



**Cohousing in the United States:
An Innovative Model of Sustainable Neighborhoods
Updated March 6, 2017**

Cohousing communities are intentional, collaborative neighborhoods that combine extensive common facilities with private homes to create strong and successful housing developments. Most of these communities are organized as townhouse or condominium developments with a homeowners association; a few are organized as cooperatives. Cohousing is not a financial or legal model, but rather a descriptive term that shows the intent of these developments to cultivate a strong sense of community through extensive common facilities and active collaboration of the residents.

Cohousing Part of the New Sharing Economy

Cohousing communities are part of the new sharing economy and are predicted to expand rapidly in the next few decades as individuals and families seek to live more sustainably, and changing demographics force us to find innovative ways to address the roles traditionally played by extended families. Since the first cohousing community was completed in the U.S. – Muir Commons in Davis, California, now celebrating 25 years – more than [160 communities have been established](#) in 25 states plus the District of Columbia, with over 130 in process. Most cohousing communities are intergenerational with both children and elders; in recent years, senior cohousing focused on older adult needs have grown. Small and large, urban and rural, newly built and retrofits, these communities have consistently been at the forefront of environmental and socially sustainable neighborhoods.

Cohousing was pioneered in Denmark where somewhere between 1 and 8 percent of Danes live in cohousing, and the government has actively supported its development. Cohousing was brought to the U.S. largely through the efforts of Kathryn McCamant and Charles Durrett, whose books: *Cohousing: A Contemporary Approach to Housing Ourselves*; *Creating Cohousing: Building Sustainable Communities*; and *The Senior Cohousing Handbook*, introduced the concept to the English-speaking world. In recent years, the concept has also caught on in other parts of Europe, England, Canada, and Australia.

Cohousing Growth Impressive

While still a relatively small portion of the American housing market, the growth of cohousing is impressive given that most communities are started by the people who want to live in such developments, and not professional developers, and given the fallout from recent housing busts and its impact on the for-sale housing market.

We are now seeing the concept gaining momentum as regional housing markets recover. The May 2015 National Cohousing Conference, produced by this organization, was the largest conference yet with over 450 attendees from across the country; the May 2017 National Cohousing Conference in Nashville is planning for over 500 attendees. Today there are dozens of architectural firms and real estate developers involved in creating cohousing communities. [The Cohousing Association of the U.S.](#) maintains a [Cohousing Professional webpage](#) as part of the association's role in serving as a connector and clearinghouse.

Cohousing a Successful Model

A [2012 Survey of Cohousing Communities](#), produced by [The Cohousing Research Network](#) confirms that cohousing is good for children, parents, singles, seniors, the neighborhoods around them, and the environment: 96 percent of cohousing residents surveyed reported an improved quality of life; 75 percent felt their physical health was better than others their age; 96 percent voted in the last presidential election; 81% engaged in equipment sharing; 92% had a community vegetable garden.

Cohousing as a model has been highly successful in terms of member happiness and life satisfaction, and reduced energy use and resource conservation. This success has given rise to some interesting spin-offs in affordable and supportive housing projects for veterans, special needs groups, and others, that physically look and act like cohousing – evidence that others have learned and benefited from the pioneering work of cohousing.

Cohousing's strong sense of community and mutual support creates housing developments that, among other benefits, reduces financial risk, making these communities good investments: people who buy in cohousing communities are committed to maintaining a strong community, and often have the support of their neighbors during difficult times. A study from a commercial appraiser in 2010 shows how cohousing homes performed better than comparable housing in the same neighborhoods during the recession.

National Cooperative Bank (NCB) recently completed an extensive review of cohousing models, and reports: *[NCB] sees no evidence that a cohousing approach bears any greater risk than standard housing developments utilizing the same legal structures typically utilized by*

cohousing developments (e.g., condominium, cooperative, LLC, etc.). In addition, during the 18 months that NCB has actively pursued cohousing financings, we have found that cohousing projects conform to our experience with similar multifamily forms.

Fannie Mae, the entity that sets the standards for home mortgages across the country, formally recognized cohousing in September 2016, and includes specific language in its [online FAQ's](#) to clarify that they will do loans on cohousing homes.

Why are People Choosing Cohousing?

Interest in cohousing has surged in recent years, a trend driven by baby boomers seeking a downsized, community-oriented and environmentally-friendly lifestyle. Cohousing is also gaining traction among millennials as they search for contemporary neighborhoods more conducive to raising children while holding two jobs outside the home.

- **Community**

As social scientists confirm, we're happier, healthier, longer living people with daily social interactions and connections. A recent [UCLA study](#) suggests that loneliness is a health hazard. *"A wonderful aspect of cohousing is that you can enjoy your privacy and individuality, but you can simply walk outside to enjoy the connections all around you"* explains Peter Lazar, a member of Shadowlake Village Cohousing in Blacksburg, Virginia. *"It's nice not feeling like another face behind a door backing out of the carport, but a person who's relied upon, and who can rely upon others nearby when necessary,"* shares Carolyn Kroll, a member of Durham Cohousing in North Carolina.

- **Sustainability**

Cohousing allows residents to pool efforts and resources for occasional shared meals and child and elder care. Shared gardens, recycling, and environmentally-friendly building contribute to lower carbon footprints. *"The intention is for communities to come together and share resources rather than pulling into your garage and closing the doors and never knowing your neighbors,"* says Shawn Mulligan, who lives at Stone Curves in Tucson, a community that recently celebrated its 12th anniversary.

- **Health**

Common values usually encompass living a healthy lifestyle, respect for the environment, lifelong learning, personal growth and positive contributions to society. Steve Chiasson, a member of Belfast Cohousing & Ecovillage in Maine, said the experience of helping create the community he lives in, and the responsibility of shaping it going forward in the company of thoughtful, values-driven neighbors *"helps me feel more relevant and engaged,"* he said. *"And we all know that staying active, physically and mentally, keeps us healthier as we age."*

- **Safety and Security**

Cohousing offers real physical and financial security without building taller walls. In a cohousing community, people really do know all their neighbors and keep an eye out for each other. Like the national Neighborhood Watch Program, when people know their neighbors, they notice strangers. Even in the middle of large cities, cohousing communities feel safe, with almost no crime, without big security gates. Everyone keeps an eye on the kids playing outside. Singles living alone know there are neighbors they can easily call on should they see something suspicious. The social network of neighbors also provides financial security. People hear about new job opportunities or pick up “extra” jobs to supplement their incomes within their neighborhood network.

- **Family Friendly**

Cohousing is a great way to raise children, both in offering support to parents who struggle with balance between jobs and family, and to children, who thrive in a secure and fun environment. From Jessie Durrett, who grew up in Nevada City Cohousing, “My neighbors encouraged me to explore my interests, taught me about their careers, and invited me to their churches. Cohousing provided an exceptional venue for me to nurture my aspirations to effect positive change locally and globally.”

Growing up in cohousing offers many great opportunities for children, including other children of all different ages around; other trusted adults with different interests easily accessible; no need for pre-arranged “play dates” requiring driving to get to them; a culture that emphasizes inclusion and treating people with respect; and feeling “safe” because you are surrounded by people that know and care about you.

- **Changing Household Demographics**

We are no longer a nation made up largely of nuclear families with children at home. Over 25% of American households are singles living alone, many of those seniors. Historically, we have depended on our families to support us during sickness and difficult times. But if you don’t have kids to look in on you, or a spouse to help out, who can you depend on? At the same time, we are facing decreasing government support as we struggle with tighter budgets. Cohousing neighborhoods offer a model for creating supportive networks based on proximity, something that will be ever more important as our national demographics continue to change, with an increasing number of singles, small families and elders.

- **Integrating Affordable Housing**

Cohousing communities tend to include a range of home sizes which accommodate a range of

incomes and family sizes. In addition, while most are market-rate homes, many of these communities have successfully integrated affordable housing within their developments. For instance, Silver Sage Village in Boulder includes 40% deed-restricted affordable homes, fully integrated into the community. That meant that the initial sales prices of their 16 homes ranged from \$140,000 to over \$800,000. Mosaic Commons in Massachusetts was developed as part of a state program designed to help address the shortage of affordable housing by encouraging new developments to offer at least 20-25% of the homes at prices affordable by low- and moderate-income buyers. In cohousing communities across the country, you can find many alternative approaches to incorporating varied incomes while building strong communities.

Common Characteristics of Cohousing

- **Relationships**
 - Neighbors commit to being part of a community for everyone's mutual benefit.
 - Cohousing cultivates a culture of sharing and caring among diverse people who may not have known each other before moving in.
 - Design features and neighborhood size (typically 20-40 homes) promote frequent interaction and close relationships.
- **Balancing Privacy and Community**
 - Cohousing neighborhoods are designed for privacy as well as community; each home has traditional amenities, including a private kitchen.
 - Residents balance privacy and community by choosing their own level of engagement.
- **Participation**
 - Residents are involved in the design and development process, establishing priorities for the use of space and funds.
 - Decision making is participatory and generally based on consensus-building.
 - Self-management empowers residents, builds community, and saves money.
- **Shared Values**
 - Cohousing communities support residents in actualizing shared values.
 - Cohousing communities typically adopt green approaches to living.
- **Openness**

Forming cohousing communities tend to advertise broadly for others seeking collaborative neighborhoods. Other than a willingness to work together for everyone's benefit, cohousing communities welcome all types of people. For example, gay families, families with foster children, or children with disabilities, and mixed-race couples have found their families completely accepted in these communities.

National Trends in Cohousing

- **Urban and Rural** - Cohousing development has followed housing development in general; most cohousing communities built in the 1990's and early 2000's are suburban. Today, we see a surge in urban cohousing development, mirroring other housing development. Urban cohousing communities recently completed include Durham Central Park Cohousing in Durham NC; Germantown Commons in Nashville; Capitol Hill Urban Cohousing in Seattle WA; and Phoenix Commons in Oakland CA. We also see a surge in rural cohousing, as people seek neighborhoods aligned with farms and other agricultural economies. Examples include Nubanusit Farm in New Hampshire and Hundredfold Farm in Pennsylvania.
- **Retrofit** - Retrofit is a type of cohousing in which neighbors transform an existing neighborhood over time rather than building from the ground up and all at once. Retrofit cohousing has the potential to be more cost effective than developing a brand-new community and can allow for more opportunities for rental housing in the community. There are a dozen retrofit cohousing communities established, including N Street Cohousing in Davis, California and Genesee Gardens Cohousing in Lansing, Michigan.
- **Boomers are making cohousing mainstream.** A majority of new cohousing communities are being driven by baby boomers looking at downsizing when they retire, and seeking new retirement housing options. They are rejecting the current options for housing older people - managed-care facilities, retirement homes, nursing homes, and so on. This group does not want to retire or grow older in the same kind of aging institutions in which they placed their own parents. They want to stay active in their larger neighborhoods and not be segregated in large senior-only developments. Boomers are embracing cohousing as a tool for maintaining their independence, building community, living light on the planet and caring about each other.
- **Senior Cohousing** focused on active adults has proven to be a way to empower older adults to self-organize into high-functioning communities of support. In addition to being innovative and cost effective, cohousing provides an inherent sense of community reminiscent of a small village that enables seniors to flourish. There are a dozen established senior cohousing communities across the country, including Wolf Creek Lodge in Grass Valley CA and Oakcreek Community in Stillwater OK, with more than a dozen in process. The Cohousing Association of the U.S. maintains a list of [Senior Cohousing Communities](#).

- **Millennials are seeking more supportive options for raising children** while juggling jobs without extended family nearby. As the Pew Research Center reported last fall, the modern family is stressed, tired and rushed; intergenerational cohousing provides support to nurture children and families. There are other kids nearby without having to drive them to play dates, and elders who can mentor both kids and young parents. As millennials start to form families, we are seeing more of them moving into new and existing communities. This is the generation that grew up with the sharing economy.
- **Regional Growth in the Southeast** - In recent year, cohousing has surged in Virginia, North Carolina and Tennessee, and continues to flourish in California, Colorado, the Northwest and New England.

Cohousing Community Metrics

The Cohousing Association of the U.S. maintains a [Cohousing Directory](#), including those communities that are forming or still building.

Cohousing Community Metrics as of March 6, 2017

Established Communities = 164

---Completed = 148

---Building or Expanding* = 16

Forming** = 132

** Many building communities have residents but continue to add members and build homes.*

***Thirty forming groups have acquired land they plan to develop*

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The Cohousing Association of the United States advances cohousing by assisting communities through a robust network of resources and access to technical assistance; and educating the public about the benefits of cohousing, from resource conservation and sustainability to resilient communities and healthy families. Visit www.cohousing.org