, parents and community members.”<sup>24</sup> The author documents this feminist collective movement in the early 20th century and then traces the relationship of post-1950's housing models to gender roles in American society. She discusses the need for a housing model, like cohousing, that gives women the equality and social support denied to them by suburban living.

#### **5. Shared Resources**

Finally, Bush and Machinist (2008) proffer their solution to limited retirement income and outline “all the economic planning that three Baby Boomer authors experienced in selling their existing homes, seeking a suitable house, dealing with the legal issues of shared habitation, financing, insurance, and expenses.”<sup>25</sup> While not large enough to be a cohousing community, they highlight the growing trend of women aged 50 and over to formalize shared housing scenarios. The authors hold a

3-way traditional bank mortgage, have a general partnership agreement to protect their heirs, and have drawn clear lines that enable a harmonious household. This firsthand account shows that women are empowering themselves and choosing small cost-effective cohabitation options in droves. This allows them to create their own social network without facing the legal and financing challenges of developing large-scale cohousing communities.

#### Demographic Factors

According to data from the U.S. Census Bureau, the composition of the American household is changing. The population in general is becoming more diverse, multi-ethnic and transient. The idealized nuclear family of a husband, wife and 2.5 children is no longer the norm. Single parent, multi-generational, unrelated family groups, one-person households, empty nesters, and seniors, comprise the majority of U.S. households.<sup>26</sup>

### **1. Rise in Single Person Households**

Between 1970 and 2012 the share of households that were married couples with children under 18 halved from 40 percent to 20 percent. Conversely the proportion of one-person households went up in the same timeframe and more than doubled, going from 17% to 40%. Many of these single person households are Baby Boomers and retirees. This number will only increase in the coming decades.<sup>27</sup>

Census analysts, Vincent and Velkoff (U.S. Census Bureau, 2012), have projected the population for 2040 and show graphically and statistically that the Baby Boom generation will have fully retired and all will have moved into the category of the 'elder' population (Figure 7), resulting in the aging of America and work force

depletion. The authors look at dependency ratios as a measure of economic burden on the working age population in response to this demographic shift and highlight that the working age population, 55% of the whole will be supporting almost half of the country - the other 45%. Of these non-workers, more than a third will be Baby Boomers. These projections start at 2000 and extend to 2050 using census tract data and applying the Cohort component method and lay the foundation for the theory of future affordable housing shortages as the American population ages.

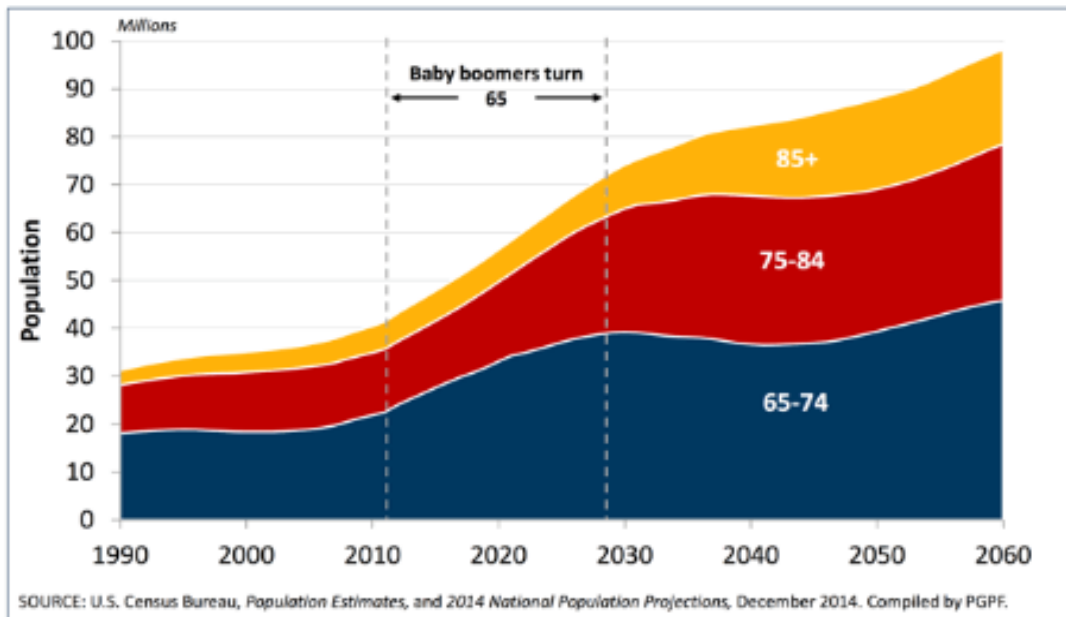


Figure 7: U.S. Census Bureau, Population Estimates and Projections, 2014

## 2. Increased Dependency Ratios

The U.S. Census continually tracks the *Total Dependency Ratio*, which measures the demographic burden on productive workers in relation to minor dependents plus retired seniors. The number represents the percentage of those aged 65 and older plus the percentage of children aged 0 to 14 divided by the percentage of those in the working population (age 15 to 64) multiplied by 100.<sup>28</sup> This number



reveals the increasing economic burden that those of working age will shoulder as Baby Boomers age out of the workforce. The Dependency Chart (Figure 8) below shows how this number will rise from 20.2% in 2012 (a year after the first Baby Boomers retired) to 32.7% (one year after all Baby Boomers will be over age 65). Aging U.S. demographics have pushed the worker to retiree ratio from 16 to 1 in 1950, to roughly 2.9 to 1 today, and it will shrink further as the population continues to age. In general the smaller size of subsequent generations, Echo Boomers and Generation X adds to the exponential increase in dependency ratios. Millennials exceed Baby Boomer in sheer numbers and will shoulder the brunt of supporting non-working retirees. The strain on the economy could result in greater poverty amongst the senior population without government assistance.

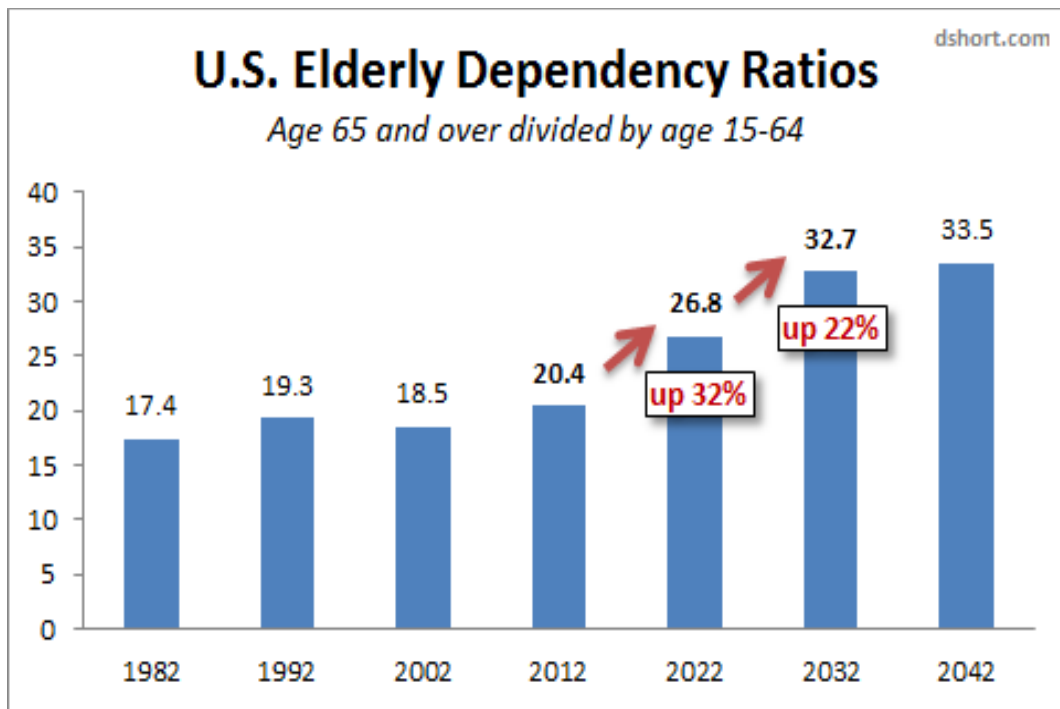


Figure 8: U.S. Census Bureau, 2012

### 3. More Female Headed Households among Seniors

With more female-headed households and a significant portion of retirees being female and/or single, housing typologies have become more non-traditional and offer shared living that provides work life balance. This housing trend is becoming more mainstreamed and may lead to affordable housing that reintroduces community back into daily living. Figure 9 shows that at age 55 the number of men and women living alone is fairly equal. But as the years march on, the number of women living alone is twice that of their male counterparts, 50% women to 25% men. Thomas and Blanchard (2009) state that seniors, specifically female Baby Boomers, are choosing cohousing for reasons beyond affordability, but because of the communal experience of dining, caring for dependents, cleaning and maintaining households, sharing transportation and engaging socially.

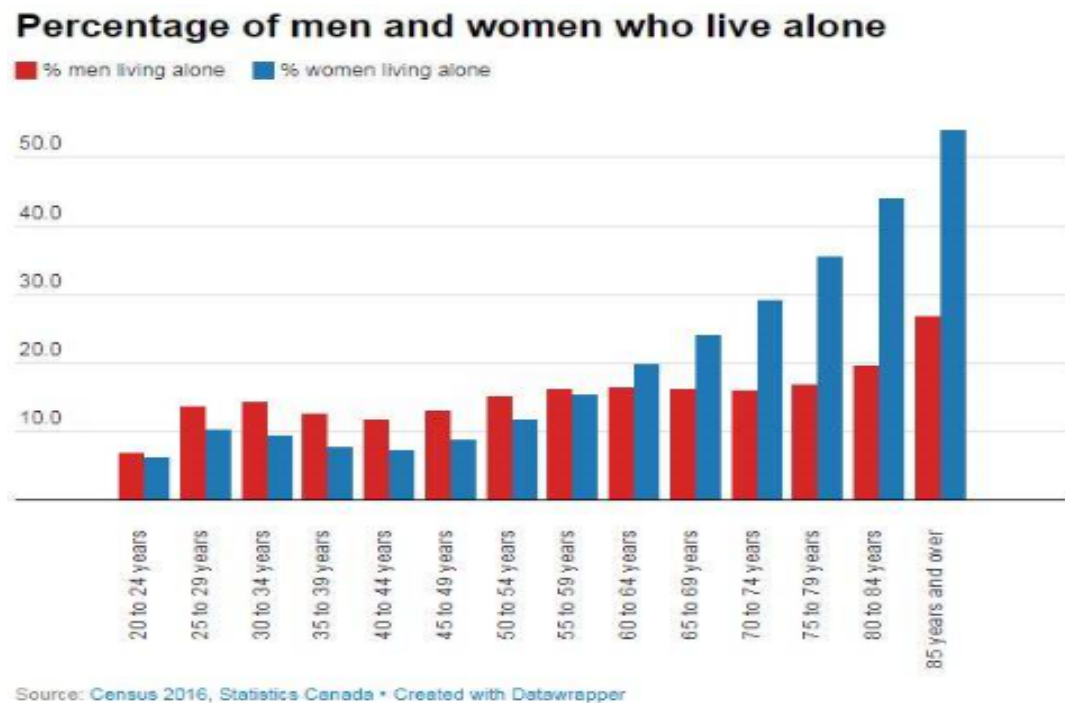


Figure 9: U.S. Census, 2016

### Barriers to Cohousing

The development of 150 new cohousing communities in the next decade presents a unique set of challenges in terms of their legal and ownership structures as well as the availability of financing options for residential ownership by groups of unrelated people sharing a household. Cohousing does not conform to collective financing practices and does not fit neatly into existing land use strategies in terms of zoning. Issues facing Baby Boomers who wish to develop their own cohousing communities include: 1) financing barriers, 2) limited government funding, 3) incomes above the poverty line, 4) ownership challenges, 5) high construction costs, and 6) difficulties with the consensus decision making process.

#### Financing

According to Angeline Jacobs (2012), our current legal structure is not set up to allow large scale development of this housing typology. The banking industry may not readily provide mortgages for this type of entity, because it is not easily identified as a townhouse, single-family dwelling or condominium unit for which traditional mortgages can be approved. In addition, cohousing is simpler to set up in Denmark (the location of the first cohousing communities) because that nation's Ministry of Housing established helpful legislation in the 1980s "making it easier and less expensive to finance cohousing... by providing government-sponsored, index-linked loans for new construction to any group establishing a housing cooperative of at least eight units... [decreasing] the initial investment and monthly mortgage payments."<sup>29</sup> (McCamant & Durrett, 1988) As these legal benefits are not available in the U.S.,

cohousing communities must get traditional loans, “buy their land and build at market rates... affordability is [therefore] an issue of considerable interest and concern”<sup>30</sup>

### **Limited Government Development Funds**

Traditional zoning programs geared towards low to middle income development do not help most cohousing developments. These government programs include inclusionary-zoning, low-income cooperatives and Community Housing Development Corporations (CHDO's). Brian Lerman (2006) asserts that many areas experiencing increased rental rates combined with an influx of higher income residents are adding inclusionary zoning regulations to maintain diversity in income and housing. Most inclusionary zoning requires that a fifth of new units be affordable to families making 80 to 120 percent of the median income for homeowners. In the case of rental projects, prospective renters earn 30 to 80 percent of the median income. Unfortunately, according to Johnston, Schwartz and Kaplan (1990), inclusionary zoning seems limited to developer generated condominium or rental projects and are not yet applicable to the cohousing market. It applies to market rate condominiums with designated units set aside for those meeting income qualifications and is not applicable to the group development of intentional communities. Thus, new cohousing communities have a hard time getting a traditional permit to develop using inclusionary zoning due to their project's nebulous classification on the zoning books. Municipalities are not clear as to whether cohousing should be classified as a condominium with individual mortgages, as a cooperative, or as a group housing development. Further, group dwelling units in which multiple unrelated parties cohabitate, are often not welcome in ex-urban and suburban communities. According

to Hartge, Medeyev and Matthews (2015), group living scenarios are sometimes perceived through a narrow minded lens as, 1) attracting transient residents, 2) serving as halfway houses for citizens seeking reentry into society from incarceration or drug treatment facilities, 3) appealing to young people who may damage property and 4) creating single room occupancy (SRO) dwellings.

Another way the Government encourages the creation of affordable housing is through the Housing and Urban Development Agency. This department provides funding to community housing developments (CHDO's), which are defined as private, non-profit organizations that meet certain housing authority guidelines. Federal regulations require that the city or governing body set aside 15% of affordable housing funds for use by CHDO's, however the local Offices of Community Development determine eligibility of non-profit organizations for this sought-after designation. The CHDO then partners with prospective owners, developers and community sponsors to develop the housing community. According to Landis and McClure (2010), community activists usually lead CHDO creation for the benefit of poorer residents. This is distinct from cohousing, because while many Boomers would like to save money they do not always meet the minimum income qualifications for this housing type. In addition, Boomers want choice and decision-making authority in the construction of their dwelling units.

### **More assistance for those below the Poverty Line**

As we look at the aging in place of Baby Boomers, who are by and large above the poverty line, the Housing Voucher Program may not have broad application and will do little to stem the impending affordable housing shortage as

Baby Boomers continue to retire. Commonly known as Section 8, this program is a mechanism for allowing lower income residents to find housing in scattered site neighborhoods. This means they can move beyond low-income communities and seek housing in any neighborhood as long as the landlord accepts the housing voucher (Schwartz, 2010). The intent was to give those with minimal income a chance to move to environments with better schools, improved safety, and access to services like grocery stores. While Baby Boomers are underfunded in terms of paying for 30 years of retirement, and many have moderate incomes, only 6% of this cohort currently meets the income qualifications for housing subsidies. Figure 10 below indicates that the median retirement funds for Baby Boomers ranges between \$103,200 and \$148,900 according to the Federal Reserve and average income is \$46,340.

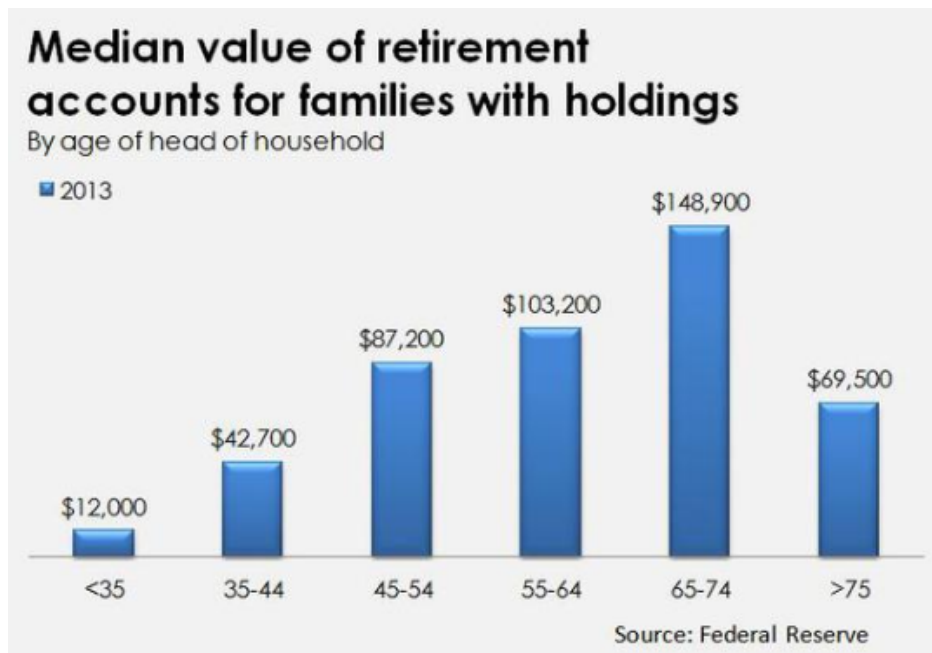


Figure 10: Federal Reserve Annual Report, 2013

Much debate has ensued as to the efficacy of Section 8 and its long-term viability. A voucher holder can live anywhere, but the reality is that “landlords in low-income areas aggressively recruit voucher holders as a more reliable source of rent than other low-income tenants.”<sup>31</sup> On the flip side, landlords in higher rent areas refuse to take the vouchers and actively discourage Section 8 holders from applying for their units. Landlords use a “source of income” provision on their applications to screen out voucher holders. Last year “12 states as well as the cities of Los Angeles, San Francisco, Washington, D.C., Chicago and Philadelphia” passed an ordinance prohibiting landlords from refusing to rent to people solely because they have a voucher, but still the trend prevails.<sup>32</sup>

The Housing Choice Voucher program serves 2.2 million families, only about 25% of those who are eligible and is a major way for the government to assist families in poverty. “There’s a growing recognition that there is a shortage of affordable housing and that families with vouchers have a hard time using them in neighborhoods and communities that haven’t traditionally had voucher families in them.”<sup>33</sup> These numbers don’t even begin to include Baby Boomers who live on moderate incomes today, but could easily slide into poverty if their employment opportunities dry up and medical emergencies eat into their limited savings.

Similarly, the Low Income Tax Program (LLHTC) created under the Tax Reform Act of 1986, was implemented through a memorandum of understanding between several Federal Government agencies including the Internal Revenue Service, the Department of Housing and Urban Development and the Department of

Justice to permit states to allocate tax credits to developers of new market rate housing apportioning a certain number to be sold or rented at below market process to qualifying families. Investors purchase tax credits for 10-years and with capital from these investors developers reduce their construction financing debt and in turn pass this savings on in the form of lower rent units. These credits are one way that the government encourages private sector development of low-income housing. LIHTC properties can only be rented to families whose income is at or less than 60% to 80% of the area median income. LIHTC income eligibility limits are generally higher than that for other housing programs. As in other programs administered by the U.S Department of Housing and Urban Development (HUD), LIHTC income limits are based upon the area median income (AMI) that HUD sets for every county and metropolitan area. Households earning at or below 30 percent of AMI are defined as “extremely low-income” (ELI), those earning between 31 and 50 percent of AMI as “very low-income” (VLI), and those earning at or below 80 percent of AMI as “low-income.”<sup>34</sup>

Literature confirms that LIHTC properties are more likely to be located in high-poverty neighborhoods. In Buron et al (2000), a study was conducted for HUD on the characteristics of 39 LIHTC developments. The study found that only 14% of developments were located in low-poverty neighborhoods, while 46% were located in high-poverty neighborhoods. Moreover, 49% of developments were located in areas comprised 80%-100% of minority residents. This seminal study suggests that the LIHTC program has reinforced racial and economic segregation in low-opportunity neighborhoods. Literature evaluating the relationship between poverty concentration



and the LIHTC program frequently cites insufficient federal guidance on state standards as a contributor to housing segregation.<sup>35</sup>

#### Ownership and Affordability

##### **Cooperative vs. Condominium**

Pudikov (1980) weighs in on the subject of cooperative developments (1980) and explains the ownership structure and management by residents as a corporate entity. The shareholders own the corporation and they lease their units from the corporate entity. The relative size of the unit leased by the tenant determines the proportion of stock owned by the lessee. He postulates that in theory, cooperatives may come closest to the concept of group sharing valued in cohousing than does condominium ownership, where each tenant has a deed of ownership.

Schill and Miller (2007) counter the argument by suggesting that cooperatives do not have the same value in terms of being transferable in the marketplace. The cooperative retains the full right to buy the unit if an owner decides to sell. Therefore, it may not be a good investment. A condominium owner has a full deed of ownership (with rights to use common areas) and can sell the unit on the market at any time. McKenzie (2003) proffers that combining private ownership with shared community amenities is more typical of condominium ownership and this may be the model most suited to cohousing. The cohousing residential arrangement combines private homeownership with shared community facilities, activities, and consensus decision-making. However, the emphasis on homeownership combined with group decision-making has put cohousing out of reach of many low to moderate-income people. This is because banks tend to require solid financing, leadership and a

streamlined decision-making strategy before lending money to those building residential condominium developments.

### **Affordability**

Given the legal complexities of cohousing ownership and the costs associated with its development, those who need it the most may not be able to afford the option. There are two kinds of cohousing: those sold at or above market rate and established by predominantly mid- to upper-income buyers and those established by the government as state run cooperative developments. In the former group, residents come together to develop, fund and build the community to their specifications. In the latter, residents live in predesigned units, that are subsidized by the government with established cooperative lease documents. Many of the government-sponsored developments are based on outdated housing models that cluster poor households with children together. This practice groups families with similar decision-making skills and generational issues together. The village or cohousing model brings a cross-section of people together who can provide multiple viewpoints and skill sets. “Clearly, the [cohousing] model needs to adapt, especially because the people it shuts out could be the ones who benefit most from its built-in support network: low income families who could share child care and meals, seniors who need companionship and rides to doctor’s appointments, or developmentally disabled adults who need a little help to live independently,”<sup>36</sup> says Grace Kim, principal at Schemata Workshop, a Seattle architecture firm planning cohousing in the city’s Capitol Hill neighborhood.

## Added Costs and Group Consensus

### **Design Complications and Extra Costs**

The design specifications of a cohousing community emphasize smaller primary dwelling units with studios at 400 square feet, one bedrooms at 600 square feet and 2 to 3 bedrooms not exceeding 1,000 to 1,200 square feet on average. Common areas take up the slack, with a common house that can serve as guest quarters, movie room, industrial sized cooking area, daycare, bonus room for parties, plus laundry/utility or workroom for hobbyists (McCamant, 1994). Extra rooms found in standard American houses like unused bedrooms, nurseries, basements, attics and play or hobby rooms don't exist. The common house then serves as a flexible utilitarian space that can be used by all. However, there may be extra time and costs associated with creating spaces that must be multifunctional. In addition, part of the design focus is on specific adjacencies or connections between the public and private realm. These spaces are purposefully designed as thresholds between individual living units and the community at large. Extra time and expense is required to create porches, balconies, patios, front yards and walkways that serve as private spaces, but somehow engage the public zone. Communal mail centers, and bench clusters near paths are designed to encourage impromptu meet-ups and conversations. These elements are ideal for a cohousing community, but may reduce privacy and add to construction costs.

### **Difficulty with Group Organization and Consensus Decision Process**

The decision-making process known as 'consensus-decision making' is used to create group cohesion in cohousing communities. "It is considered an extremely

beneficial way of reaching agreement in a group, without friction, and where members will more likely support the decision. It has particular application for teams in an environment [in which] generating a strong culture is conducive to high performance.”<sup>37</sup> This process continues until all group members are heard and requires active participation of each individual participant. Problems naturally arise as the group struggles to reach an agreed upon decision. The process can be long and arduous and may result in a decision being reached simply to get the group to agree on anything and not because it is the best choice. The complexities of group formation, site selection, attaining financing and then developing a cohousing community can take years longer than a similar project led by a developer. The sheer amount of decisions that need to be made in a development project beyond community formation are exhaustive and perhaps best delegated to a few people. As communities move in to their homes and begin the process of running and maintaining a cohousing complex, consensus decision making can create frustration and group inaction in taking care of the most mundane tasks to achieve 100% agreement. Members frequently leave as they confront the reality of daily group decision-making.

Cohousing offers considerable social, economic and structural benefits for Baby Boomers as well as significant challenges to creating and maintaining a stable community. This thesis may shed some light on whether the benefits outweigh the costs.

### Gap in the Literature

The gap in the literature revolves around understanding that Baby Boomers have significant hurdles to overcome in choosing alternative housing arrangements and little data exists on cohousing as a viable option. The current literature discusses the challenge of applying affordable housing strategies like inclusionary zoning, non-profit community housing developments or (CHDO's), and low income tax credits to cohousing. Moreover, the literature addresses the pitfalls in the ownership structure, extra design fees and potential problems selling units down the line. The survey highlights the challenges Baby Boomers may face in financing, building and maintaining the profitability of cohousing communities long term. Given the fact that housing legislation, banking industry requirements, and the group decision making process are a major hindrance to the development of cohousing communities, one may ask what motivates Baby Boomers to seek out and build these communities in spite of this? Many Baby Boomers do not fit the income criteria and yet clearly run the risk of slipping into poverty if they are not strategic in structuring their post retirement lives. The evidence points to what the goal of housing policy should be in years to come, but Baby Boomers do not seem to be waiting around for government solutions and are in fact taking it upon themselves to create socially cohesive environments, like cohousing, in which they can age in place.

## Chapter 2: Research Methods

### Research Questions and Objectives

The guiding research questions are: what motivates seniors in two Metropolitan areas to start their own cohousing communities, what factors help them through the challenging development process, and what social aspects cause them to stay in their cohousing communities long term? The research is based on the following objectives: 1) documenting the background of Baby Boomer cohousing members, which encompasses collecting basic information through background questionnaires at community events, 2) determining individual motivations that influenced members to join cohousing, which consists of collecting data through semi-structured interviews, and 3) observing how residents interact, problem solve and reach consensus on major decisions, which entails observing participants at house events, group dinners and meetings, as well as spending time at informal community gatherings.

The research was conducted in the Metropolitan areas of Washington, DC, and Nashville, TN, specifically, 1) Takoma Village in Washington, DC; 2) Eastern Village Cohousing in Silver Spring, MD; and 3) Germantown Commons Cohousing, in Nashville, TN. These three communities were chosen because they are case studies of three successful cohousing developments. The research revealed the factors that led to success in these three cases and reveals how residents overcame the legal and financial barriers to development. In general, each of these cohousing developments is located in an urban, walkable, amenity intensive community that is demographically mixed, accessible to downtown and close to an international airport.

### Limitations of Case Study Selection Criteria

This dissertation does not claim that all cohousing projects can be implemented after conception and group formation. To the contrary, the research is designed to assist urban planners in understanding exactly what criteria are necessary and most advantageous to building cohousing in spite of the often-insurmountable odds. The three cohousing communities were specifically chosen as representatives of groups that have successfully completed the development process from community formation, due diligence, site selection, hiring of developers and outside specialists to individual unit sales and occupancy. Every cohousing project does not have this same level of success, in fact, 75% percent of cohousing groups who try to self-develop a project fail in the first attempt. The purpose of this thesis is to narrow down and determine the characteristics of successful groups and outline the development processes that resulted in thriving ongoing communities. The case studies managed to control 4 critical categories in the development process, 1) minimizing issues and conflict in group formation, 2) streamlining the zoning process by doing due diligence and finding underutilized sites with a focus on design concepts that could be constructed 'by right' under existing zoning ordinances, 3) creating a management structure that involved the hiring of outside developers or consultants to guide novice groups in navigating the complicated world of real estate development, and 4) leveraging the resources and banking connections of those outside experts to bring preexisting income streams to the table or find new funding sources through banking relationships.

These cohousing communities were built in highly sought after urban neighborhoods with strong economies. But a criticism can be levied that the communities were only able to develop in areas of high demand, because typical cohousing members are fairly educated, White and not low-income. A 2011 study conducted at the University of California, Davis, concluded that despite its potential, the cohousing movement is overwhelmingly un-diverse: 95 percent of cohousers are White, 82 percent identify as Democrats, and 66 percent hold a graduate degree (Sanguinetti, 2011). As such, one of the main reasons for the homogeneity in cohousing “is, unsurprisingly, money. Most cohousing groups start from scratch, first finding other like-minded individuals and then locating land, designing the community, and identifying a builder - and putting up funds all along the way. That can make it a surprisingly expensive endeavor, with end products that can cost \$500,000 per unit. Part of the answer, then, to the quandary of how to make cohousing more diverse is to find a way to make it cheaper,”<sup>38</sup> says Alice Alexander, who recently stepped down as executive director of the Cohousing Association.

The data reveals how 3 individual groups with an intentional mission of shared living could as novices circumvent the vagaries of the real estate development process offering a methodology that can be applied on a larger scale. If the development process can be scaled up and repeated, planners have an added tool in providing safety nets for underserved populations in Metropolitan areas. Public policy initiatives that help fund the development of more supportive cohousing could make affordable co-living accessible to a wider range of people. In the future cohousing communities could be more diverse or focused on Black, Latino, senior, female or



LGBTQ+ communities as specific groups grapple with the universal economic challenge of too little moderately priced housing in growing Metropolitan areas. This paper acknowledges the limitations of the current cohousing experience as it relates to socio-economic diversity and to the high level of professional capacity in the three sample communities. However, this research may be a starting point in adding cohousing to future city planning efforts. This might take the form of minimizing exclusionary zoning regulations, improving access to government funds, and providing organizational assistance to existing groups of people with few means so those who need it most can jointly develop their own co-living communities.

Case Study Overview

Case Studies	Description
<b>Germantown Commons</b>	<p>Location: 5<sup>th</sup> Av and Taylor St, N Nashville, TN 37208</p> <p>Year Built: 2015</p> <p>Lot Size: .91 acres</p> <p># of Residents: 48 Approx</p> <p># of Units: 25</p> <p>Unit Type: 1 and 2 bedroom Flats 3 bedroom townhouses</p> <p>Unit Size: 659 SF – 1,320 SF</p> <p>Common House Size: 2,400 SF</p> <p>Common House Amenities: Dining room, fully equipped kitchen, playroom, living room activity room, 2 guest bedrooms and laundry room.</p>
<b>Takoma Village</b>	<p>Location: 6827 4<sup>th</sup> St, NW Washington, DC 20012</p> <p>Year Built: 2000</p> <p>Lot Size: 1.5 acres</p> <p># of Residents: 97</p> <p># of Units: 43</p> <p>Resident Mix: 70 Adults, 20 children</p> <p>Unit Type: Flats, Duplexes and Townhouses</p> <p>Common House Size</p> <p>Common House Amenities: two guest rooms, children's room, game room, office, living room, laundry room, exercise room, dining room, large kitchen, and workshop.</p>
<b>Eastern Village</b>	<p>Location: 7981 Eastern Ave Silver Spring, MD 20910</p> <p>Year Built: 2004</p> <p>Lot Size: 1.0 acres</p> <p># of Residents: 65-70 adults, 15-20 children</p> <p># of Units: 56 units in 80,000 SF of area, 15,000 SF of live/work space</p> <p>Unit Type: 1, 2 and 3 bedrooms</p> <p>Unit Size: 650 – 2000 SF</p> <p>Common Areas: community dining hall for shared meals, community living room, playroom, game room, yoga room, library, workshop, hot tub.</p>

## Description of 3 Cohousing Communities

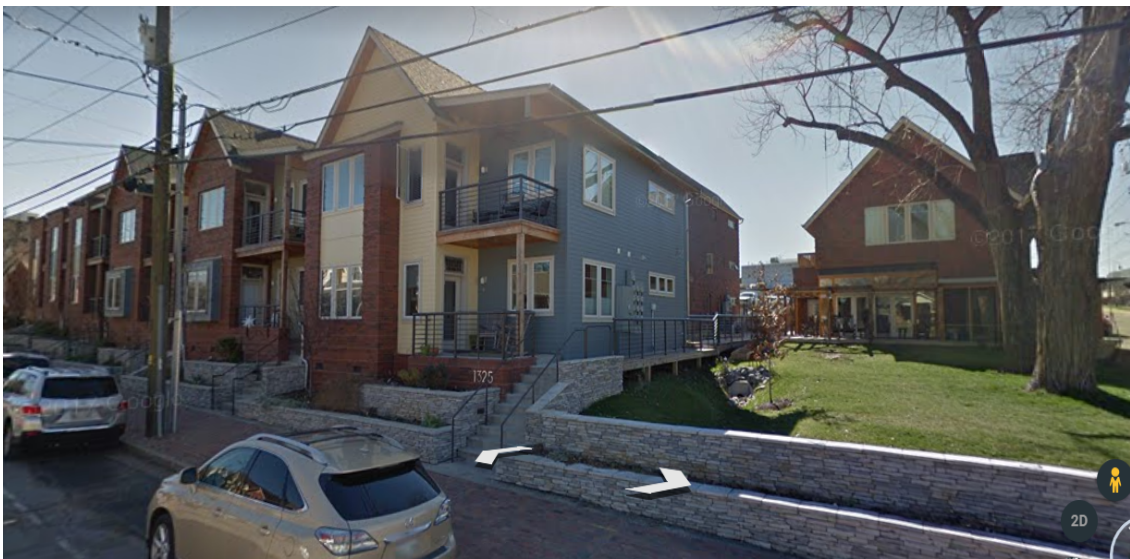
### CASE STUDY 1: Germantown Commons, TN

Germantown Commons is an urban community built in 2015, within walking distance of Nashville's downtown core. The community includes 25 condominiums and a common house. Its members range in age from 3 to 80, including singles, couples and small families. Condominium units range in size from 659 to 1,320 square feet and include 1 or 2 bedroom flats and 3 bedroom townhomes. The facade is designed of brick and hardy-plank to emulate the Victorian wood siding of nearby homes. Each unit has a private courtyard, balcony or deck with a view of the central rain garden. The common house sits at the corner of Taylor St. and 5th Ave. The glass walls of the main dining room wrap around a large porch and frame a 200-year old cottonwood tree. The 2,400 square foot common house contains a dining room, a fully equipped kitchen, children's playroom, living room, activity room, 2 guest bedrooms, and laundry room. The rain garden includes edible landscaping, storm water drainage and retaining walls.

**View of Subject Site Looking Towards Downtown Nashville**



Located along the Cumberland River, the neighborhood is within walking distance of the Bicentennial Mall farmer's market, the Sounds Baseball Stadium, Art Museums and City Hall. The Germantown neighborhood derives its name from the immigrant community and descendants of slaves, who inhabited the neighborhood at the turn of the 19th century and worked at adjacent industrial buildings.<sup>39</sup> The workers' cottages and small Victorian homes remain, but today the warehouses, meat packing plants and textile factories have been converted to condominiums. This includes the Werthan Bag Company across the street from the cohousing community.



**Front View of Typical Units and Common House**

The community was founded by a group of residents led by Diana Sullivan, a local real estate broker. The management team, Cohousing Solutions, helped develop the project with Bryan Bowen Architects in conjunction with Wonderland Hill Development Company (the largest cohousing developer in the U.S.) and Parkside Builders (general contractors). The site is near the 'Greenway', a 20-mile stretch of

walking and biking trails in Nashville. The community is near bus lines, a public library and is 1 mile from the I-40 inner beltway and the I-65 interstate.



**Street Facade on 5th Ave**



**Typical Garden Elevation**



**Site Plan and Community Garden**

## CASE STUDY 2: Takoma Village, DC

Takoma Village is the first urban cohousing community in the Washington DC Metropolitan area. It was built in 2000 on a 1.5-acre site adjacent to the elevated Red Line Metrorail tracks. The development contains 43 units, a 3,800 square foot common house and a central garden and entry courtyard. Takoma Village Cohousing is located at the intersection of 4th and Aspen Streets in the northern most quadrant of the city. There are 90 residents, including 70 adults and 20 children, who range in age from infants to 90 plus years.<sup>40</sup> The condominium units include flats, duplexes, and townhouses, each containing a porch, deck or patio with views of the central green space. The common house includes two guest rooms, children's room, game room, office, living room, laundry room, exercise room, dining room, large kitchen, and workshop.

### **Aerial View of Subject Site near Takoma Park Metro Station**



## U-Shaped Building and Site Plan



The site is a one and a half block walk to the Takoma Metro Station (Red Line) and a 5-minute walk to grocery stores on Georgia Avenue in DC and restaurants in Old Town Takoma Park, MD. The Silver Spring Business District and downtown Washington, DC, are easily accessible by Metro. Most residents commute by public transportation or bicycle and many work at home full or part time. The project was developed by Don Tucker of Eco-housing Corporation and is one of 11 demonstration sites for HUD's PATH energy program. All units are certified energy efficient and have ground-source geothermal heating and cooling. Solar panels were installed in 2015 to provide passive energy for all common electrical uses.<sup>41</sup>

**Front Elevation and View Through the ‘Green Lawn’ Towards the Common House**



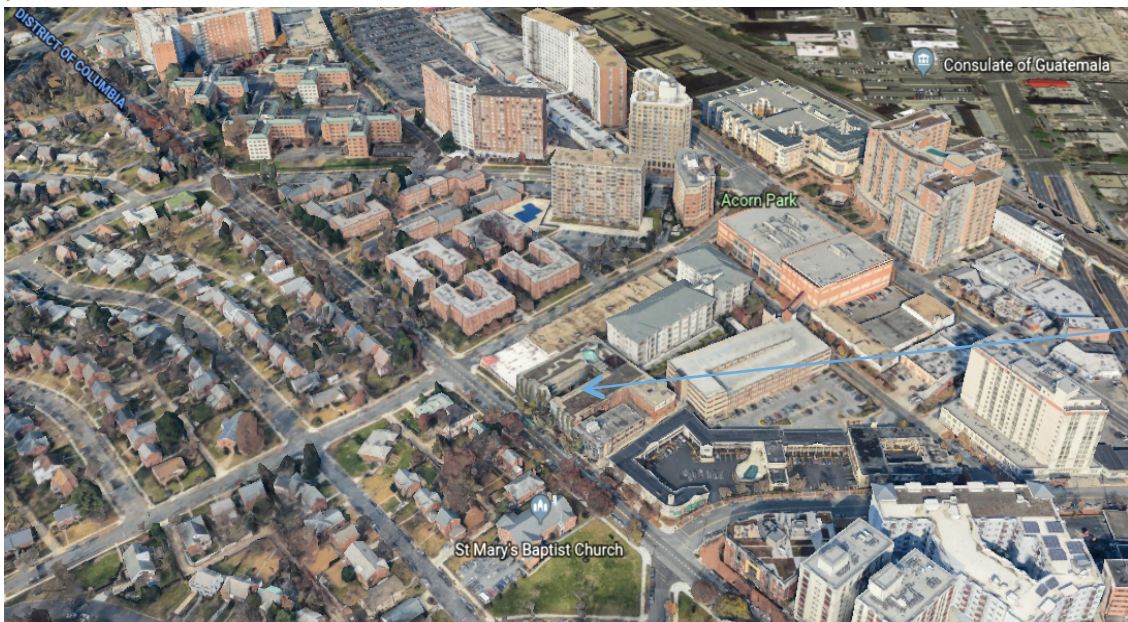
**Common House and Courtyard**

**Typical Facades Fronting on the Common Green**



### CASE STUDY 3: Eastern Village, MD

Eastern Village Cohousing is located in the South Point neighborhood of the new Downtown Silver Spring Arts and Entertainment District. The property is located on Eastern Avenue between Newell and 13th Streets right on the line between Silver Spring and Washington, DC, very close to the northernmost point of the diamond shape of the DC border. It is within walking distance (0.6 mi) of the Silver Spring Metro on the Red Line. It is also 0.4 miles from the MARC train station, Brunswick line.<sup>42</sup> Nearby, the Metropolitan Branch Trail is under development, which is part of the National Park Service's Rivers and Trails Project. It is an urban bicycle and pedestrian greenway linking Silver Spring, MD, to Union Station in Washington DC. Eco-Housing Corporation of Bethesda, MD, is the development company for Eastern Village Cohousing and the architect is the Environmental Design Group.



**Aerial View of Subject Site**

### U-Shaped Building Form and Front View



There are 56 condominium units and a large dining hall for shared meals, plus a community living room, kids' playroom, game room, yoga room, library, workshop, hot tub, green roof and central garden. Condominium units range in size from 650 to 2,000 square feet. The community includes on average 65 to 70 adults and 15 to 20 children.<sup>43</sup> Households consist of single parents, people with partners, never-marrieds, and nuclear families. Residents range from infants to octogenarians. Major decisions, such as approving large expenditures or creating new policies, are made with full membership involvement. Membership meetings are held 12 times a year, while immediate concerns are addressed at weekly gatherings.<sup>44</sup>

### Rain Garden Courtyard and ‘Green’ Screens on Front Facade



The existing 4-story, U-shaped office building, with a paved parking lot in the center was constructed in the mid-1950s and had been vacant for over a decade. The program called for the adaptive reuse of the office building as a mixed-use project. The project consists of a 56 unit cohousing development at 80,000 SF, plus 15,000 SF of commercial condominium space in a separate wing of the building for live/work use, and artist studios with the opportunity for an art gallery. Don Tucker, as developer and architect, sought to transform the site into an urban garden. It was 95% impermeable prior to redevelopment. The macadam parking court in the center of the site was converted into a garden and entry courtyard, while a “green screen” was incorporated into the front facade. The screen has trellises that support deciduous vines and connects to a green roof that provides rainwater runoff control and thermal protection. Occupants enter through a new covered walkway along the perimeter of the courtyard. The walkway is designed to act as a front porch and encourage interaction among residents. The railings contain planters that individual owners

maintain, giving the courtyard the look of a hanging garden. The project received a LEED Silver certification.<sup>45</sup>

### **Case Study Summary:**

The three case studies are located in urban areas, or major Metropolitan centers. These three projects were chosen because of their accessibility to both a downtown urban core and transportation routes to suburban neighborhoods. The selected neighborhoods in Washington, DC, and Nashville, TN, are popular and highly sought after areas and the research is intended to emphasize why these cohousing groups selected their sites and how they strategically managed to develop their projects given the intense competition for buildable land.

The Washington Metropolitan area, in general, has a high demand for housing, resulting in excessive rents and sales prices. According to the Wall Street Journal Article, *District of Columbia: The Nation's Most Expensive Place to Live* (April 24, 2014), the prices for goods, services and housing is 18% higher in the Washington Metropolitan area than the national average.<sup>46</sup> Similarly, the Nashville area is experiencing its own housing bubble. "An average of 100 people moved into the Nashville area daily last year. Most of the people moving into the area have done so for tech-related jobs, the entrepreneurial climate, the low cost of living (14% lower than the national average)."<sup>47</sup> This influx of residents from the pricier coasts drives up housing prices relative to local incomes. In both Washington and Nashville, some seniors in the region are considering cohousing, imagining an alternative where they can develop, own and manage their own village like communities.

### Problem Statement

Cohousing has historically been considered a non-traditional housing option for young, freethinking non-conformists. It has not been made widely available to mature residents with families and to seniors in particular. Nor is it a well-documented subject within the academic discourse. This project explores what factors are now motivating Baby Boomers (people between the ages of 55 and 75) to join and develop cohousing communities instead of opting for more traditional residential options. In the United States, many adults over the age of 50 are contemplating how to maintain their standard of living in retirement years. Typical options have included paring down to smaller living quarters in cities with cheaper housing, living with extended family or buying into retirement communities. In the 1960's, Baby Boomers led the counterculture movement prompting massive social reforms in civil rights and anti-war activity. Due to a lack of quality affordable housing in the U.S., Baby Boomers are poised to once again lead the nation in addressing the current affordable housing crisis.<sup>48</sup>

### Methods

From January 2016 through December 2018, this researcher collected ethnographic data using a mixed-methods approach. The research occurred in 3 cohousing communities and respondents were current residents. The primary methods of data collection were participant observation, semi-structured interviews, and background questionnaires.

I attended multiple dinners and potlucks at each community in order to hang out and share food with members. When asked who I was, I transparently explained the project and no one seemed to have a problem with my presence. During these potlucks, I mapped out and drew floor plans in order to understand how space was used and arranged and diagrammed use patterns. In addition to attending potlucks, I attended committee meetings that gave insight into how cohousing members organize and make decisions. I also took an extended tour of each cohousing development. The opportunity to be a participant observer allowed me to not only establish rapport, but also to gain some understanding of how cohousing members interact with one another and of what it is like to live in such a community.

I asked the respondents questions about their reasons for joining cohousing, their perceptions about community, issues of community formation and development, cost of living, the consensus-based decision making process, and their thoughts on their future and the future of their respective cohousing communities.

#### Data Analysis

The data analysis process was iterative. The notes I took during participant observation and interviews were expanded within 48 hours of data collection. I began coding halfway through my fieldwork, using a codebook, which was developed and revised throughout the rest of the fieldwork period. Data collected using background surveys was entered into a Microsoft Excel spreadsheet. All closed-ended questions were assigned a numeric code and open-ended questions were assigned a code using a scheme created during fieldwork. I created word clouds to help determine themes and utilized descriptive statistics to analyze this data. When writing up final findings, all

respondents were assigned pseudonyms to protect their confidentiality. From Jan 2016 to December 2018, ethnographic data was collected about the role community plays in creating and sustaining cohousing membership.

#### Broader Impacts and Intellectual Merit

While co-housing is a well-studied phenomenon, little or no similar knowledge exists on the contemporary trend of Baby Boomers to seek and self-develop their own affordable and communal housing options. This research attempts to begin building the scholarly base for understanding senior cohousing by examining why they join cohousing organizations, how they overcome hurdles in the development process and what makes them stay. The data should add to understanding how Baby Boomers form their cohousing groups, collectively obtain mortgage financing, complete the site selection and real estate development process and maintain community over time. This project will provide original insight into this important, under examined group, as well as analyze the system of social relations driving people to self-develop cohousing communities. The study has broader impacts in the following ways:

1. It will build on the literature about senior cohousing and provide a new avenue for exploring the phenomenon.
2. It will provide an informative lens that illustrates alternative options for addressing North America's affordable housing shortage for people as they age.
3. It will help members of cohousing villages understand why Baby Boomers join, stay, and commit to the development process and why others leave.

## Chapter 3: Research Findings

### Why do Baby Boomers seek out cohousing communities and or participate in the development of new ones?

The research methodology explained in the last chapter involved interviewing and conducting focus groups with **25 cohousing residents**. Of the 25 respondents, 20 were Baby Boomers, 4 were middle-aged but slightly younger, 1 was over the age of 85 and 1 was under 35. The demographic breakdown is outlined in the chart below.

**Cohousing Survey Respondents**

Total Number of Respondents: 25	# of Respondents	Respondents by Name and age	Respondents by data type
<b>COHOUSING COMMUNITY</b>			
<b>Germantown Commons</b>	11	Diana, 55 Sammy, 56 Bill, 60 Gina, 47 Libby, 65 Dana, 63 Sara, 51 Dave, 61 Denise, 58 Don, 63 Marjorie, 69	Interview Focus Group PO
<b>Takoma Village</b>	10	Ann, 60 Jen, 57 Jeremy, 61 Michael, 67 Manuel, 55 Vikki, 30 Stephanie, 55 Evelyn, 50 Carol, 62 Annabeth, 85	Interview Focus Group PO
<b>Eastern Village</b>	4	Dottie, 71 Karen, 63 Sarah, 58 Tim, 47	Interview Focus Group PO



After reviewing the data, the research revealed 4 major themes that attracted residents to cohousing and influenced their strategic decision to become permanent members of their communities: 1) Relationships and Social Connection, 2) Community Development and Perpetuation, 3) Conflict Resolution and Decision Making, and 4) Financial and Physical Safety.

### Survey of Four Major Cohousing Themes

<b>Total Number of Respondents: 25</b> <b>Responses broken down into 4 themes</b>	<b>Respondents by category</b>	<b>Respondents by Cohousing Community</b>	<b>Respondents by data type</b>
<b>THEMES</b>			
<b>Relationships and Social Connection</b>	25	TV EV GC	Interview Focus Group Interview
<b>Community Development</b>	15	EV TV GC	Interview Interview
<b>Shared Decision Making</b>	12	EV TV GC	PO PO, Focus Group Focus Group
<b>Financial/Safety Net</b>	9	EV TV	Interview PO

## *Relationships and Social Connection*

### Intentional Design

The best cohousing communities are intentionally designed to make the most of exterior amenities, while focusing the interior on interconnected communal spaces (porches, balconies, breezeways, and patios) that encourage spontaneous meet-ups and casual exchanges among residents.

Takoma Village is just 3 blocks from the Takoma Park Metro in Washington, DC. The neighborhood is peopled by young and old alike, a range of ethnicities, and is pedestrian friendly, within walking distance of a grocery store, 9 restaurants, and a community recreation center and pool. The community is 15 minutes by train to downtown DC. It is the kind of place that attracts Millennials, young families and retirees alike, and the “cohousing community got in before they were priced out of the market,” according to Stephanie, a 55-year old high school teacher and resident. The apartment building forms a U-shape around 3 edges of the courtyard, with the open end fronting the public street. From the lawn one experiences a nestled feeling as the long sides are anchored by the common house (the short end side) while still having views to the public world on 4th Street. The neighborhood consists of a range of homes built along the old trolley line from the 1920’s to the 1940’s - Craftsman bungalows, generous four-square houses made of brick or siding, Victorians with delicate filigree wood details. All the cohousing units have porches, balconies or gardens and many are in use at this time of day. Most units have a view of the inner courtyard as well as the neighborhood outside. People move to and from the subway in everything from jeans to business suits. At least 3 units have vegetable gardens in

the front yard and rain barrels for collecting water (signs of green or sustainable lawn activities). Several others have wild flowers... there seems to be a competition among residents to create the wildest combination of plantings. Jen, a 57 year old financial planner, asserts, “its a conversation starter, plenty of neighbors who live outside the house stop in just to admire the gardens. We’re kind of the place to be in the neighborhood. On Saturday nights people hear the music from the common house and come on by,” says Carol, a self-employed writer.



**Takoma Village Courtyard on Front of Common House**

Upon questioning, many residents talked about yearning for what may seemingly be contrary to the typical American quest for independence and having more. They discussed spending many years accumulating things in their homes for growing families and then suddenly wondering what to do with all that ‘crap’ when their kids started going away to college. Instead of more stuff they were in search of more feeling, genuine neighborliness and concern about one another. States Jen, “We were far away from everything we wanted to do and everyone we wanted be with.... So what was it all for” said Jen. “I realized I hadn’t spoken to any of my neighbors in more than a year and truthfully beyond the random wave, I didn’t know much about

them personally. Yes, I knew they had 2 or 3 kids, and kept their lights on late, but nothing meaningful, you know?”

People may enjoy their individuality, but science tells us that the human need to belong is just as strong. Cohousing facilitates casual meetings in the hallways and conversations through strategically designed floor plans that promote visual linkages and consequently more chances to connect.

#### Multigenerational and Flexible

Cohousing provides an opportunity to develop relationships across generations encouraging knowledge transfer and also continued or renewed interest in learning and acquiring new skills. For example, there is Evelyn in her mid 50's with a long ponytail, reddish brown mixed with grey, who chats about the research she is working on with Jen. Jen is in her 60's and is taking writing courses at Montgomery College a mile up the road. They both are interested in blogging or doing YouTube videos about cohousing with the possible title of 'Voices from the Halls of Cohousing'. Apparently, there are two younger residents in grad school (Millennials according to Jen), who encouraged them to go for it. Jen occasionally studies with them in the common room. Jen seems to be a go to person for advice in the community. On one visit, I meet Jorah, a young mother in her 30's with her baby wrapped in a sling - a traditional hands free baby carrier. She didn't know how to use one until Jen showed her how. She says although she grew up in a Maryland suburb where strollers were the norm, she always wanted to use one with her kids. She unwraps the baby and demonstrates how you hoist him up, and then applies one wrap to the back and one to the front tied over her breast. "That way her center of gravity

is holding up baby and not her arms or the weakest part of her back,” affirms to Jen. Another resident had given Jorah the material to make the wrap at her Baby Shower. It is significant that there are multiple examples of information sharing and skills transfer particularly between the generations.

Jen’s experience highlights the reality that younger members and older residents positively influence one another. In primarily senior communities, there may be a tendency to stick with activities, goals and knowledge common to group members of the same age. The opportunity to interact with people decades younger allows Baby Boomers to continually update their knowledge and stay current with new technology and processes. Likewise, younger members benefit from Baby Boomers’ lifetime of experiences gained through navigating the workforce, raising families, and dealing with significant life changes.

### Flexible and Multi-generational Housing

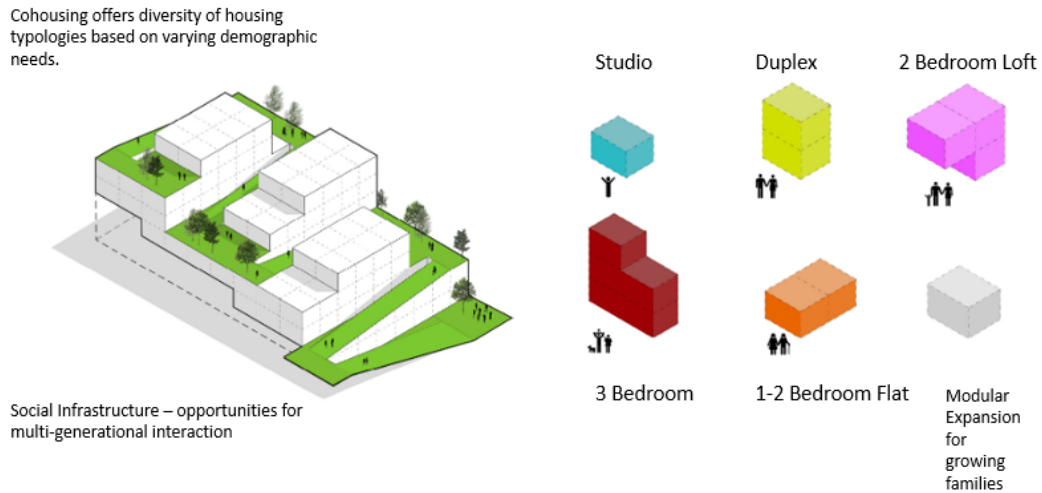


Figure 11: Cohousing.Org

Newer cohousing communities are being designed to enhance this multigenerational social structure by providing flexible unit types. For example the prototype in Figure 11 shows how modules can be arranged to create units for a single senior or stacked and aggregated to create a stacked home for a growing family of 3 or 4.

### Personal Growth

Another aspect of cohousing is less about the group and more about who residents are able to become when given the chance to bounce ideas off of other people. Research indicates that retirees may be at a loss without the status of their job or the empowerment and definition that a job title can bring. They continue to ask ‘who am I now’ and ‘how do I fit’ in the social order. “When you retire you can lose your sense of your place in the world.” Carol, a 62 year old, describes the experience, “at one point you’ve got a vocation, you’re a woman with an intense career, maybe ‘mom’ to your kids, a defined person.” She explains that cohousing has given her an opportunity to explore new parts of herself and her new identity is now integral to the house. She sites as examples, “James is like our primary chef and he was in mortgages and commercial paper before. Annabeth is 85 and was a teacher. She’s still an educator around here... she just doesn’t have to deal with a ton of students. So it’s her choice”. The important thing seems to be what you can contribute now and that there is value in exploring new aspects of yourself, while doing something meaningful for others. Older community members provide a useful service and feel valued because they are still needed. The value placed on individual contributions is qualitative not quantitative. Part of what holds the community together is that each

individual has an important role to play no matter how small and this contribution reinforces community cohesion.

### *Community Development and Perpetuation*

Cohousing can be challenging and members have to learn to deal with individual personalities from the start especially if the group is developing a new community. The interconnected web of sharing, group discussions and consensus decision-making is the cornerstone of cohousing and the glue that builds and perpetuates community bonds. The Germantown Cohousing community is incredibly diverse politically, with a variety of ages, introverts versus extroverts, and a range of mobility - there is a young woman with multiple sclerosis on the first floor, a few folks with canes, and two babies who have not learned to walk. Tempers flare and some folks want a speedy resolution to conflict. Unfortunately with consensus decision-making, there is no shortcut. “You’re in it for the long haul. Best to make a cup of coffee and get comfortable because everyone gets a chance to speak,” says Diana, who started the community in Nashville, TN.

#### Site Selection

Diana and her husband Sammy used their professional experience to research available developable sites and market data on MLS (Multiple Listing Service realtors used to identify properties for sale). “We looked at many properties before finding a location near enough to downtown,” explained Diana. After a meeting at Germantown Cohousing, I was informed that the community was helping another group get a second cohousing community started and I was invited to attend the site

tour. The founding of a new community is one of the greatest challenges cohousing groups face. It is often a case study in establishing effective group processes and a trial run on ‘consensus decision making’. The difficulty in the development of cohousing communities begins with the project proposal, site selection, financing and navigating the intricacies of comprehensive municipal codes, land use and zoning laws. The data on the cost of construction suggests that up front construction costs are more expensive than developer built housing, but cohousing communities may be cheaper to maintain in the long run because of the cost savings of shared resources. Successful construction projects, like Germantown Cohousing, depend on the dynamic drive of the initial cohousing group combined with the use of hired expert consultants in areas like real estate development, site analysis, architecture and strategic planning. These costs are upfront expenses, which cannot be financed and must be paid by the group. Cohousing members without disposable income join later when their only costs are mortgage financing and membership dues. There are definitely obstacles to overcome to reach a more widespread audience and community. Many cohousing communities are started by mid- to upper-income individuals, predominantly Caucasian, who have the time and resources to get a large-scale development project off the ground. Diversity in age and income tends to come after the development process has already begun.





### **Germantown Commons Rain Garden**

On the day of the tour, I drive out 40 West away from Nashville then onto 440 heading to Memphis. I relax into progressively greener views and highways with fewer lanes. I take the exit towards Bellevue, a suburb of expanding Metro Nashville (growing by leaps and bounds as people from California seek out mild climates and cheaper home prices) where more subdivisions are being built. I drive onto a residential street with mature trees and hit a cul-de-sac with a sign reading ‘nature conservancy easement’. I see a dirt road leading up a hill. A pick up truck pulls in with a couple in their 60’s, who wave and beckon me to follow. A group of about 16 people are gathered in the shade of a tree making introductions at the top of the hill. What strikes me first is the preponderance of women in the group - mostly in their 50’s and 60’s. These are the foot soldiers of the Baby Boomer cohousing movement.

Bob comes out of the shed, also in his 60’s and divides everyone up into 3 SUV’s, 2 pickup trucks and one golf cart from the shed. We drive up the hill and marvel at the view of the Harpeth River below that snakes through the property. Bill,

one of only 3 men in the group is some sort of watershed specialist, who worked for a government agency in charge of flood plains. He retired 3 years ago. Gina comments that there will have to be an environmental inspection for sure. Everyone is swatting at gnats, and one woman shows me a tick that she pulled off her pants. After surveying the wooded hilltop, a discussion ensues about how much of the hillside is buildable - is there enough flat area for 20 to 25 units? Could the community landscape the path to the river, build a small dock, or cultivate part of the low-lying grassland? Barbara the unofficial group leader offers some positive information about the adjacent site being part of a land trust, which will be preserved in perpetuity and cannot be developed with roads or structures... ever. Everyone agrees that the land trust would make an excellent neighbor.

This back and forth discussion is the cornerstone of consensus decision-making in cohousing communities and starts with group formation as these skills get exercised during site selection. "If the group can not make the initial decision to research, survey and select a site they don't have a prayer of making it as a community," asserts Diana. This group is in its initial phase of determining interest level, increasing membership and selecting a site. Decisions are not ceded to an authoritative governing body, but involve ongoing commentary and the expressing of opinions by all group members. Successful communities take the good with the bad, investigate options, verify facts and then make choices based on collective agreement each step of the way in the development process.

## Community Design and Development

Germantown Cohousing is near the new Sounds baseball stadium and about a mile from the edge of downtown Nashville. This community is fully functioning and operating successfully. They are helping their sister community described in the previous paragraph bring in new members by hosting an information meeting. This new cohousing community will have a little more land for gardening and simple farming just on the outskirts of Nashville. Diana, the Germantown cohousing founder, waves from across the room. She is doing a PowerPoint presentation about the challenges and successes of building their community for this new group in formation. Getting a cohousing community off the ground is often a 'word of mouth' undertaking, whereby seasoned communities share their stories so new groups can learn from experience. Since there is no 'how to' manual on how to self-develop an intentional community, these kinds of meetings are critical. The new group is in its first year and is planning to build a 22-unit multi-generational cohousing community. This gathering is a progress meeting, but it is also an introduction to two new potential buyers - a couple in their 30's and a single woman in her 60's.

This is an example of the complexities of how a group initially forms, attracts new members through word-of-mouth marketing, uses in-house presentations to engage new members, and conducts site tours to get community members excited about what the community could be in the future. The process also exposes newcomers to how their opinions are valued in the ideation phase as people imagine building a dock, an organic garden, etc.

At this particular meeting there are about 20 people in their 40's, 50's and 60's, mingling and talking over wine. Diana continues telling the group about first hearing of cohousing a decade ago and then suddenly everyone was talking about. After the market crashed in 2008, her father lost half of his retirement and she and Sammy began to worry about their savings and whether it would be enough. I asked about what factors they look for in designing a community. Libby and Dana, two physically fit silver-haired ladies in jeans hand me a packet with a beautifully rendered image of the Germantown cohousing development on the front. As an architect I can appreciate the clean lines, and sleek modern look of the housing complex - a combination of wood and brick, with steel accents. "This isn't some hippy rustic village, we wanted our look to be high quality" says Libby.

Libby, a woman in her 60's, tosses her hair like a teenager and says, "The community is five minutes from Bicentennial Mall and near a recreation center and highly rated Vanderbilt and Baptist medical centers. These things are really critical to creating community and are HUGE selling points to our generation. It's a pedestrian village and it backs up onto hiking and biking trails along the mall.... It's all about active lifestyle and of course access to restaurants and some culture. We wanted to be close enough to downtown, but have just a little nature around us."

21st Century cohousing has become strategic and sophisticated in order to meet the expectations of Baby Boomers who may be more accustomed to market standard housing with sleek details, amenities, and access to activities they enjoy. The perception that cohousing consists of substandard group living in cramped quarters is outdated and far from the reality.

## Construction

When asked about the plans and guidelines for developing the community and how they got the development off the ground. Libby proffers, “there’s nothing like designing a place you’re gonna live from scratch, convincing 30 people to buy into your vision and then actually ponying up the money to pay for the damned thing. Seven years later and we’re still here. We met twice a month in the beginning, going to banks, reviewing construction plans.” Dana chimes in, “We had several committees (so Diana didn’t abandon the project from sheer exhaustion). So like there was the site selection committee. And then Jeremy over there handled the legal stuff and managerial paperwork with a few other people.” She points to a guy in the corner who seems to have had more than a few glasses of wine.

This is evidence of Baby Boomers using their significant career experience and knowledge throughout the development and construction process. It is clear that a few focused individuals tend to drive the process and there is delegation to others who do not have as much time to commit to the day-to-day work. However, final decisions are still made by consensus.

We discuss green design and I ask them to share their thoughts on sustainable living. Sarah and Dave traveled overseas like many others in the room, and have done some development work in Southeast Asia. In their opinion, Americans don’t even know what living sustainably means. Their community got its LEED certification last year (basically the highest rating a building can get for using green materials and energy efficient systems). They hired an architect that is really well known for maximizing community spaces, using passive solar and heating technologies. Says

Libby, “we have a fantastic rainwater garden made with local plants. It collects all the rainwater from the site and recycles it into the garden. We’ve got a mix of local plants, pollinators to bring in the bees, and that kind of thing. Very organic stuff.”

Development depends on management structure (discussed in more detail in the next chapter), group decision-making ability, and the committed drive and exhaustive efforts of a few key individuals. The group elects subcommittees within the founding group to research and focus on key development areas and use the professional expertise and connections of group members to their advantage. Their site in Germantown is just under 1-acre, not large at all. There are 23 units and the buildings are 3 stories tall. The facades come right up to the street edge on two sides and are designed to look like a series of townhouses. The common house is on the corner at the street intersection. Front doors are just feet from the public sidewalks. They started with an \$800k construction loan to break ground on the first 4 town houses (9 units) through a local bank. Diana confesses that her group went to several banks before getting financing approved. The issue is that 75% of new owners must be identified before banks will even consider issuing a novice group a construction loan. According to Diana, “banks like to minimize risk and cooperative developments are still a little misunderstood, so we went with a traditional condominium set up.”

The Nashville design Center was really supportive. In the beginning there were lots of families with kids, but it takes a while, and families and lives changed through the process. “It was 5 years from the initial meeting until we broke ground,” offers Diana, “and there were divorces, people had more kids, family emergencies or

people just lost patience. The young families just drop out. First you have us the older ones. I've seen it again and again. We build the communities. The young ones come later when the community is established." It is hard to convince young members to stay without tangible proof that the project can get off the ground. "It's a real catch-22. The people who get these things going are the committed ones, the true believers... yeah and usually it's women, because we know what's at stake in retirement."

Diana's statements reinforce the notion that modern cohousing is based largely on the drive of more seasoned residents, mainly Baby Boomers who are not tending to growing families and can wait out the 4-5 years to build a cohousing community from the ground up.

### *Conflict Resolution and Collective Decision Making*

#### Formal and Informal Structures

After the community is formed and the group moves in, the collective decision-making structure provides cohousing members with the space necessary to build and maintain strong, resilient relationships. These are fostered during casual discussions over the dining room table, or on the porch of a house during a group gathering. "The structures and relationships feed into each other to create a loop that strengthens community bonding through collective decision-making."<sup>49</sup>

Consensus decision-making is also a source of great conflict and can frustrate residents who don't want to hash out every large and small decision in a collective environment. Some attrition and dissatisfaction may arise as a result. Conversely,

those seeking cohousing communities may self-select for this type of group dynamic. Mike at Takoma Village says “consensus decision making is beyond tedious, but it’s a way to maintain community and that’s why we’re all here. It takes someone flexible enough to work in a group. Donald Trump couldn’t make it in cohousing. People self-select to do this.”

This experience is mediated by formal structures, but also through informal member practices. While commitment to cohousing may differ between members, cohousing provides them with an opportunity to live in their respective units, have close connections to like-minded people, and belong to a supportive community. Residents seek to build relationships, forged through conflict via discussion and collaboration, and experience a collective lifestyle among their peers. These elements intertwine to create a community of people who are valued and value others for their unique perspectives even when they disagree.<sup>50</sup>

#### Consensus Process

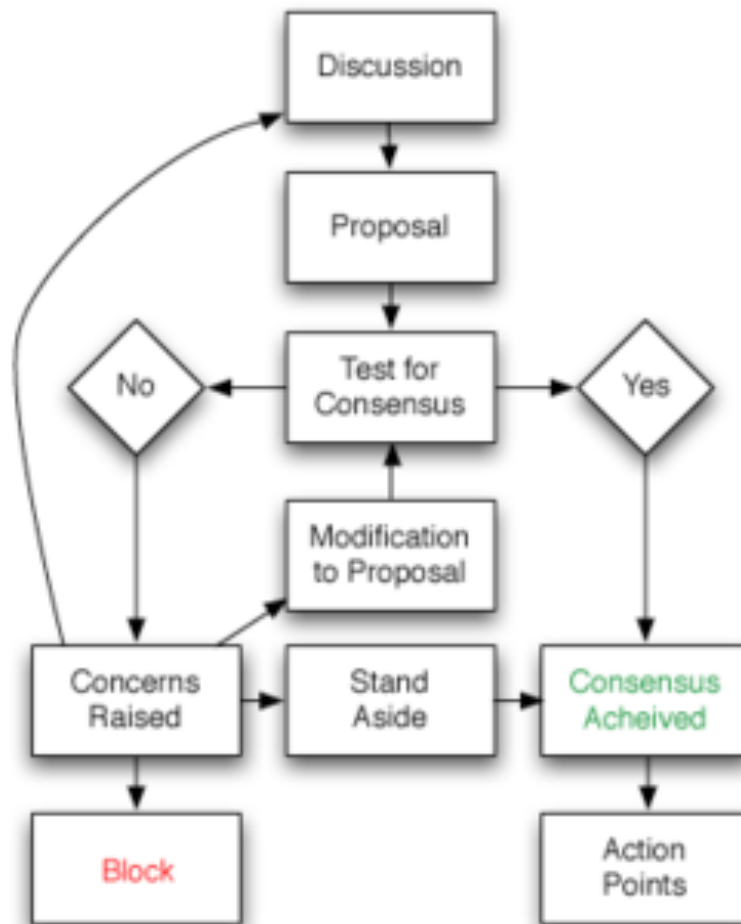
For example, cohousing dinners end up with discussions about ‘house’ issues. At one such gathering in Takoma Village, Jen is concerned about a lack of participation among one of the newer residents, who purchased a 2-bedroom duplex, closest to the common house. He also works and takes the Metro downtown, but has not settled into communicating with neighbors and participating in consensus talks. No one seems to care that he is in absentia most of the time, because over half the residents have some profession or work outside of the community. But, some mind that he doesn’t contribute to dining costs or see to his garden. I learn that Jen has taken over tending his garden, because it belonged to a former resident, Regina, and



she cannot stand to see the beautiful garden go to seed. I get the sense that this new guy's lack of engaging with the neighbors is getting to be a problem.

During a discussion at a Germantown cohousing dinner in Nashville, TN, the conversation turns towards consensus decision-making. The idea is that no one should be uncomfortable with a house decision. "It's a lot longer of a process than a majority vote because you have to persuade people. I think it's a more practical form of democracy. In real politics, there are representatives who decide for the majority," says Michael, a retired attorney. Here, when you live with people who disagree, you have to persuade others and get a consensus going to have your way."

**Figure 12: Consensus Decision Making - Circular Flow Chart**



It can be hard when there are issues of life safety like drug use (yes, it's not always a young person) or even smoking cigarettes. Apparently there is one resident who "is a lovely man but smokes on his balcony. Most of us don't mind, but it drives Sadie crazy who lives below him," noted one resident. If Sadie is unable to resolve the issue with the neighbor she has to engage the group, get a house vote and then have the community create a rule about smoking on your own patio. In short, majority rule means some groups can impose their will on others, and highlights one of the disadvantages of consensus democracy, especially if one of the group members attempts to block this woman's agenda which can permanently stall the process. If one member chooses to block a vote on purpose or becomes intractable, no consensus can be reached. The discussion of the issue starts all over again. This process is continually repeated until unanimity is achieved or the issue is dropped from exhaustion or lack of interest.

#### Coalitions and Subgroups

There can be coalitions of people that agree on particular issues. "Like Venn Diagrams, some fit into one, others are between two," states Manuel. There are micro-communities as well. Some groups of people have their own culture or alliances within the larger cohousing community. This might increase harmony, but it can also decrease diversity. Stephen indicates that, "We don't agree on a lot of things, but we have some very clear rules and structures around dinner and cooking. If you don't cook and do your part, people will be hungry. It goes both ways. Cooking shows our apprenticeship to others. The kitchen is key."

An example of sub-group formation at Eastern Village (on the border between Washington, DC and Maryland) revolves around marketing to new residents when a previously occupied unit becomes available. This group wasn't aware of its own biases in selecting people to come see open units. Units are listed with a realtor, but many of the people who come to see the units on the market are friends of cohousers or know someone who lives in the community. "This group thought their role was specialized, unique and should be ongoing, which is ludicrous. Now we're trying to get everyone involved in new membership selection and casting a wider net to attract more diverse members into the community," proclaims Tim, a 55-year old federal government employee.

Tim's comment shows that cohousers are like any other group of people and can become factionalized, creating subsets within the whole. As a group though, cohousers seem to be self-reflective. Moreover, the consensus system requires that the community reevaluate its group process on a quarterly basis. This allows the community to critically analyze their decisions, address conflicts, and alter their process going forward. Since group meals and shared daily work are a part of the community life, conflicts that fester derail group functioning and need to be addressed sooner rather than later.

### *Economic and Social Safety Net*

Baby Boomers join cohousing for a variety of reasons -- be it a desire to live affordably in a close in suburb or to explore a new urban environment with access to amenities and built in community. However, one theme stood out and that was the

peace of mind older cohousing residents derive from shared workloads, community interdependence and a social safety net, where people look out for each other. Other options like senior living that graduates to assisted living are a ‘worst case scenario’ for many Baby Boomers. The challenges of cohousing are preferable to being relegated to senior homes.

#### Aging in Place

At Eastern Village Cohousing, I walk through an unlocked door and into a foyer, which opens into a great room. There are plants everywhere, hanging plants, potted floor plants, spices on windowsills - woodcarvings, bamboo hassocks, and clay pottery abound. There is an assortment of pillows, some of Southwestern motif and traces of India in colorful silk pillows. Amidst the ‘tchotchkes’ I finally spot my well-travelled host, a septuagenarian named Dottie. She is 79 and used to live in a 4-bedroom house in Maryland that was 5 miles from the nearest grocery store. She chose Eastern Village cohousing over other communities because of the location. Her mother died and her dad is in a nursing home, she needs to think about herself now.



**Eastern Village Cohousing: Courtyard (left), Front Elevation and Green Screen (Right)**

She heard the community advertised on the radio and looked online. She met with residents and found the development had all the things she wanted - walkability, access to fun activities and an option to buy and not rent. She's in good health (just needs a knee replacement) and wanted a unit with total accessibility in case she ever needs a wheelchair or walker. She values her independence and doesn't want to depend on people when she stops driving, so public transportation is a must. She worries about losing her decision-making ability.

“I saw that with my dad. He was losing it, getting money out of the bank for swindlers who prey on old people,” confirms Dottie. I thought of building my own house closer in, a lot smaller and having a tenant, but would that person care, if anything happened to me? Then I did research that shows social activity keeps your mind from going and also exercise. I needed to be closer to life and people doing fun things. My husband died in 2006, he had a degenerative disease. We traveled a lot together. I went and visited a retirement community with 3 levels - Independent, Assisted Living, and Nursing Home. I could see my whole trajectory in those three floors and I wanted no part of it.” I asked her if she engages in social activities. “Downtown Silver Spring had an art crawl and I went with a few others and then to the farmer's market yesterday. I don't do the baseball games, but I get coffee next door. The decision making process here is challenging and very interesting. If a house meeting doesn't have a real purpose, I won't go. I just won't do it. But I'm glad I had enough money to get in this place. It was a good move and the people are good to me.”

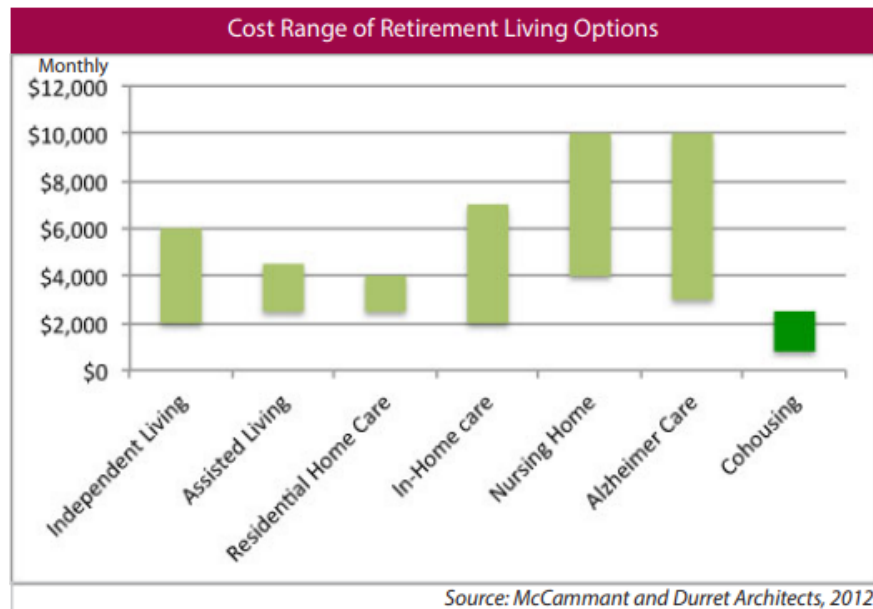
This cohousing resident had clearly researched multiple senior living options and wanted to age in place, but recognized the difficulty of doing it alone. She did not seek out cohousing for any lofty ‘intentional’ values based living, but as a practical option that met her needs of companionship, transportation access and home ownership. Dottie’s personal experience with relatives provides a glimpse into the concern Baby Boomers have that nursing homes do not provide adequate care and living at home alone offers no safety net.

#### Cost Effective and Sustainable

Denise left Oklahoma and never looked back because she loves the energy of Nashville. There are other cohousing communities just for seniors, but she likes to have a range of ages around her. There’s a young lady, Vikki, who is a single mom. Her aunt and uncle live in the community too. So she has a real support network and lots of helping hands with her son. “Vikki helped me get my car serviced. I just love her little boy. My oldest daughter has twin babies, so when they arrive, everyone comes over. My house gets full of huggers. It’s 8 grandmas trying to get time with the babies. My older grandkids love it here too. There is a park nearby and a porch swing and a toy room at the common house.” This resident focuses on the benefits of multigenerational cohousing that provides built in care for individuals of all ages from young single mothers, to children and seniors.

Cohousing can be economical and sustainable long term for people on a fixed income because it reduces everyone’s labor and expenses across the board. Economic savings play a large part in why people join. Cohousing can be a cheaper option after upfront costs because of economies of scale, shared resources and distributed

workloads (Figure 13). At Germantown Commons, Marjorie, 62, says cohousing just makes sense. “You just have to put the effort in to make it work and I get to use my money elsewhere. There’s virtue added to using money on stuff besides food and shelter.” Marjorie is an attorney who practiced more than 35 years. I’ve got a two-bedroom unit, with a balcony. No yard, no maintenance, if I need anything fixed I just tell Don.” Don is the resident handyman and apparently if he can’t fix the problem he finds someone who can. The community also has a master gardener in residence who takes care of the rain garden and pollinator plants. People seem to be naturally drawn to activities that they enjoy. This becomes a community contribution that may be an enjoyable hobby for one person, while freeing others from what they consider to be unpleasant tasks. Marjorie exclaims, “our green commons is beautiful and I don’t have to take care of it.



**Figure 13: McCamant and Durrett Architects, 2012**

I've got the freedom and resources to do so many things now. I'm going to do the grandkids thing. I'm going to do workshops that focus on self-esteem, non-violent solutions and peaceful outcomes so people don't end up in the justice system. Can you teach empathy? I do small ones now in prisons. Some of my neighbors have gone with me to help." Her home-based business is going to be called AVP - the Alternative to Violence Project. She is fired up and bursting with energy. Cohousing has freed her to expand her community service work and activism. She never has to think about household maintenance or gardening again.

#### Safety Net

Karen, 68, tells me that Eastern Village cohousing is much better than assisted living. She used to work as a caregiver in a nursing home. "People were pent up all day," she says. "I worked night-duty and I tell you, it completely drained me. No one was looking out for these people during the day, so I gave them my time and attention until I couldn't take it anymore. People look after you in cohousing." After further prompting, Karen explains how cohousing is set up so that you run into people a couple of times a day and have spontaneous conversations. No one is completely disconnected. Her experience has taught her that single seniors who stay in their homes run the risk of becoming isolated and lonely. "My grandmother lived alone until she was 89. We didn't find out till the end that she was slowly going blind. She didn't want anyone to know. I don't want to be the 'meals on wheels' person."

On a visit to Takoma Village Cohousing for a Sunday potluck dinner, I notice that there is a good bit of grey hair amongst at least half of the residents, but I am told that Annabeth is their oldest at 85 and lives in one of the smaller apartments. Tonight



is potluck night and there are 2 vegetarian trays and 3 meat trays along with salad, cucumbers, red peppers and olives. Apparently, there is always a meal plan and the community members rotate cooking. The kids, Justin, Chance and Macy grab plates and start scooping up lasagna and then find a table together. Macy's job is to help Annabeth walk to the dining commons. Chance will be getting a plate for Annabeth as part of his 'helping chores'. The children are not related to Annabeth, but gravitate towards her because she tells hilarious stories. If Annabeth is not feeling up to dinner, someone is sure to check on her and deliver a plate of food.

These last two examples, were typical of interviews and observations where personal anecdotes were recounted about the myriad ways that the cohousing structure prevents any one resident from going unnoticed, missing a meal, or not having their basic needs met on a daily basis.

## **Summary**

The data from respondent surveys, observed conversations and anecdotal evidence of 25 cohousing members were analyzed and tabulated. The data was coded and graphed enabling this researcher to confirm qualitatively that among a self-selected group of cohousing residents, cohousing satisfied their need for 1) relationships and social connection 2) an established and sustainable community structure, 3) help with decision making as they age through the consensus process and 4) financial and physical safety nets.



**Word Cloud of Frequently Coded Survey Responses**

Baby Boomers are seeking cohousing communities for social connection, built-in community and financial and physical safety nets. Multigenerational co-living allows Baby Boomers to continually learn, becoming both student and teacher. The transfer of knowledge and skills seems to be one of the more exciting aspects of cohousing, as Baby Boomers are often reinventing themselves after retirement. Relationship development and community longevity are built into the architecture and site design and are then reinforced through casual impromptu hangouts, informal gatherings and shared dining. In addition, one of the primary motivators for choosing cohousing is Baby Boomers desire to mitigate the vagaries of aging. They are attempting to self-direct the process of aging in place by choosing who they would like to spend these years with, reducing the hassles of property management, creating a sustainable

safety net, and controlling long-range costs. The process is not without challenges especially if they elect to self-develop a new community, but the research suggests that cohousing has substantial benefits over more traditional options for seniors. Cohousing provides Baby Boomers with social cohesion, sustainability, long-term affordability, and a safe space to age in place. For those Baby Boomers who select cohousing, this housing typology allows them to productively funnel their energy and time both inside and outside the community and to remain active and engaged in a supportive group context.

## Chapter 4: Challenges to Building Cohousing

Cohousing is a social construct that engages residents and satisfies their need for community, group belonging, and physical security based on observational research. However, the cohousers who participated in this study report that demand for housing is extremely high and many searched at length for communities with open units. When vacancies weren't available, a few participants tried to start their own groups and, in fact, were founding members of the 3 communities referenced in this paper. In spite of the high demand for cohousing, supply is exceedingly low given the obvious benefits of providing aging in place options, safety nets for seniors, and a return to communal village living. One reason for this low supply is the complexity of the real estate development process.

The real estate development process is a major hurdle for new cohousing groups prompting this researcher to ask several questions. 1) What are the social issues that impede group formation and project planning? 2) What structural frameworks support the management of a successful cohousing development? 3) How do successful cohousing communities get around site acquisition, planning and zoning barriers? And, 4) What banking and financing options work best in the construction of cohousing?

### *The Real Estate Development Process*

In order to understand the unique manner in which many senior cohousing communities come to fruition, it is helpful to outline a typical real estate development process.

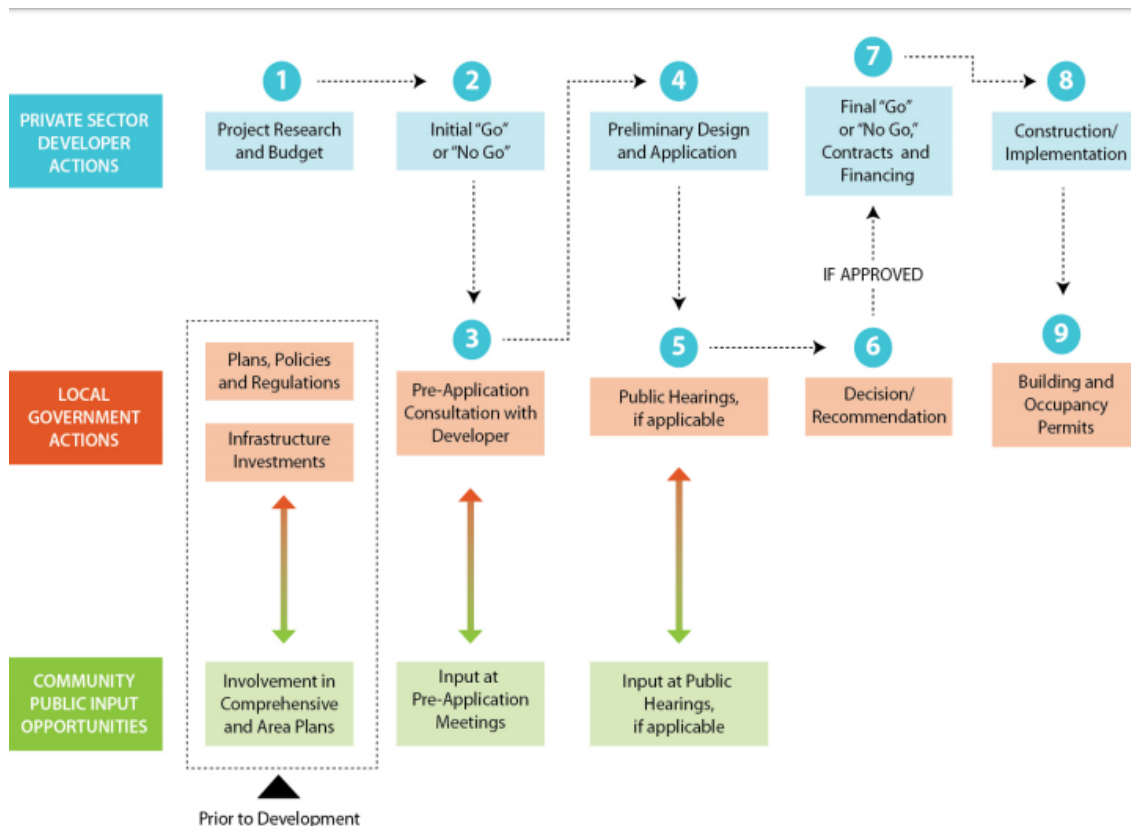
Customarily, real estate development is a multi-step process with many layers, requiring government approvals, public sector meetings as well as project acquisition, financing and construction. The first phase is **Pre-Development** (research and due diligence), which includes market analysis, feasibility studies, land acquisition, environmental assessments, site plans, building plans, and permits. “The greatest impediment to development at this stage is the local jurisdiction permitting. A land use permit is a governing jurisdiction’s approval of the project on a conceptual level. The land use application process can delay a project for months or even years if a project needs to be rezoned, go through appeals, or a neighborhood disputes the development.”<sup>51</sup>

The second phase in typical real estate development is the **Construction** phase. This period involves the development of site improvements, building structures, project marketing, and pre-leasing. The project is financed at this phase by outside investors and often the developer secures a construction loan from which s/he receives a periodic ‘draw’ or cash disbursement.<sup>52</sup> The certificate of occupancy marks the end of the construction phase and signals that the developer can begin the tenant search or lease up phase.

Conventionally, the final phase is the formal **Operation** of the building or development. This involves marketing and leasing, finding a buyer or determining a ‘hold’ strategy, engaging property management, and achieving stabilization. “At this point, the project is financed often based on an occupancy requirement of 75% - 90% to prove to a lending institution that the property is stable and there are a guaranteed number of renters or unit buyers.”<sup>53</sup> This phase is perhaps the least risky because the

developer has jumped through the initial hurdles of determining the project viability: the developer has done research, established a budget and submitted the design for application; the developer has met zoning requirements with no issues and or completed the appeals process; and finally the developer has submitted the project to the community for input at public hearings.

**Figure 14: Flow Chart of Real Estate Development Process**



### The Unique Real Estate Development Process of Cohousing

Beyond interviews with cohousing members, this researcher interviewed and used published interviews with professionals involved in the real estate development process of the 3 Case Study cohousing communities. These interviews included a

banker, a project management consultant, 2 developers, 3 architect/builders, and a marketing consultant. These professionals are listed below.

### Real Estate Development Professionals

Professionals directly involved in the Development Process	Cohousing Community	Professional Capacity
NAME		
<a href="#"><u>Ann Zabaldo</u></a>	Takoma Village Eastern Village	Founder and Resident Marketing and Membership Development
<a href="#"><u>Sandra Liebowitz</u></a>	Takoma Village	Founder, Former Resident Architect, Leibowitz AIA
<a href="#"><u>Duncan Ferguson</u></a>	Takoma Village	Community Organizer Architect, EDG
<a href="#"><u>Don Tucker</u></a>	Takoma Village Eastern Village	Real Estate Developer Architect, <a href="#"><u>Ecohousing Corp.</u></a>
<a href="#"><u>Diana Sullivan</u></a>	Germantown Commons	Founder Real Estate Broker
<a href="#"><u>Seth Butler</u></a>	Germantown Commons	Banker Director Avenue Bank, Nashville
<a href="#"><u>Kathy McCamant</u></a>	Germantown Commons	Management Consultant Cohousing Solutions
<a href="#"><u>Bryan Bowen</u></a>	Germantown Commons	Principal Architect Caddis Architect

The reflections from industry professional give insight into how cohousing projects addressed 4 challenges that seemed to be the greatest barriers to the successful construction of a cohousing development, namely: 1) social issues hindering group decisions 2) management structure 3) site acquisition, planning and zoning requirements and, 4) access to financing options.

## Decision Making and Social Conflict

The real estate development process is a complex web of interconnected elements including the developer, the impacted community, and municipal government regulators, who engage in a matrix of feedback loops. It is not for the faint of heart or the inexperienced. Most cohousing groups are new to the development process, new to consensus-decision making, and in fact, members themselves are often strangers coming together for the first time to create a community born out of need. Cohousers are self-selecting individuals who seek intentional community with others. But just like any group, they are composed of individuals who do not know each other well and are not yet prepared to embark on a lengthy labyrinthine project. Some have demanding day jobs and others in the community are self-employed, underemployed or retired, which varies the amount of time individuals have to commit to making decisions related to the project and community development. In the founding phases, people are required to spend extraordinary amounts of time together with little reward. As new members learn the process of consensus decision-making, they become fully aware that every cohousing choice will require non-stop dialogue and debate. Group meetings become the highpoint of one individual's day, while an unavoidable drudgery to another.

The size of communities matters a great deal at this early stage of development. Takoma Village is on the larger side of cohousing developments at 43 units, while Eastern Village is even larger at 56 units. Germantown Commons hits the sweet spot at 25 units. Katie McCamant, management consultant at Germantown Commons, states that 25 to 33 households is the ideal size for initial group formation



and to simplify the administrative issues. To found a group, educate members on the consensus decision-making process, form committees and begin research on potential sites, a vast number of meetings are required. Twenty years ago, before the Internet and smartphones, communities were created and meetings announced with flyers at health food stores and local diners. “There were no information webinars, YouTube videos, Google chats, or text message notices. The process was long, tedious and cumbersome,” says Sandra Liebowitz, architect at Takoma Village.

In addition, “there are only so many cohousing members who have technical knowledge in a given area,” asserts Liebowitz. “You are at the mercy of your own internal expertise. As a group you just may not be qualified to make some decisions.” Another problem is that individuals have already full lives and while groups are forming, people still have to commit their time to their own families, commutes and jobs, all while trying to build upon a new vision for how and where they want to live in the future. Sandra indicates that 20 years ago, cohousing communities took 10 years to get off the ground.

The consensus decision-making process has its origins in Quaker meeting practices where it is said, “That each person holds a piece of the truth.” Liebowitz, who runs an architectural firm with 19 employees states, “Each person’s truth doesn’t necessarily hold the same weight from a business perspective.” Consensus seems to work when communities are established, major decisions have been made, and the group has moved into a maintenance phase. However at the outset, efficiency and cost effectiveness are paramount, because the development process is a business framework with technical aspects. Confirms Liebowitz, “You need outcomes,

schedules and a methodology for getting things done and on budget. You need outside expertise that [cohousing] just don't have.”

Ann Zabaldo, cohousing consultant and a resident at Takoma Village, shared her experience of being involved with Liberty Village Cohousing in Virginia, the first mid-Atlantic community in existence. Liberty Village was a suburban community with individual lots and plans to develop 19 homes. After 18 years the community still had 10 lots left that remained unsold. In this instance, a small group formed, purchased the land, but failed to secure financial commitments for the pre-sale of lots before breaking ground on new construction. Another group at Petoktin Creek took 15 years to get off the ground. One household in the community apparently took all the risks, and became stretched thin leveraging their children's college fund and maxing out their family's 401K. Ultimately, this one household lost \$90,000 that they never recouped even when other households began to get mortgages on their constructed units. A third group, called Hudson Valley Cohousing, found a beautiful site in the bucolic region for which they named their community. They held onto the land while trying to attract members and dealing with group dynamics. Unfortunately, this was close to 2008 when the real estate market crashed. Though they had been warned to sell and get whatever money they could out of the deal, the group held on to the land, were unable to finance residential housing construction and lost their investment.

In her first formal attempt at cohousing, Zabaldo started a group and tried to find developers and consultants, but there just were not that many people interested in the group's proposal given their paltry development experience. She is convinced that

if they had managed to get the fledgling project off the ground it would have failed and she is thankful that they never got started to begin with. “Cohousing groups are notorious for having big dreams and not being able to realize them due to lack of management,” says Zabaldo.

*Takoma Village* was Zabaldo’s third attempt at cohousing. She ran the marketing and outreach efforts, an ‘around the clock’ proposition. Sandra Liebowitz, also a founding member of Takoma Village, was often up until 1:00 am in the morning fielding emails from consultants and contractors as well as from members. Every issue needed an answer or a decision and as a green design professional, architect and cohousing resident, she was constantly needed by one group member or another. Liebowitz loves cohousing and is currently providing consulting advice to a new community forming in Richmond, Virginia. The toll is undeniable, however. Liebowitz states, “I don’t think I will personally start another community. I only have so much life in me. Founding needs to go to someone else.” Ultimately, several more senior residents at Takoma Village formed a Training, Facilitation and Decision-Making Group that helped new residents understand and more effectively participate in the consensus process. This helped alleviate the strain and pressure put on those who did much of the outreach and development work and smoothed out some of the management issues after the occupancy phase.

*Eastern Village* took a more strategic approach and empowered committees to make decisions on behalf of the whole community, in essence putting a cap on using consensus decision-making when matters needed to be resolved in a timely fashion. They set better boundaries from the outset. According to one member, “the decision

was made that the train was not going to stop because one resident missed an email.” So if the community was notified by list serve of a pending issue that needed a vote, a deadline for response was given. No response no vote.

*Germantown Commons* minimized structural breakdowns in group formation by using outside consultants to guide the group in effective decision-making, committee selection, delegation and problem solving. Outside consultants, familiar with group dynamics, helped the community set norms and establish mutually agreed upon boundaries up front.

#### Management and Structural Framework

Minimizing structural issues and anticipating group challenges in managing the real estate development process has proven to be crucial in the successful development of cohousing. The creation and development options for constructing cohousing communities from the ground up fall into 4 organizational structures.

**(a) Developer Driven** - A model where the builder conceives, organizes and secures financing for the project like any other for profit speculative development. He or she locates the site, obtains financing and then looks for an exit strategy of selling or leasing the developed project, in this case as a cohousing condominium.<sup>54</sup> The upside of this option for future residents is that the developer completely finances the construction phase of the project. However, this means the developer is well within his or her right to make site, design and construction choices that protect their investment over community interests. The developer has the final say, because he or she loses if the community goes bankrupt. With minimal investment, group members can be noncommittal and find it easy to walk away in the event of changed

circumstances. In the developer model, states Liebowitz, “You don’t get to make every decision, but you get a place to live in your lifetime.”

**(b) Joint-Venture** - In this model, the cohousing group and the developer form an absolute legal entity and are both at risk financially should the project fail. The community typically raises 30% of upfront costs and group members must be invested to demonstrate their commitment to the project. The legal structure typically takes the form of a Limited Liability Company (LLC) or partnership.<sup>55</sup> Both partners share in organizing and managing the group structure and in decision-making.

**(c) Cohousing Management Team** - A third option is for the group to use a cohousing management team. Charles Durrett and Kathy McCamant, May Crouse, Laura Finch and Chris Hanson are all consultants who have built architecture and design practices providing services, advice and leadership to cohousing communities throughout the development process. Their services typically include help with site acquisition and financing. They may further help the builder or developer thereafter in an advisory capacity while representing the interests of the client community.<sup>56</sup> If the residents decide to do the development work on their own, the cohousing management team continues to provide professional leadership to the group, but assumes no risk. The cohousing group that acts as its own developer may believe they will benefit from keeping 100% of the profits and/or save on developer fees, but according to Ann Zabaldo, “This is really not recommended, because cohousers aren’t experienced developers.”

**(d) Resident Driven** - Developments in this paradigm represent the fourth and most historically used model. This framework was how the majority of cohousing was developed 20 years ago and involved a committed group of future residents who hoped to build their own cohousing community from the ground up without the benefit of previous experience, outside consultants or a developer as partner. The fact that most cohousing communities used this latter model in the past helps explain why cohousing has traditionally been such a hard residential model to replicate or construct on a large scale. Here each cohousing group is unique and the success or failure of the project depends largely on personalities, group cooperation skills, and sophistication in managing the development process. Despite its prevalence historically, this model presents the highest rate of failure.

*Takoma Village* in Washington, DC, employed the developer driven model. Don Tucker of Eco-housing Corporation is both an architect and a real estate developer and ‘was drafted’ as he says into developing his first cohousing project by Duncan Ferguson, a community organizer, architect and developer. Together they now run a non-profit called Communities Together. When the Takoma Village site initially became available, Tucker saw it as an infill site, near the Metro with multiple housing applications. He originally had plans to develop the site with half cohousing and half townhouses. After conducting an initial cohousing interest meeting at the nearby Takoma Park Recreation Center, the turnout and expressed interest was so great that Tucker decided on 100% cohousing. He strategically elected to hire an outside consultant to handle group formation and the quixotic demands that come along with cohousing. Ann Zabaldo came highly recommended as a committed

proponent of cohousing since 1998. It was Zabaldo's vision and passion that enabled them to find enough interested and qualified individuals to formalize the Takoma Village group. Zabaldo felt she knew from experience that cohousing addressed many social problems. She had initially been interested in Liberty Village in southern Virginia and planned to build a home on one of the cohousing community lots. "But I just wanted more [than rural living]... I wanted to wake up and see a bookstore, a place where I could get a cup of coffee. I'm more of an urban person," affirms Zabaldo. Zabaldo hoped to find an ex-urban community with access to amenities and transportation. After Tucker and Zabaldo launched the Takoma Village project and formed the cohousing group, the new members continued to pay Zabaldo to lead research and marketing efforts.

In addition to the Eco-Housing development corporation, Tucker owns and operates the Environmental Design Group (EDG), a local architecture firm. He has been an advocate and designer of sustainable green housing since the 1970's. To facilitate the pre-construction design phase at Eastern Village, Tucker had the cohousing community select 6 members from their ranks to form a design team. He then handed the group specific items to consider. The design team went through the consensus-decision making process and presented their conclusions to EDG every few weeks. EDG incorporated the community's consensus input, but had the final say on all decisions. This separation of project management and fiscal responsibilities from the circular group dynamic helped to simplify decision-making and maintain budgetary control of the development process.

*Eastern Village* was Don Tucker's second cohousing community and is located on the DC/Maryland border in Silver Spring, MD, one mile northwest of Takoma Village. Eastern Village had been a vacant building for over a decade. By the time Tucker found the site it was part of a larger deal that another developer was putting together with 4 adjacent sites. That development group was not sure about what to do with the site at the time. Tucker knew the developer and suggested cohousing as a development option. A pre-existing five-story office building occupied the site and formed a U-shape around a small parking lot. A large public county parking lot sat across the rear alley from the site. Tucker instantly saw the potential of residential units with the interior parking lot converted to open green gardens. As a sustainable designer, he could envision the potential of masking the unsightly 1950's concrete facade with 'green' screens that would look like hanging gardens. With the public parking to the rear, the issue of parking spaces became moot and the cohousing community was a feasible option.

Tucker again sought Zabaldo's services for marketing outreach and to recruit members for Eastern Village. She received consulting fees for her services, specifically her extensive knowledge of cohousing and her ability to connect with multiple stakeholders. Zabaldo represents the kind of driven individual who often has the energy and sheer force of will to move cohousing from the ideation phase to action. She is both 'catalyst' and sustaining 'driver', a personality that one often discovers is instrumental in making and perpetuating a successful cohousing community. This archetype has so much faith and commitment to the project that they often work to the point of exhaustion. Zabaldo said, "By the time we finished Eastern



Village, I couldn't move, I couldn't do anything. I literally slept for 30 days. I ate, watched TV, and then slept. Paid some bills and then slept again. I don't think I left the house. I was that exhausted." She expressed amazement that so many cohousing villages actually make it, based on the actual commitment required for success.

From Tucker's perspective, as the developer, he needed Zabaldo to handle the cacophony that is the group consensus process of cohousing. Zabaldo interfaced with the 65 residents, and helped the residential design committee run through the list of options and decisions that needed to be made at Eastern Village. Zabaldo and the small design team would then bring the group decisions to Tucker for review. In conversations with Zabaldo, Tucker stated "I've done custom housing for individuals and production housing for the city. But I've never done custom production housing for 65 people. It's intense." The process is exhausting and beyond the interest or purview of a typical developer. His statement brings to light a major issue that diminishes the cost effectiveness of cohousing. In the case of Takoma Village, individual residents were able to provide a \$500 deposit or down payment to lock in their interest in a unit. This enabled an individual to leverage a \$300,000 home with little to no investment. If a developer driven project is not successful, the bulk of the risk falls on the developer. Moreover, in typical cohousing, each resident has a say in the construction of their own unit and common areas must be enhanced and designed to meet the intentional social needs of the community.

The management structure of the Takoma Village and Eastern Village developments benefited from a unique constellation of events, this pairing of a civically minded developer willing to take a risk on a values based living community

and a visionary cohousing expert willing to start, develop, and work through consensus-based decisions with a cohousing group.

*Germantown Commons* used the cohousing management team approach to structure the development process. First, the group founder, Dianne Sullivan, hired Kathryn McCamant of Cohousing Solutions, to direct the management of the cohousing development project. Together the two women outlined the project phasing and began the process of finding and engaging other consultants. Second, they hired architect Bryan Bowen to design the project and determine the feasibility of constructing 25 units on the .91 acre site in Nashville. Bowen, principal at Caddis Architecture, had designed sustainable neighborhoods and eco-buildings since 1995 and lived with his family at Wild Sage Cohousing in Colorado. Finally, the last key member of the team was Parkside Builders, a general contracting firm owned and operated by Randy and Brian Chastain. The brothers had over 30 years experience in residential development in Tennessee and Florida and won several best practice awards for their development of 1600 acres in the Florida grasslands.

Fundamentally, McCamant's services provided one stop shopping and advice at every major step in the cohousing development process. The firm did not develop the project but, states McCamant, "we walked the Germantown Commons group through every detail including setting up project budgets, structuring financing, facilitating planning approvals, finding construction financing, selecting contractors, construction management, marketing efforts, and community policy creation." McCamant helped to find Caddis Architects and Parkside Builders and also helped with structuring the legal partnerships. McCamant used her cohousing design

experience and prior relationships with consultants to help Germantown cohousing find contractors with proven expertise in green building projects. As a result, Germantown was built in record time, under 2-years, and has won several awards for construction, green design, and received LEED certification.

#### Planning, Zoning and Development

The land use permit is often the greatest hurdle to achieving project financing. The application process alone can delay a project for months or even years.<sup>57</sup>

*Takoma Village* for zoning purposes is located in the MU4 Takoma Historic Mixed Use District category NC2. This zoning classification permits moderate density mixed-use dwellings including residential with sufficient open spaces (maximum lot coverage of 30%), a maximum height of 55 feet or 4.5 stories, adequate pedestrian circulation in the vicinity of the Metro, and a scale compatible with existing buildings. The Takoma Village proposal was fortunate to have been a ‘by right’ development project. The Housing and Urban Development website defines ‘by right’ developments as projects that comply with all regulations and do not require any special exemption, variances, or government hearings. This allows for the timely completion of projects “while also reducing regulatory expenses, thereby reducing development costs and encouraging the construction of less expensive housing.”<sup>57</sup> The development of Takoma Park as a ‘by right’ entity reduced push back from the surrounding neighborhood on the density, type of structure and large number of units the group wanted to build in what was essentially a single family housing community. In fact, previous developers had wanted to max out the number of units and construct an 82-unit complex. With that past context, the local community was

delighted that Takoma Village only wanted to build half that number and welcomed Don Tucker's development proposal. Tucker purchased the property in D.C. and, as he had been considering cohousing as the potential customer, sought out Ann Zabaldo. He knew about real estate development and Zabaldo had become well known for her cohousing efforts.

The 2.5-acre site had been previously used as an overflow parking lot for a car dealership with frontage on the residential 4th Street and its rear facing Blair Road adjacent to the elevated Metro train tracks. Based on its existing commercial zoning and somewhat unsightly view of a concrete Metrorail wall and platform, the possibility that this industrial piece of land would be used for detached single-family homes was highly unlikely. The neighborhood would have had to deal with mixed commercial retail/office use or a four-story 82-unit apartment building. Takoma Village met existing zoning requirements and satisfied the neighborhood's desire for smaller scale development consistent with current neighborhood usage. In addition, Tucker and his architecture firm, EDG, designed the building plans and incorporated local details like white wood trim, sheltered porches and wood siding to fit into the local Craftsman Bungalow typology. The building plans called for the Common House to be at the rear of the site along the Metro tracks to act as a sound barrier, creating a buffer between the residential units and the trains whizzing by. The architecture plans solved site-specific problems and presented a design aesthetic that allowed Takoma Village to meet the stringent qualifications of the Historic Board review with few design changes. In this case, the cohousing model was a unilateral

win for the development team, the Takoma Park neighborhood, and the local jurisdiction.

That relatively breezy approval phase was simple compared to the following steps necessary to get the project underway. Generally, real estate development involves substantial leg work on the site including but not limited to 1) site search, 2) due diligence in selecting the site, 3) hiring engineers to determine if the number of desired units is feasible, 4) environmental ground and soil studies and 5) remediation if necessary. Takoma Village is an urban site, but land analysis revealed that the site had 3 major creeks underneath the soil. In addition, it had been a dumping ground for old cars and had accumulated certain environmental wastes over the years. During site preparation, 22 dump trucks hauled away topsoil that had to be burned off site. According to Tucker, “There was so much petroleum leakage into the soil, you could literally light a match and ignite the ground.” During site preparation, these often-unexpected details need to be built into the pricing of units at the beginning to ensure that the property can at least break even in terms of budget when units sell. States Ann Zabaldo, “you develop cohousing inch by inch. You find a site, if it looks ok, you go to the next step, due diligence. If that checks out, then go onto the next step. If at anytime, you hit a major block you have to be prepared to let go.”

Developers are able to look at numbers, budgets and make bottom line decisions based on profitability. Often, cohousing groups become emotionally invested in a certain site or time frame for development. It is that much harder for the layperson, who is not a real estate professional to admit that a project is simply not feasible, abandon it, and move on to the next opportunity.

### ***Germantown Commons***

Germantown Commons is zoned MUN (Mixed-Use Neighborhood), which is intended for low intensity mixture of residential, retail and office use. The project was a “by-right” development requiring no adjustments to zoning. With the help of the Management Team headed by Kathy McCamant, the group developed the .91-acre site under the leadership of Diana Sullivan, a cohousing member and real estate broker. The project included 12 townhouse buildings, with a total of 25 units and a common house with 231 feet of frontage on 5th Street and 166 feet along the side of Taylor Street. The site sits to the side of the former Werthan Bag Factory, which has been converted to condominium lofts and across from traditional Victorian single-family homes. The small site was perfect for a condominium infill project. In the beginning, Sullivan spent a great deal of time introducing the cohousing option at community meetings, getting municipal support and ultimately gaining the sponsorship of the Nashville Design Center. She founded the West End New American Villages Firm, a real estate office, to advance cohousing in Nashville and was responsible for the significant community outreach and public meetings during the zoning approvals and permitting phase at Germantown Commons.

Sullivan was already a local realtor in Nashville and was aware that, “These types of developments require enough land to have a community... [cohousing] is a special development concept that require specific sites,” in the city. Gary Gaston, design director with the Nashville City Design Center, indicated that based on the surging growth anticipated in Nashville in the next 10 years, the face of urban housing has changed. “Baby Boomers, young professionals who are starting to have

kids, are downsizing and urban infill are all pushing this movement." Gaston says, "The greatest challenge is the site, generally you need a minimum of 1.5 acres in a dense, urban area. Two to three acres are ideal."<sup>58</sup> During the site selection phase, Sullivan and Gaston held a lecture, a roundtable discussion, and a design workshop "where we looked at multiple potential sites," recalls Gaston, "The site of the cohousing [constructed] in Germantown was one of those sites." At .91 acres, the final site was on the small side. Nevertheless, Caddis Architects was able to maximize square footage by vertically stacking the units, making the site a feasible option and securing the building permit.

McCamant asserts that it is rare to have a cohousing member, like Sullivan, with direct experience in commercial real estate acquisition. Even with that expertise, getting through the approval process required her team's help with site analysis and property development. McCamant states, they "needed direct help with putting together a budget and pricing the various aspects of the project... someone with experience in zoning and getting approvals, a development consultant or a development partner." McCamant reiterates, "There is an extremely limited number of cohousing developers in the country, most have never done cohousing before. Finding a partner means you find developers who have done residential developments on spec or condominiums, but they really have no idea of the process of working with cohousing." Half of all cohousing communities in the U.S. have come out of a partnership with a developer, and yet most developers do not view cohousing as a profitable business model. McCamant, communicating on behalf of Germantown Commons, was able to explain the business model to the developer/builder. She

affirms, “Communities should find tried and true people who sell your idea effectively, so you don’t burn out your members by having them drive an unfamiliar development process.”

*Eastern Village* is located in the SBA-designated HUBZone (Historically Underutilized Business Zone). "The HUBZone Empowerment Contracting Program stimulates economic development and creates jobs in urban and rural communities by providing Federal contracting preferences to small businesses. These preferences go to small businesses that obtain HUBZone certification in part by employing staff members who live in a HUBZone. The company must also maintain a principal office in one of these specially designated areas."<sup>59</sup> Eastern Village had been an office building from the 1950’s with an underground parking lot. The Eastern Village site is located right on the Metro line between Silver Spring and Washington, DC, very close to the northernmost point of the diamond shape of the DC border. It is within walking of the Silver Spring Metro on the Red line and a half a mile from the MARC train station. The adaptive reuse of the original building included maintaining 75% of the building’s structure and shell. The first 40 homeowners purchased their units at below market rates and over half of the residents were first time homebuyers. In addition, the building was LEED certified, won many awards for sustainable design and still 50% of its units were affordable for those making less than 80% of the median income for the area.

Don Tucker was able to take advantage of the ‘underutilized’ zoning opportunity in a growth area in Silver Spring. The Eastern Village building had been vacant for more than a decade and Tucker saw potential in its adaptive reuse. This



structure was not an obvious choice for housing and represents the kind of creative visualization and market expertise a developer can bring to the table. In addition, Tucker brought much needed affordable housing to the neighborhood, which fast tracked the approval and permitting process. With affordable housing financing in hand, Tucker decided on building his second cohousing community as an exit strategy for selling the units.

Cohousing communities usually don't represent repeat business. The creation of an individual community is a one-time experience for residents. This fact can limit a developer's ability to scale cohousing. In the public realm, profit can be enhanced by repeat business. Once a developer has done one cohousing community, it becomes easier, faster and more cost effective to repeat the process again and again. The personal issues and passion that cohousers bring to the project can make them personally feel slighted or unhappy with a project if everything doesn't go their way and they are reluctant to develop again. Takoma Village, and then consequently Eastern Village, benefitted from the shared knowledge of Tucker and Zabaldo who brought experienced work history to the project. If they work on another community, it becomes that much easier to scale up a third time. The government approval process can be made that much simpler by using the same consultants, developers and banks with which they have a solid track record.

#### Banking and Financing

In general, banks view cohousing developments as they would any medium density multi-unit residential development. Whether the community has a specific social focus matters less than whether the developing group has the skillset to take on

the project and the financial capacity to assume the inherent risks. With respect to specific lending criteria, Seth Butler, Senior Vice President and Director of Avenue Bank in Nashville, states the following:

"The basic elements for banks to provide loans for cohousing projects are no different than they are for any other typical residential condominium project," he explains. "The bank would require (1) an upfront contribution of cash equity; (2) a sufficient level of sales contracts with material deposits; (3) a fixed price or guaranteed maximum price contract from a qualified general contractor; (4) comfort that the finished units will be eligible for conventional mortgage financing; and (5) the financial sponsorship of an individual or individuals that will stand behind the loan in the event of cost overruns or inability to sell units."<sup>60</sup>

Butler suggests the main issues with cohousing, developed by residents, is that the homeowners are both the *developer* and the *borrower* on the construction loan. This increases the riskiness of the project. The alternative is to hire a developer and construction contractor. This can be problematic however. Butler states, "the lender will always prefer that whoever is making the major development decisions is also the one personally liable for the loan."<sup>61</sup>

### ***Takoma Village and Eastern Village***

At Eastern village and Takoma Village, Don Tucker relied on his affordable housing background to access loans. He owned and operated the Eco-housing Corporation, a real estate development firm, and had constructed more than 7,500 moderately priced housing units in Washington, DC. Tucker turned some projects

over to the city, but he kept ownership of Takoma Village, completed the project and sold individual units to cohousing residents. Similarly, at Takoma Village, he was able to get the city of Washington, DC, to float a bond in order to secure initial financing for construction. This bond program, known as the Targeted Area Bond Program, was created by the city to finance affordable housing as an alternative to using funds from the municipal tax coffers.<sup>62</sup> State and local governments issue housing bonds to finance the construction or rehabilitation of affordable rental housing. Housing bonds can be issued on behalf of qualified profit and non-profit developers to finance low to moderate income multifamily and senior housing projects. The bonds may also be issued to provide low-cost mortgage financing to families or individuals so they can purchase a home. These mortgages are restricted to first-time homebuyers who earn no more than the area median income. Furthermore, the price of a home purchased with a housing bond mortgage is limited to 90 percent of the average area purchase price. Tucker was able to use the same bond strategy to get Eastern Village off the ground. Ultimately, 75% of units were required to be developed under the targeted housing cost amount. The remaining units were sold at prices above the targeted amount.

In terms of financing, Don Tucker states, “Pre-development fees were born by Eco-housing as the developer, providing extra security for the lending institution. Additionally, the resident groups were required to pay membership and organization fees which helped pay some pre-development costs.” This group became the homeowners association or HOA. Tucker himself put up a personal guarantee of \$250,000 or 15% of the \$1.66 million loan in cash. He casually jests, “I was literally

mortgaging my children,” to get Takoma Village, his first project, off the ground. Additionally, the seller of the land was also able to hold a short-term note and the rest of the project was financed with conventional acquisition and construction loans (it is not unusual for real estate development to require multiple lending sources.) The fact that Tucker was able to show the pre-sales of units to the construction lender helped to limit the lender’s risk. To make the entire package appealing to the lending institution Tucker personally guaranteed \$250,000, pre-sold 75% of the units, and handled the site and building design himself, thereby reducing unanticipated construction risks. To facilitate public hearings and neighborhood approvals, Tucker invited the cohousing members to each meeting so neighbors would know exactly who was moving into the community. This increased their comfort level with the project.

Tucker applied for the Low Income Housing Tax Credit (LIHTC), a housing program run by the IRS, and received tax credits under the program designed for mid-rise, dense residential construction under 94 units. This program gives tax credits to C-Corps, banks and insurance companies to help develop units for low to moderate income residents. Low income is a relative term which applies to people who have incomes below 80% of the AMI, area median household income.<sup>63</sup> When Takoma Village was completed in 2000, the AMI for Washington, DC, was \$85,400 so residents needed an income of \$68,320 or below to qualify. That was hardly poverty level. Today the 2018 AMI in Washington, DC, is just under \$120,000, one of the highest in the country.<sup>64</sup>

For Tucker to hit profitability, the last people to purchase paid market prices or even slightly above, while early buyers who purchased during the pre-sale phase paid the reduced ‘affordable income’ price. To increase profit, Tucker designed base units and finishes that were affordable and unadorned. People could upgrade at a later date to superior finishes. Effort was put into common house amenities as the one area that would remain relatively constant design-wise overtime

As the developer, Don Tucker bore the brunt of the risk in financing and developing the project. In the DC area, a housing developer puts in a minimum of \$250,000 cash as a ‘good faith’ down payment, because of the speculative nature of the venture. Banks and private investors want to be sure the developer has “skin in the game”, or something of value that he or she is willing to risk. The developer may construct 50 to 100 units, but ultimately only makes money on the last 5-10 units sold. There is an order to who gets paid first along the development process: banks first as the lender, investors second as the subordinate lender, and lastly the developer who only makes money on profit above and beyond initial investment costs. As such, the majority of unit sales are going to pay off the debt service and not to the developer. Since the developer makes money last, speculative housing has its own risks, but cohousing is doubly risky. It helps to have a developer who is well versed in the process, believes in the mission and is willing to bring in substantial investment money.

### ***Germantown Commons***

Cohousers are not repeat customers but Kathryn McCamant, the Management consultant for Germantown Commons, is a repeat customer. She had previously taken

multiple cohousing communities to other professionals for replication as had Don Tucker. Neither of these experienced professionals had to make an extended effort to create relationships with bankers and contractors. These already existed. This became incredibly important for getting a speculative loan for Germantown Commons with Avenue Bank. Cohousing generally has a higher cost per square foot, because of the added common areas. As such, the cohousing group had to decide what they could afford ahead of time and build towards that. Cohousing Solutions worked directly with Parkside Builders to guide the Germantown group in creating a simplified design and budget that could be easily explained to the bank.

At Germantown Commons, McCamant's role was to act as a liaison between the bank and the cohousing community. She was able to explain the long-term sustainability and cost effectiveness of cohousing. According to McCamant, "the savings of living in community in a shared environment far outweighs the savings of any specific heating system, solar panels, etc. This is a point worth driving home to a banker, and a much easier prospect if the banker has prior experience with me as the consultant." With her help, Sullivan and the Germantown group were able to qualify for an \$800,000 construction loan to break ground on the first 4 townhouses containing 9 units. Ultimately, they received several additional draws for each phase of construction.

In terms of individual member's monetary contribution to the development process, many cohousing members had prior homes to sell and transferred their existing home equity into the new cohousing unit. The rest obtained traditional mortgage financing. This ability of members to access bank loans was critical to

helping finance the Germantown cohousing community. In the short term, Germantown cohousing required typical home purchasing criteria like personal credit and cash for down payment. The repayment of the debt service came from the cohousing members themselves. A major challenge to the longevity of the community was developing marketable units that could resell with little difficulty on the market. The benefits of their in town walkable community with easy access to cultural activities and transportation were highly sought after attributes in the residential real estate market. To that end, the Germantown community hired an award winning architect to design and build units to market standards, that were competitively priced, and appealing to a broad range of people.

Typically at Germantown cohousing, regular units are \$260,000 for a 1 bedroom and \$395,000 for 2 bedrooms. “It sounds expensive, but take a look at the cost of senior and assisted living,” suggests Sullivan. “The good thing is you own something people want to buy and you’re building equity.” There are currently two condos for sale at Germantown Commons: (1) an 816 Square SF condominium, listing for \$369,900, with 2 bedrooms, 1½ half bathrooms, and 2 parking spots; and (2) a 660 SF condominium, listing for \$275,000, with 1 Bedroom, 1 bathroom, and 1 parking spot. Once units go on the market, there is fast response and multiple on-line queries. Historically, sales close within 90 to 120 days after potential residents visit the community and meet members.

In short, cohousing is financed in phases, including up front pre-development funds usually secured by the development entity, periodic draws from construction loans (either standard or LIHTC affordable housing funds) during development, and

finally resident mortgages in the final phase of occupancy. A cohousing community can be deemed successful if it is able to pay off development loans, sell all remaining units and continue to sell units at market rates as residences turn over in the future.

**Conclusion:**

The cohousing groups at Takoma Village, Eastern Village, and Germantown Commons have overcome the hurdles to developing brand new residential construction and this researcher identified the following common elements of their winning strategies:

1. The groups anticipated **decision making and social issues** during the formation process and decided upon effective consensus decision making strategies before starting pre-development. These measures limited the potential for the group to breakdown and self-destruct under the weight of the number of strategic decisions involved in construction. The most effective management strategies included forming a Training, Facilitation and Decision-Making Group to train new members at the outset; empowering specific committees to make final decisions on the entire community's behalf during construction; and hiring outside management consultants to guide the group throughout the process.
2. The communities decided upon an **appropriate structural framework** that supported the real estate development process. Neither group attempted to jump into the development process without a professional team. The best options have proven to be the developer driven model, where the builder organizes, finances and builds the project while receiving periodic updates on the group process and decisions; and the team management model in which a consultant shepherds the



group through the entire process from site selection to hiring builders, developers and contractors. In both these models, the group partners with more experienced professionals to create timelines, generate budgets, obtain financing and streamline the pre-development process. A ‘catalyst’ leader, who works most frequently with the developer or management consultant, asserts group opinions and preferences.

3. In order to cut through the government red tape of **planning, zoning and permit approvals**, each of these 3 communities found underutilized sites and submitted ‘by right’ development proposals which required no changes to existing zoning regulations. By considering nontraditional sites, each cohousing community sought to add value to the existing neighborhood with contextual design, and architectural details reflecting neighborhood styles. In the case of the Washington, DC, communities, the projects turned unattractive abandoned sites into pleasing neighborhood amenities. Finally, these cohousers learned to engage on the front end with the city and their new neighbors by attending approval meetings and establishing relationships with the existing community and municipal leaders.
4. In order to obtain **financing with banking institutions**, each group relied upon preexisting relationships that their development partners or management consultant had with previous lenders. Don Tucker, the developer of Takoma Village and Eastern Village, had financed more than 7,500 units using affordable housing lending programs and was easily able to access the same funding sources. Katie McCamant referred the Germantown Commons Group to Avenue Bank, a small regional bank that was able to customize a loan to fit the cohousing group.

The consultants helped establish partnership agreements and helped select contractors for every phase of development. In both cases, the developer or team manager used their reputations and repeat business to the benefit of the cohousing community. It is imperative to use outside consultants and professionals with proven relationships or to access those who have them. Experience matters in the marketplace; lenders do not approve commercial loans without it.

Baby Boomers are attempting to create more cohousing communities and have helped change the perception of this housing typology from commune style living to a return to the American village with room to age-in-place. While developing cohousing from the ground up is challenging and does not have a high historic success rate, those that have been successful focus on collaborative team efforts between committed residents, management consultants, affordable housing developers, bankers and community design professionals with a passion for creating sustainable neighborhoods. Going forward, new cohousing developments have an effective template and tested road map to follow in establishing their new communities. Don Tucker is designing his third community in Washington, DC, a senior cohousing village in Capitol Hill. Likewise, Diana Sullivan is working with Nashville West to establish the second cohousing community in Nashville, TN, with more to follow.

## Chapter 5: Summary and Recommendations

### *Scaling Up Cohousing*

“For cohousing to be scalable or developed in large numbers, there has to be a ‘cohousing light’ - an option that creates a cost effective village atmosphere without the intensity of cohousing. Call it ‘custom multi-family’ housing. Most people want a neighborhood atmosphere. It’s not just Boomers. People want out of the car, conversations with neighbors and a little more concern for one another, not necessarily a kibbutz atmosphere”

Don Tucker, Developer

The data indicates that cohousing is one of the ways that Baby Boomers can create housing choice, but the sheer amount of Baby Boomers inevitably brings up issues of scale. There simply are not enough units available for the number of individuals interested in the cohousing lifestyle. In addition, cohousing has historically been started by White middle to upper income individuals with time on their hands due to the high upfront costs and lengthy development time. However, governments can help a more diverse range of Baby Boomers participate in shared living arrangements by accommodating a variety of housing scenarios from large scale cohousing to individual roommate options. Moreover, municipalities can assist seniors who live alone in creating their own neighborhood support networks. This paper recommends a three-tiered strategy with graduated levels of collective living and community support: **Tier One** - multi-generational or senior only codwelling communities; **Tier Two** - formalized house shares amongst smaller groups of people; and **Tier Three** - ‘Village’ networks that connect seniors living independently in the same neighborhood. As cities create long range master plans for sustainable neighborhoods, governments should consider cohousing and shared living as viable

tools to reduce vulnerability amongst aging populations, thereby helping them cope with emergencies, systemic shocks and environmental change.

#### Traditional Cohousing

Instead of flocking to sunny beach havens or downsizing to a condo in the city during their retirement years, a majority of Baby Boomers say they would like to stay put in their own homes or downsize to communities nearby. Their current communities provide established social connections, civic groups and familiarity and they would like to maintain or replicate these linkages as they age-in-place. AARP's 2011 article, "*Aging in Place: A State Survey of Livability Policies and Practices*," affirms that 90 percent of seniors older than 65 want to remain in their homes.<sup>65</sup> The average income for those between ages 65 and 69 is \$37,200, but drops to a little less than \$20,000 for those over age 80. The main sources of income for people over 65 are social security (37 percent), income from working (30 percent), pensions (19 percent) and savings and investments (11 percent).<sup>66</sup> The issue becomes one of insuring that as Baby Boomers age they remain as healthy as they can and injury free for as long as possible as medical care costs can decimate a retirees fixed income and savings.

To make aging in place work, communities should have infrastructure that accommodates those with less mobility and more importantly mixed-aged residents who can assist seniors. The ideal support network should act as a safety net engaging senior adults in recreational activities and assisting with daily needs such as rides to doctor's appointments and social events. Cohousing is a support network by design.

It has tremendous built in social capital, which refers to the “networks of relationships among people who live and work in a particular society, enabling that society to function effectively. Social capital is an important asset in the reduction of vulnerabilities in the lives of the people and groups themselves...Those we deem vulnerable still possess important social capital, like networks and relationships that can become vital resources in building and maintaining resilience.”<sup>67</sup>

Baby Boomers’ rationale for considering cohousing is the recognition that they do not want to age alone, and the strategic foresight to leverage their existing social capital. That social capital is the buffer against the anticipated upheavals that occur in life: death of a spouse, illness and potential disability. Facilitating the creation and development of cohousing as a unique typology within neighborhood master planning should be encouraged and part of municipal strategies for housing the growing senior population. Several large cities are already including the development of cohousing communities into their 20-year master plans as they strive to make their communities more sustainable and their populations more resilient.

#### House Share

The Washington Post featured a recent article by Adina Solomon, entitled the “*The ‘Golden Girls’ Trend Could be a Golden Opportunity for Retirees Facing Isolation.*”<sup>68</sup> The headline refers to a 1980’s telecast in which four retired women share a home and expenses in Miami. The practicality of the financial arrangement was clear, however the full impact of shared living became evident in how the roommates provided daily friendship and comfort through illness, tragedy and a spate of life altering events.

The Washington Post article features two actual roommates Stephanie Clark, 75, and Jane Callahan Moore, 69. The former lives in a high-end apartment in a trendy Chicago neighborhood with amenities and walkability, while the latter lives with her daughter and grandchildren in a local suburb. The problem according to Callahan-Moore, “While I love being with them [her family] and seeing them everyday, I found myself getting increasingly depressed, because I didn’t have any contact with people my own age.”<sup>69</sup> Moreover, as a single female retiree she simply did not have the financial resources to afford the kind of neighborhood that has restaurants and activities within walking distance and easy access to transportation without a car. Clarke, the apartment owner, charges her roommate a rental rate well below the market asking price, because she is looking for friendship, community, and companionship. These two women have set up the ‘Golden Girls’ style living arrangement and both have gained in immeasurable ways that they feel will support their aging process. Small scale shared living creates a ‘micro’ village allowing individual seniors to instantly add a companion to their lives and to more broadly expand their assistance networks.

Currently, almost 80% of seniors live in traditional suburban neighborhoods requiring a car to access basic needs and services like grocery stores, doctor’s appointments and community centers.<sup>70</sup> The end result is an unsustainable distribution of seniors who want to age-in-place and stay in their homes and communities, but who run the risk of extreme isolation, mental decline, lack of accessibility to basic health services and preventative care. Marianne Kilkenny, founder of Women for Living in Community, an organization that brings women together to create

communities for growing older affirms, “We’re wanting the social cohesion, and know that we need to be connected and want to be, but the path isn’t there.”<sup>71</sup> This may be changing because according to Harvard University’s Joint Center for Housing Studies, the U.S aging population grew by 33% between 2006 and 2016, yet over that same decade the number of seniors entering into shared living arrangements or taking in a roommate increased a whopping 88%.<sup>72</sup>

### Village Networks

Some Metropolitan areas have begun creating senior networks otherwise known as ‘Villages’. As an alternative to moving seniors into group communities or cohousing, villages take seniors where they are in their own homes, and provide strategic assistance allowing them to live independently as long as possible. There are 40 such villages in Washington, DC.<sup>73</sup> Villages are not cohousing or home shares, but have the best opportunity of serving the greatest number of seniors. Residents stay in their own homes and are informally connected to other seniors in the same community through phone-trees, group outings and social events. The ‘Village coordinator’ keeps tracks of activities, publishes a monthly newsletter and assigns volunteers specific tasks. Volunteers contribute in their area of interest like handyman services, piano lessons, or rides to medical appointments.<sup>74</sup>

Studies have found that seniors become more resilient, when they have a sustainable external community like a Village Network. In these scenarios, seniors age but maintain their health and mental faculties longer. They report a greater sense of wellbeing and happiness.<sup>75</sup> Providing this structural reinforcement directly funnels community resources into supporting the senior population to reduce the costs

associated with aging and the attendant strain on Medicare and government social services.

The Northwest Neighbors Village in the Chevy Chase section of Washington, DC, is one such community network with extensive senior services. David is a frequently requested driver by many of the ladies in the village. They often ask for “that nice young man who is so polite.” David, a 55 year-old early retiree, finds this flattering and believes volunteering post-employment satisfies his need to serve in a way that traditional employment never did. At age 79, Connie depends on the Village and tells me about the neighbors who showed up after her husband’s death and were extraordinarily helpful in supporting her as she grieved her loss. She talks about the ‘honey-do-list’ that everyone seems to have and how the ‘Village’ has ‘handyman’ services to help with everyday home maintenance. This service is crucial to being able to keep up with household wear and tear and the simple chores in one’s home. When seniors become isolated and cut off from society, a startling statistic emerges. According to Village data, the number one contact seniors call for help is Dominos Pizza. Apparently, seniors have learned that the Dominos delivery person will come in 30 minutes or less and for the price of a pizza, you can get someone to change your light bulb.<sup>76</sup>

A village neighborhood network is easily scalable, unlike cohousing, and meets seniors where they are. Village members also recognize the need to have more formal shared living in their neighborhoods and the Capitol Hill Senior Village is developing a cohousing community with Don Tucker in DC. The site is a former Boys and Girls Club. While the units are for seniors only, the project is working with



the Cultural Academy for Excellence, which is an after school program for at risk children. The group hopes to provide its members with comfortable units in their own neighborhood to age-in-place, while also giving them purposeful work through helping with the aftercare program. This is a model that municipalities should consider where one development strengthens two vulnerable communities at once. Seniors who have time and energy are able to be grandparents and mentors to children whose parents have few resources.

### *Senior Resiliency and Sustainable Aging*

Because of the structural limitations in the design and location of the traditional American Housing stock, seniors who age-in-place are more likely to be vulnerable and less resilient to shocks like an economic downturn, loss of a spouse, medical emergency or natural disaster. According to the 2016 Environmental Protection Agency report on Climate Change and Older Adults, “More than half of the deaths from Hurricane Katrina were people over the age of 75, and almost half the deaths from Hurricane Sandy were people over the age of 65.”<sup>77</sup>

In Washington, DC, the 2013 DC Climate action Plan and Sustainable DC Report, in conjunction with the DC Office on Aging, introduced metrics to identify and examine vulnerable populations and bolster health services, infrastructure, housing and emergency systems in anticipation of future needs.<sup>78</sup> In addition, Both Nashville and Washington, DC, are members of 100 Resilient Cities (100RC), which is a global network pioneered by the Rockefeller Foundation “to help cities around the world become more resilient to the physical, social, and economic challenges that

are a growing part of the 21st century, namely climate related shocks (rain, extreme temperatures, tornadoes) and structural stressors (lack of affordable housing, poverty, limited access, poor transportation and vulnerable populations - seniors, children and those with disabilities).<sup>79</sup> The ASPI chart below explains the three components of ‘Resiliency’ as follows: “In an idealized form communities thrive when people live in viable, built and ambient environments; benefit from prosperous local and nearby economies; and participate in convivial community life. Together those principles support sustainable, livable and equitable livelihoods and make communities resilient.”<sup>80</sup>

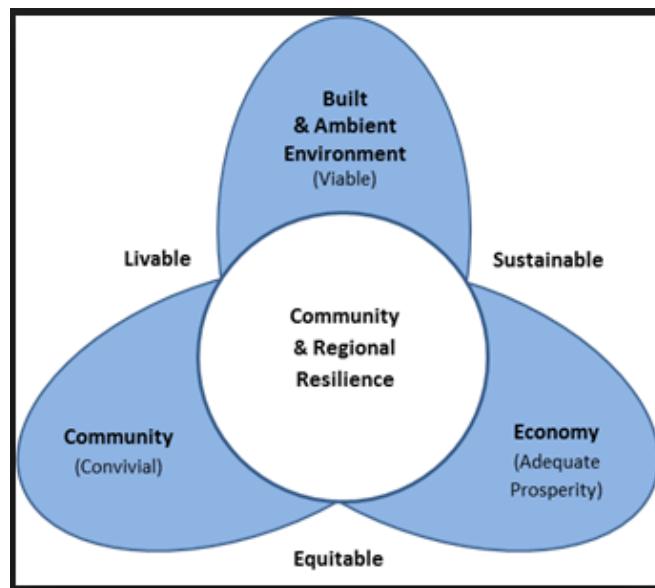


Figure 15: Three Legs of Resiliency

### **Regulatory support of collective living to reduce senior housing vulnerability**

With the ability to relate potential housing challenges to vulnerabilities that we can forecast, policy makers have the tools to gauge with reasonable accuracy the nature, magnitude, and geography of areas of future housing concern. To reduce the

incidence of precarious housing, policy should be directed at encouraging the ‘village model’, which includes cohousing, cooperative living arrangements, home sharing, and care networks, that assists vulnerable populations. Cohousing and planned shared communities are successful, and their methodologies can be used even where no formal community exists to create care networks. Even more simply, jurisdictions need to relax zoning limitations on the number of unrelated persons who can share a household for those over the age of 50, which opens up the benefits of shared living to countless individuals.

The cohousing model of group governance, shared resources, caring infrastructure, information networks and communal transportation systems can be used to create more equity and resiliency for Baby Boomers as they age in the next 20 years. HUD created the Community Resilience Portal to provide a catalogue of resources that local planners can use to help plan and prepare for changing natural hazards when undertaking the construction and maintenance of infrastructure and housing in communities across the country. HUD published its second Environmental Justice Strategy Report for 2016-2020 with a mission to help municipalities predict and address any disproportionately high and adverse human health or environmental effects on minority, low-income, and aging populations.<sup>81</sup>

Communities like cohousing, shared resource developments and ‘villages’ can be excellent ways to plan for and develop resilience for aging Baby Boomers by actively building upon and engaging their capacity to thrive in an environment characterized by change.

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