

# LITTLE TO MIDDLE HOUSING TYPES

## COHOUSING



# OVERVIEW AND HISTORY

Cohousing is an intentional community of private residences surrounded by shared open space and common areas that facilitate social interaction and communal support. It is a collaborative way of living that fosters connectedness, increases social capital, and creates opportunities for more conscious use of social, natural, and human-made resources.<sup>7</sup> The concept of private dwellings around shared public spaces is centuries old, but cohousing in its modern form was pioneered by Danish architect Jan Gudmand-Hoyer in the 1960s. Gudmand-Hoyer organized a group of friends in purchasing land outside of Copenhagen, where they planned to build twelve attached, townhouse-style homes set around a shared yard, pool, and common house. Although the development was never realized due to neighborhood opposition, the concept of intentional living grounded in communal support began to garner attention, and Gudmand-Hoyer was ultimately successful in designing cohousing communities across Denmark, a country where this type of housing is now commonplace.<sup>8</sup> In the 1980s, the concept made its way to the United States, where over 250 exist today, including several in Massachusetts. One of the oldest is Pioneer Valley Cohousing, which is made up of 32 detached houses, duplexes, and triplexes and two large common houses for community activities and shared learning.<sup>9</sup>

Cohousing typically involves private housing units with shared community spaces such as dining halls, kitchens, social rooms, and gardens. Because of the extensive shared space in cohousing developments, the private units are usually smaller than they might be in a typical development. While cohousing can be attractive to households of all ages and are commonly multigenerational, it offers particular benefit to seniors by mitigating physical and social isolation. Cohousing communities are legally structured as either a condominium, in which each resident owns the deed to an individual unit and common areas are maintained through monthly condominium fees, or as a limited equity co-op, in which each resident owns a share in the overall development. Limited equity co-ops often limit the resale value of an ownership share to maintain affordability.

Cohousing is not limited to a specific building type, but rather is based on a shared commitment to living in community. Cohousing communities have been successfully launched across a range of building types, from single-family to cottages to townhomes, and could be employed in many of the Living Little building types.

Beyond classic cohousing communities, home sharing and cohousing coordinated through digital platforms is a new trend occurring across the state and the country. Under this framework, residents interested in a shared living situation are connected through a digital platform or peer-to-peer website. The focus varies by platform; some emphasize intergenerational connections while others cater primarily to young professionals. Most intend to facilitate at medium- to long-term arrangements and are not intended as short-term vacation rentals. Although these are not cohousing communities in the traditional sense and they are not formed in a grassroots manner, they share many of the same values as more traditional cohousing, such as shared meals, mutual assistance, and relationship building.

## BUILT EXAMPLES:

Amherst, MA  
Berlin, MA  
Cambridge, MA  
Malden, MA  
Northampton, MA

<sup>7</sup> The Cohousing Association of America, Cohousing.org, 2021

<sup>8</sup> <https://www.theguardian.com/money/2009/oct/24/communal-living-grand-designs>

<sup>9</sup> <https://www.cohousing.org/directory>. Johnson, B. B. (2019, October 09). The Case For Cohousing: Where Responsibilities Are Shared And Life Is A Little Less Lonely. Retrieved May 30, 2021, from <https://www.wbur.org/cognoscenti/2019/10/09/cohousing-community-living-ben-brock-johnson>

# LAYOUT



## GENERAL LAYOUT:

<b>Housing type</b>	Single-family, duplexes, townhouses, cottages, multifamily, or a combination
<b>Unit size</b>	Depends on housing type; often smaller than average
<b>Lot size</b>	2 to 6 acres
<b>Housing</b>	10 to 40 units
<b>Common house</b>	2,500 to 5,000 sf
<b>Potential common house elements</b>	Commercial kitchen, dining room, living room, guest rooms, meeting rooms, library or study area, bike storage and repair, workshop space
<b>Potential common outdoor elements</b>	Community garden, playground

**Definition:** An intentionally-designed community of private residences and shared public open and common spaces. Cohousing can take many forms, including single family, duplexes, townhouses, cottages, or a combination of several housing types.



# BARRIERS

There are several barriers to building the supply of detached accessory dwelling units, including regulatory, infrastructural, fiscal, financial, and educational. The main regulatory barriers are zoning bylaws that completely ban or are highly restrictive of ADUs, as well as code compliance. Fiscal barriers include permitting fees and the capacity of the town's water and sewer system. Homeowners interested in building an ADU can find it difficult to finance the permitting and construction, limiting the number of households able to take advantage of ADU bylaws. Finally, neighbors and community members may be fearful of ADU impacts on schools, traffic, and neighborhood character. Many communities have overcome these barriers to adopt ADU-friendly policies.

## BARRIERS FOR TOWN OFFICIALS

For the most part, town officials' concerns over cohousing will be related to whatever built form it takes, such as townhouses or cottages, and will be consistent with the barriers described above for those housing types. While town officials may be unsure how to classify occupancy, a well-structured cohousing project will delineate individually-owned residences and, in terms of occupancy and use classification, will not differ substantively from a more typical multifamily development with generous shared spaces.

For digitally-facilitated shared housing arrangements such as those discussed in the case studies below, use and occupancy definitions may pose a greater challenge. Depending on lease terms and local bylaw definitions, home sharing could potentially be classified as any number of uses—from rooming house to single room occupancy—each of which may or may not be permitted in a given district and may require physical changes to the home to meet the code requirements for that use. If a municipality wishes to encourage this type of living option, it may need to consider changing zoning regulations to allow exemptions for well-defined home sharing arrangements (life safety-related building code requirements should always met). Regulations should also differentiate between long-term, community-based home sharing and short-term vacation rentals.



## PARTNER TOWNS ZONING

	COHASSET	DUXBURY	HINGHAM	NORWELL	SCITUATE
Occupancy Restrictions	Two families max	Not more than four unrelated persons or more than five persons can share a home	Family definition, two families max	Dwelling unit "exclusively for use as living quarters for only one family."	Dwelling unit must be for one family

## BARRIERS FOR DEVELOPERS

In many instances, cohousing communities are not built by experienced developers but are a grassroots effort spearheaded by similarly minded laypeople who may not have any knowledge of zoning, permitting, building, and occupancy requirements. Establishing the ownership structure for a condominium or limited equity co-op can be technically complex and likely requires formal legal expertise. All this professional expertise requires a significant up-front investment of capital that may not be accessible to laypeople. When it comes to financing the project construction, traditional lenders may be wary of funding a cohousing development or may not have an appropriate loan product.



## COMMUNITY CONCERNS

Concerns over the built form of a cohousing development will echo those described in other housing types above and in the previous Living Little report: neighborhood character, parking and traffic impacts, water and sewer capacity, etc. In addition to concerns surrounding the development's physical form, neighbors may also be wary of cohousing as a concept or suspicious of the sort of person who might seek to live in cohousing. Fortunately, Massachusetts has several longstanding cohousing communities that provide concrete examples of how this type of housing functions and serves as an asset to its residents.

Members of the public may also have the perception that no one will want to move to a living situation with shared public spaces, particularly if there are a range of age groups. While cohousing may not be suitable for everyone, it is clear that residents of existing cohousing communities enjoy and benefit from a community of diverse interests and ages living interconnectedly, particularly seniors at risk of isolation.



# COHOUSING

## CASE STUDIES

# CORNERSTONE COHOUSING CAMBRIDGE, MA

## Total Housing Units

32

## Housing Types

Townhouses and multifamily

Cornerstone Village was conceived in the early 1990s by a group of like-minded Cambridge residents who wanted to create a new cohousing community. Technical assistance and support from community partners was critical to the success of Cornerstone Cohousing. The Center for Collaborative Communities, now called the Cohousing Center, provided information and guidance to the founders of Cornerstone and helped them find a site and developer. Throughout the permitting process, the North Cambridge Stabilization Committee advocated for the development and helped Cornerstone overcome regulatory barriers. They also helped Cornerstone win appeals that were made against the decision to permit the development. Even with this local support, the process was a long one and required determination and sustained commitment from the future cohousing residents and their community partners.

Upon its completion in 2001, Cornerstone offered a low-cost housing option, grounded in intentional community and support, to a diverse range of residents. It consists of 32 housing units, including nine townhouses and 23 apartments ranging in size from one- to four-bedrooms, clustered around green space and gardens. There are currently 75 community members that range from retired seniors to families with young children. Cornerstone Village community members share a common house that includes meeting space, a children's playroom, and a large dining hall and kitchen used for shared community meals. As one of Massachusetts's well-established cohousing communities, it often serves as an example to others interested in establishing cohousing communities and continues to be a leader in the Massachusetts cohousing movement.



# BAY STATE COMMONS MALDEN, MA

## Total Housing Units

30

## Housing Type

Multifamily

## Cost

Varies by unit size; approximately  
\$690,000 for a two-bedroom in 2021

Bay State Commons is one of the newest cohousing developments in Greater Boston. As with many cohousing projects, taking the project from concept to occupancy was a multi-year effort. Planning for the development began in 2013; construction began in 2020 with expected completion in 2022. The development will include 30 housing units and 5,000 square feet of common spaces. Units will range in size from 384 square foot studios to 1,200 square foot three-bedroom units. Common spaces will include a meeting and workroom, social room, large common kitchen, and shared dining area.

The greatest challenge the Bay State Commons founders faced was finding a site. The group spent several years pursuing opportunities that ultimately did not bear fruit. Eventually they hired a cohousing expert to assist the group with site acquisition, and in 2018 they successfully purchased a property formerly owned by American Legion. To navigate legal hurdles, they organized themselves as a condominium association.

The permitting process, which took over one year to complete, encountered some challenges due to the unconventional qualities of cohousing, particularly with regards to the small private housing units and large amounts of shared common space. In spite of their location within walking distance to subway and commuter rail stations, to meet the City's parking requirements Bay State Commons needed to construct underground parking, which adds significant cost to the project. Finally, the development was contested by abutting property owners. To overcome this opposition, the cohousing group hosted a series of public forums with abutters and other concerned community members to answer questions and provide more information about their plans.

The founders' experiences demonstrate the combination of technical challenges and messaging challenges often experienced in cohousing development, and the need for perseverance. Now that the project is nearing successful completion, it has generated strong interest from prospective members. Municipalities wishing to support this type of development could provide technical expertise for site acquisition or could even make public land available in exchange for affordable units. Towns should also ensure their zoning allows sufficient flexibility to accommodate the unique situations that arise in cohousing, such as a process for reducing parking requirements.

# PIONEER VALLEY COHOUSING

## Total Housing Units

32

## Housing Type

Detached single family, duplexes, triplexes

## Cost

\$320,000 to \$385,00 depending on home size, as of May 2020

Pioneer Valley Cohousing started from a local newspaper advertisement in 1989. Families and individuals interested in the cohousing model responded to the ad and began planning in earnest for one of the first cohousing communities in the Eastern U.S. These families jointly purchased a 23-acre meadow within walking distance of transit and amenities in Amherst, MA.<sup>10</sup> After five years of planning and construction, Pioneer Valley Cohousing open in June, 1994.

Since then, it has been home to 32 households of all ages, living in eight detached homes, nine duplexes, and two triplexes that range from 616 to 1600 square feet. The homes sit on about ¼ of the large 23-acre site that also includes open space, office building, workshop/artist studio, playgrounds, garden space, and a 4,500-square foot common building that acts as the center of community life. These shared and open spaces serve an important role in sustaining the health and connections between residents of all ages. Pioneer Valley is proudly multi-generational, and the mix of seniors, adults, and children in the community is a major draw for many current and prospective residents. On its website, Pioneer Valley Cohousing states that they are “continuously striving to maintain a robust waiting list that includes young families, retiring boomers, and the full spectrum of our diverse culture.”<sup>11</sup>

The longevity of this community demonstrates the stability of a cohousing model when members are committed, and clear governance protocols are in place. Unlike urban cohousing communities, which often face challenges finding and obtaining land, the original Pioneer Valley members were able to purchase a large and desirable property that could accommodate housing and a variety of shared spaces while reserving a large portion of the site as open space. In communities closer to Boston, land prices are far higher and would likely necessitate a more compact footprint. Towns interested in this type of housing should be flexible in their expectations for what a cohousing community looks like and understand that opportunities for cohousing need not be limited to parcels above a certain size.

<sup>10</sup> <https://www.cohousing.org/directory/pioneer-valley/>

<sup>11</sup> <https://web.cohousing.com/>

## DIGITALLY- ASSISTED HOME SHARING

Recent years have seen the rise of digital platforms aimed at facilitating alternative shared living arrangements. While these are not cohousing in the traditional sense, many operate on similar principles of intentional community living. One such example operating in Greater Boston is Nesterly, a home sharing service that matches over-housed seniors with compatible, often younger, housemates. Though the focus is intergenerational, hosts of any age may participate. Matches are made by Nesterly's staff of case workers, and the service also manages leasing arrangements between the homeowner and tenants. Unlike short-term vacation rentals, leases last a minimum of one month and are often long-term. Usually, a homesharing arrangement consists of only two people, so occupancy requirements don't come into play. Rental registry requirements are also not applicable because the owner of the home lives on site.

The City of Boston conducted an intergenerational homesharing pilot program in 2020, with Nesterly as its vendor. The program goals were to create supplemental rental income for seniors with fixed incomes and at the same time create affordable housing opportunities for graduate students with limited incomes, reducing social isolation for participating seniors in the process. The pilot project was small—eight pairings were made—but was considered a success by several metrics. The average rent during the pilot was \$700, well below market rents in Boston, and tenants often had the option to further reduce rent by assisting with errands or household chores. On the other hand, seniors received several thousand dollars in additional annual income, and many participants reported developing a fulfilling relationship with their homesharing partner.

Another variation on cohousing that has been enabled by digital platforms is professional shared housing developers that acquire and redevelop properties specifically for community-oriented living, such as Cohaus in Los Angeles or Open Door in several west coast states. These projects—many of which are single-family home conversions—typically feature private bedrooms and bathrooms with a common kitchen, living room, and outdoor space. The development company performs tenant screening and background checks and assists in finding a suitable shared housing match. Like traditional cohousing, these developments espouse intentional, community-focused living. Unlike traditional cohousing, they tend to be homogeneous in terms of age and household composition: the standard one-bedroom unit size precludes families, and the projects are most often marketed towards young professionals. Perhaps the biggest difference is that these developments are created by a business rather than formed organically by a group of individuals with a shared vision. Of course, there are benefits to this approach; the early involvement of development professionals eliminates many of the predevelopment growing pains experienced by many grassroots cohousing communities. And these developments do indeed fill a gap in housing supply by providing smaller, less expensive housing options for young adults interested in community living.

