

Spotlight

The Cohousing Movement and Its Position as an Option for Older Adults

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Cohousing is a residential alternative for independent older adults who want opportunities for strong social connections while aging in a community. A typical cohousing community clusters private homes, complete with the same amenities as conventional homes, around collectively owned and managed spaces: a common house (with a communal kitchen, appliances, and shared interior spaces), outdoor spaces, a playground, or a vegetable garden. Cohousing exists in various forms—single-family detached homes, attached townhomes, and multifamily condominiums—and sometimes more than one housing type exists within a community. Most households own their home; however, 10 percent of the communities have one or more units designated for renters.¹ Legally, the majority of cohousing communities are organized as a condominium or homeowners' association; a small percentage are structured as cooperatives.²

Cohousing Principles

Cohousing communities differ from typical subdivisions and condominium developments in the expectation that their residents will contribute to the planning and management of their community. Residents regularly meet to solve problems, develop policy, coordinate community events, and maintain the property. Each person takes on roles consistent with his or her skills and abilities and donates time to maintain the shared facilities. While tasks can

be outsourced to contractors, resident labor can lower homeowners'/condo association costs. No one resident has authority over the entire community, and decisions that affect the community are made via consensus. All residents share in the upkeep of common land areas and are not paid for their contributions to the community. The community is not a source of income for any household, and therefore each household is responsible for earning its own income. Individual owners can sell or buy into a community on the open market.

While cohousing communities are diverse in both size and setting, they generally share certain facilities, such as a multipurpose common house with a commercial kitchen or large dining room for community meals. Cohousing fosters the sharing of resources, such as books and toys, garden and shop tools, and lawnmowers. The shared amenities not only reduce the need for each household to purchase its own equipment but also decrease costs

To learn more about AARP's efforts to bring diverse partners together to address affordability and accessibility challenges and create a new vision for housing, visit <http://www.aarp.org/futureofhousing>.



associated with extra space for storage and guest rooms.³

The orientation of the spaces, including units, buildings, and outdoor areas, tends to be designed to encourage social interaction. The physical design—locating parking on the periphery, clustering private homes together, and eliminating private garages and driveways—allows for greater open space and shared amenities.

Cohousing by the Numbers

Pioneered in Denmark in the 1970s, cohousing first appeared in the United States in 1990 with a community in Davis, California. Since then, cohousing has spread to 165 established communities across 28 states in rural, suburban, and urban settings—with another 140 in various stages of formation. Cohousing in the United States is largely concentrated on the West Coast (see table 1). With 8 communities, Oakland has the highest concentration of established cohousing communities in a single city, followed by Portland (7), Boulder (5), and Seattle (4). About one-third of cohousing communities are scattered across the East Coast.⁴

Community sizes range from less than 10 households to more than 50; nearly one-third of communities have between 25 and 35 households.⁵ Determining optimum size is a challenge for cohousing communities in the formation stages; however, the number of households should be large enough to facilitate management of the common spaces and small enough to comfortably socialize and make consensus-based decisions.

Cohousing for Older Adults

While most cohousing in the United States is open to families and individuals of all ages, a recent study found that older adults make up a larger share of cohousing residents than they do the larger US population. Residents over the age of 60 make up over 40 percent of the total cohousing population, with another 24 percent between 50 and 59 years of age.⁶

There is growing interest in cohousing community options that are specifically for older adults. Currently, more than 300 households live in 15 established, older adult-only cohousing communities (see table 2), and an additional 13 are in the formation stages.⁷

Senior cohousing incorporates all the shared principles of traditional cohousing, but it adds elements geared to the older adult in both its physical design (e.g., universal design and caregiver accommodations)

TABLE 1
States with More than 10 Established Cohousing Communities

State	Communities
California	35
Washington	18
Colorado	15
Massachusetts	14
Oregon	12
North Carolina	11

Source: Cohousing Directory, Cohousing Association of the United States. Accessed September 2018. <https://www.cohousing.org/directory>

TABLE 2
Established Older Adult Cohousing Communities

Community	Location	Homes	Move-In
Acequia Jardin	Albuquerque, NM	10	2013
Elderberry	Rougemont, NC	18	2014
ElderSpirit	Abingdon, VA	29	2006
Glacier Circle	Davis, CA	8	2005
Mountain View	Mountain View, CA	19	2015
Oakcreek Community	Stillwater, OK	24	2012
PDX Commons	Portland, OR	27	2017
Phoenix Commons	Oakland, California	41	2016
Sand River Cohousing	Sante Fe, NM	28	2009
Silver Sage Village	Boulder, CO	16	2007
Walnut Commons	Santa Cruz, CA	19	2014
Valverde Commons	Taos, NM	28	2011
Wolf Creek Lodge	Grass Valley, CA	30	2012
Shepherds Village	Shepherdstown, WV	30	2018
Quimper Village	Port Townsend, WA	28	2017

Source: Cohousing Association of the United States

Case Study: Day Star, Tallahassee, Florida*

Day Star is an intergenerational cohousing community in Tallahassee, Florida, with residents' ages ranging from the early 40s to mid-80s. Established in 1993, DayStar got off the ground with three families purchasing land and creating a development corporation, which managed sales and zoning approval needed to combine the individual lots. The community has since grown to eight households and now functions with a homeowners' association.

On the periphery of the community is shared parking, which links via sidewalk to the more interactive, livable zones: grassy areas, a lending library, a vegetable garden, and a fire pit, with houses clustered in between. Houses, which range in size from 1,000 to 2,000 square feet, were built with porches facing— or nearby—the meandering sidewalk. Unlike many cohousing communities, Day Star does not have a common house. Instead of sharing meals in a communal dining hall, members rotate potluck hosting duties, which keeps homeowners' association fees down. Property management responsibilities are shared, though due to the community's small size, many tasks, such as cutting the grass and maintaining trees, are contracted to a third party.

Several years after Day Star was established, the community purchased an acre of land and created what became Day Star II, dividing the land up into individual lots and selling five homes. Although this additional community lacks the traditional cohousing features of shared ownership and community maintenance, its residents do participate in social events with the eight cohousing households across the street.

* Nancy Muller, Interview with President of Day Star Homeowners' Association, 2018.



Day Star Cohousing Community Members

Photo credit: Day Star Cohousing Community

and its collective approach to aging in community (e.g., social activities, health considerations).

Cohousing Considerations

The planning, development, management, and sustainability of a cohousing community is complex. Anyone contemplating this housing choice should be aware of the benefits and challenges that can arise with cohousing.

Advantages of Cohousing

As discussed, cohousing has several benefits; among them are the following:

Relationship building. A cohousing arrangement provides an opportunity for residents to build mutually supportive relationships within their community. Residents foster relationships as they share meals regularly, participate in social and entertainment events, and solve maintenance and management issues together. In addition, residents

typically help each other when needed (e.g., give rides to destinations or provide meals to a sick neighbor). The strong social dynamic also lends itself to residents feeling safer, for they know that neighbors are looking out for one another.⁸

Shared amenities. Cohousing can give residents access to shared amenities that would be more expensive for one household to own—amenities such as a shared guest room available to visiting family caregivers. Having access to these amenities means residents can live in smaller, less expensive housing units that are easier to maintain.⁹

Independent living. From the perspective of the older adult, ultimately such benefits—the social dynamics, mutually supportive relationships, and shared facilities—can potentially enable them to remain active and live independently for a longer period of time and delay or even prevent institutional care.

Cohousing Challenges

Creating and maintaining a cohousing community is not a quick and easy undertaking. Here are some of the challenges to consider:

Multiple options, multiple decision makers.

Collaboration and consensus building means that potential residents may spend years in the decision-making process to select the land, design the community, and agree on community rules.

Navigating local regulations. Local zoning can be a barrier to the higher-density, clustered housing layout found in many cohousing communities. A shared common house or meeting space might not be permitted by existing zoning, and parking minimums may be required. Groups interested in developing a cohousing community should contact and work with their local planning department early in the process to understand their local land use regulations.¹⁰

Cost. Development costs for a cohousing community may be higher than those for a typical subdivision. Communities must pay for shared facilities and, in addition, many such communities that want to use sustainable construction practices with limited environmental impact could incur higher costs. Raising funds to pay for an architect, legal counsel, and other professional expenses necessary to start construction may require that residents front a portion of their purchase price to fund predevelopment costs. In the long run, once the community is established, residents may save money from various sources, such as the community's sustainability features, community meals, and shared costs of amenities.

Cost-related solutions are emerging. The growing challenge for financing spurred Fannie Mae to include cohousing in its project standards and may make underwriting loans easier for financial institutions.¹¹ In addition, local government and community development finance institutions may be able to offer low-interest loans for predevelopment seed money, acquisition assistance, and down payment assistance programs. If a community is willing to set aside some or all of its units for low-income households, then unconventional resources,

such as the US Department of Housing and Urban Development's HOME program, could be used for acquisition and construction costs.¹²

Meanwhile, some communities have opted to "retrofit cohousing," whereby an existing group of homes is pieced together instead of building a community from scratch.¹³ This model offsets the high upfront costs of new construction but may limit the ability to incorporate desired design features.

Demographic diversity. As residents age, the possibility of decline in physical or mental health may be a challenge for a cohousing community, especially one limited to only older adults. A community, therefore, must attract younger members as residents age and their ability to support the community lessens.¹⁴ In addition, as residents age, they may not have the capacity to fully assist one another with intensive support in activities of daily living.

Cohousing design that isn't age-friendly. Some design elements of cohousing communities can be a challenge for older adults with mobility limitations. Parking located around the perimeter of the community—a design feature to encourage social interaction—often requires residents to walk greater distances between their car and home.¹⁵ In addition, clustered, vertical house designs reduce the housing footprint and preserve the surrounding ecosystem, but they often come with stairwells and entry walkways that become accessibility barriers. These features can be difficult or unmanageable for people who use walkers or wheelchairs.¹⁶

Cohousing Going Forward

While the cohousing movement has spread throughout the country, at this point cohousing still reaches a relatively narrow group of people. They tend to be White, older, and disproportionately female with advanced degrees and higher incomes.¹⁷ Public awareness of both the development and financing process as well its social and economic benefits may drum up interest among future cohousing residents, policy makers, and financial institutions—and may launch cohousing from its niche to wider availability as a housing option.

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- 2 Cohousing Association of the United States, *State of Cohousing in the United States: An Innovative Model of Sustainable Neighborhoods* (Boulder, CO: [Cohousing Association of the United States](#), 2016).
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- 5 Robert H. W. Boyer and Suzanne Leland, “Cohousing for Whom? Survey Evidence to Support the Diffusion of Socially and Spatially Integrated Housing in the United States,” *Housing Policy Debate* 28, no. 5 (2018): 653–67.
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- 10 Robert Boyer, “Land Use Regulations, Urban Planners, and Intentional Communities,” *Communities*, Fall 2015, 38–41.
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- 12 Affordable Housing Task Group, *Affordable Cohousing Toolkit: A Summary of Public and Private Affordable Housing Programs* (Boulder, CO: Cohousing Association of the United States, 2010).
- 13 Angela Sanguinetti, “Diversifying Cohousing: The Retrofit Model,” *Journal of Architecture and Planning Research* 32, no. 1 (2015): 68–90.
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- 15 Ibid; Anne Glass, “Elder Co-Housing in the United States: Three Case Studies,” *Environment* 38, no. 3 (2012): 345–63.
- 16 Vera Prosper, *Cohousing in Livable New York: Sustainable Communities for All Ages*, (Albany, NY: New York State Office for the Aging, 2012), <https://aging.ny.gov/livableny/resourcemanual/index.cfm>.
- 17 Robert H. W. Boyer and Suzanne Leland, “Cohousing for Whom? Survey Evidence to Support the Diffusion of Socially and Spatially Integrated Housing in the United States,” *Housing Policy Debate* 28, no. 5 (2018): 653–67.

The Livability Index

AARP’s Livability Index: Great Neighborhoods for All Ages is an online resource that measures communities across several categories, including housing, on how well they are meeting the needs of people as they age. The tool scores any location in the United States against a set of indicators that, when combined, reflect AARP’s livable communities principles.

The index includes several indicators that highlight a number of housing issues and policy solutions that contribute to community livability. To score your community, visit <http://www.aarp.org/livabilityindex>.



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