



Housing Alternatives for Vital Aging: Cohousing and Other Intentional Communities

Meeting Notes from VAN Monthly Forum

April 12, 2005, St. Paul Area Council of Churches

What does cohousing look like?

Jan Hively, VAN's Senior Advisor, convened the group and described her experiences visiting a half dozen cohousing communities in 2004. Through a home exchange, she lived for four weeks in the Westwood Cohousing Community in Asheville, North Carolina, a solar-heated community with 24 units designed by a Danish architect. Jan circulated folders with maps, descriptions and photos showing Westwood and five other cohousing communities that she had visited in 2004: Solterra in Durham, NC; Elderspirit in Abingdon, VA; and three in or near Seattle, WA -- Winslow on Bainbridge Island, Vashon on Vashon Island, and Puget Ridge within the city of Seattle. All of these and others are described, state by state, on the website, www.cohousing.org.

What are people looking for in residential communities?

Jan asked the participants to introduce themselves and respond to the question: "What would you hope to find in a cohousing or other intentional community?" Here are some of the responses:

- Sense of community (mentioned by 10 people)
- Intergenerational mix (mentioned several times)
- People sharing their strengths with one another
- Owning my space without being house poor
- Moving out of the suburbs to be where the action is
- Safety
- Way to keep low-income people within the community
- A home that is somewhere between an apartment and a house to maintain
- Knowing the people where I live
- Accessibility and a congenial lifestyle
- Access to help for maintaining a home and independence
- We shouldn't have to do life alone.
- People of all ages giving and receiving
- Opportunity for seniors to remain connected
- Finding connections when I walk outside my door
- Getting my meals cooked for me
- Grandparents for my children
- Looking for rural options
- Living with friends
- Pets, music, privacy and intergenerational interaction

- Opportunity to cook for others
- Choices for aging well

Intergenerational Cohousing

Jan introduced Evelyn Staus, a participant in the U of MN Advocacy Leadership for Vital Aging program who developed this forum presentation as her field assignment for the program. Evelyn recently moved into a townhouse in a first ring suburb where there is no sense of community. Once a year, a few residents of the complex show up for National Night Out, and then retreat until the next year. It is a lonely place.

Evelyn read about Monterey Cohousing in St. Louis Park and started researching intergenerational cohousing as an attractive alternative to age-segregated high rises and other “55+” accommodations. Cohousing was first developed in the 1960s in Denmark by working parents with young children. Families wanted to live where there was a strong sense of community, where their children would have playmates living nearby and a safe environment in which to play.

Cohousing clusters 12 to 36 private homes with a common house for shared activities. The common house typically has a large kitchen and dining room where residents who sign up can dine together, taking turns cooking and/or cleaning up. The common house may also have playrooms, a library, workshop, laundry, guestrooms, office equipment, and whatever else the residents choose. The private residences are usually clustered around the common house, sharing garden and lawn areas that encourage casual interaction among the residents on a daily basis. Typically concerned about environmental conservation and sustainability, the communities are managed by the residents through consensus decision-making and a combination of paid and volunteered maintenance.

Benefits of cohousing include:

- Opportunities for social interaction without loss of privacy
- Intergenerational diversity – living with people of all ages
- For families with children – access to playmates, safe outdoor space to play in, interaction with caring adults other than parents.

What cohousing is NOT! These are not communes. There is no shared income. Although some are being developed for seniors only, common ideologies and charismatic leaders are generally not associated with cohousing.

Creating a cohousing community is not an easy task. Prospective cohousers frequently spend several years attending weekly meetings to get their community launched. They may start by purchasing raw ground or by purchasing an existing building for a retrofit. If the residents act as their own developer, substantial amounts of cash may be required from each household during the planning and building process. Professional assistance may be needed from a lawyer, architect, accountant, mortgage broker, appraiser, development consultant, etc. When cohousing is first introduced in a community, it may be difficult to find a bank mortgage. On the other side of the coin, units in established cohousing communities tend to rise in market value, making it difficult to maintain affordability.

For more information:

- “The Cohousing Handbook.” Chris Scott Hanson and Kelly Scott Hanson
- “Cohousing: A Contemporary Approach to Housing Ourselves.” Kathryn McCamant & Charles Durrett
- “Creating a Life Together: Practical Tools to Grow Ecovillages and Intentional Communities.” Diana Leafe Christian
- “Communities, Journal of Cooperative Living.” Subscribe online at www.store.ic.org
- Cohousing Association of the United States. www.cohousing.org

Monterey Cohousing Community, Saint Louis Park

Evelyn introduced Joelyn Malone, a founding member of the only cohousing community in the Twin Cities area. There is one other in SE Minnesota, on a 300 acre farm. Joelyn said that her son was age 2 when they started planning the community, 8 when they moved in, and 16 now. He has several adoptive aunts and uncles and cousins within the community – a boon because Joelyn has no family roots in the Twin Cities. The planning group read the books, and used them to present the case for cohousing to banks and city officials to get the process started. It’s important to plan the size of the community to allow for diversity – large enough so that people don’t have to be compatible with everyone else.

Monterey holds information sessions four times a year. The next one is scheduled for the fourth Thursday, April 28. Monterey is located just off Minnetonka Blvd on Monterey Avenue in St. Louis Park. The group purchased an existing building that had been the Christian Science home for elderly, built in 1924. They converted it into 8 units and added 7 townhouses for a total of 15 households. There is room for the “common house,” with kitchen, in the original building. There is also a hot tub, woodworking, child care, teen room, and library. Those who choose to participate sign up to cook or clean up and eat meals together, serving from 15 to 28 people, three times a week. People can take leftovers home.

The oldest resident is also the gardener and is 77. One third are single. Six families have 9 kids, ages 8 to 17. It’s hard for teenagers to move in, but it’s a great place for children to grow up. We all are business partners as well as neighbors. We need to trust each other and have patience. The core group’s commitment is essential, and all of its members have to be ready at the same time to make the investment. Often, situations change during the years of development planning.

?? Why aren’t there more cohousing communities in Minnesota? Is it because the boomers are too independent to join anything?

...Where there are more cohousing communities (North Carolina, Oregon, Colorado, Massachusetts), developers and other housing professionals have participated. The major problem is that new construction is costing too much, as much as \$200 per square foot, for a group of people to get the money together for the land, a number of \$200,000 units and possibly an additional \$30,000 per unit for each unit’s share of the common house construction. As yet, only a few cohousing communities have successfully included affordable units for low income residents (Elderspirit in Virginia has recently obtained HUD approval for some affordable units).

??Can the residents obtain mortgages on their personal units?

..Our main building is a co-op with an umbrella mortgage. A master association owns the land. All of this involves joint decision-making.

??Do you require association approval for new condo buyers?

..Our Fannie Mae rules prohibit restrictions on who can move into condos. Coops can have a review process.

Evelyn and Joelyn commented that you can approximate a cohousing community within a neighborhood or townhouse community. You can simply find people who are interested and develop a network of support.

Transit-Oriented Development

In the course of her research, Evelyn became interested in Transit-Oriented Development (TOD). While not as intensely community oriented as cohousing, well-planned TOD creates livable communities with services, including transit, within walking distance, offers some affordable housing, and attracts people of diverse age, heritage and occupations. The development of new routes for public transit has expanded interest in building condos or rowhouses in walkable neighborhoods next to transit. Ridership is much higher in regions with frequent service, high quality interconnections, and affordable places to live, work and play near transit.

TOD Resources include:

- “New Transit Town: Best Practices in Transit-Oriented Development.” Hank Dittmar and Gloria Ohland, eds.
- “Developing around Transit: Strategies & Solutions That Work.” Robert T. Dunphy et al, eds.
- “The Transit Metropolis: A Global Inquiry.” Roberto Cervero.
- Transit for Livable Communities. www.tlcmnnesota.org
- Reconnecting America’s Transportation Networks-Center for Transit-Oriented Development. www.reconnectingamerica.org/html/TOD
- Metropolitan Interfaith Council for Affordable Housing, working in the northern suburbs.

Resort Cooperatives

Dick Smith is a board member for the Senior Federation. He has a large family and lives in a northern suburb where his wife operates a day care center in their home. He would be happy to move to a senior community! As discretionary income declines and expenses remain constant or increase, Dick’s dream is to combine home, recreation and possible income in a single package. His idea is to go in with a group of people to purchase distressed property such as a resort, motel, golf course or other property, where inexpensive housing, recreation and income generation would be possible. Shared maintenance would keep costs low with each participant working at jobs of his/her own choosing. Shared tools, equipment and vehicles would reduce individual investment.

A resort or golf course presents obvious income-producing opportunities. A snack bar or light grocery store, products for sale or consumption, arts and crafts for sale provide others. Individual skills might meet needs for security and medical assistance.

Participants would contribute to general maintenance in some way. Control of expense would be guaranteed by cooperative ownership.

Dick first saw a model for resort cooperatives in an RV park near Phoenix where there is an auditorium, pool hall, woodworking shop, and is still inexpensive. Near Clear Lake, the Travelers Resort has been owned by seasonal residents for 30 years. It includes a nine hole golf course and maintenance is divided between hired and volunteer labor.

Manufactured Home Cooperatives

Dick introduced Dave Anderson, the director of “All Parks Alliance for Change” – APAC. Dave said that there are 180,000 residents of 1,000 mobile home parks in Minnesota. Ranging widely in size and amenities, the lots are traditionally owned by an individual landowner, company or park. 80% of the residents are low-income, paying an average of \$367 in monthly rent. 87% of manufactured homes in Minnesota parks are owner-occupied. 42% of the residents have lived in the same unit for 10 or more years. Anoka County has the greatest number, with 5,000 lots, almost half of them in the city of Blaine.

Residents are in a vulnerable housing situation since they own their homes but not the land. Parks are steadily closing because they are land valuable for redevelopment. There are also problems with inconsistent park rules, needed improvements not being made, and the inability to accumulate equity.

Dave is organizing manufactured home residents to join together and purchase their parks. Although 1,000 of the estimated 55,000 parks in the US are now owned by residents through cooperatives, land trusts, or non-profit purchases, Minnesota gained its first park cooperative, Sunrise Villa in Cannon Falls, only last year. Residents have the most success in purchasing their parks in states where statutes give residents the opportunity to match the terms of a sale whenever a park goes on the market. Once a cooperative is formed, the residents can control the rules, rent, maintenance, management, etc. Dave’s organization, APAC, is being assisted, through the North Country Cooperative Development Fund, to develop financing for resident ownership. Using a grant from the US Department of Agriculture, the emphasis has been primarily rural. Then, mortgage payments can be equal to or less than what the residents are already paying, and a large down payment can be avoided. Once there is cooperative ownership, the residents can get help from APAC and North Country in providing upgrades – for example, in building a common house or storm shelter.

All Parks Alliance for Change can be reached through: apac@mtn.org

Golden Girl Homes

Connie Skillingstad is the founder and director of Golden Girl Homes, www.goldengirlhomes.org. Founded in 2001, the organization is creating housing alternatives for women that build community and home equity. Women are invited to informal informational meetings where they can meet and talk about living together to find emotional and social communication and stability. Some own homes and want to share them. Others may never own a home but want more community than they have found in a rental apartment. Now, Connie has initiated focus groups looking at cohousing and cooperatives as options.

“Home”

In closing, Jan asked Eric Schubert, communications manager for Ecumen, Inc., to explain a handout that describes the “Key Characteristics of ‘Home’”. Eric reported that Ecumen conducted 13 focus groups across its extensive network of residential settings for older adults in Minnesota. Over 100 residents and family members came up with five characteristics:

- Home is where you know that you are valued and have fulfilling relationships.
- Home is a non-institutional place that you feel is uniquely yours.
- Home is comfortable, consistent, stable and safe.
- Home is where you control decisions that matter most to you.
- Home is where you engage in meaningful, enjoyable activity.

For more information about the focus groups that also described the choices that support home, contact Eric at eschubert@ecumen.org.