



Cohousing and Affordable Housing

Creating Social Capital through Economic Integration

By Jim Leach, 4/19/16

Groups of households planning their future cohousing neighborhoods have traditionally sought diversity among their membership and future neighbors. Founding members are typically socially progressive and proactive about the role that diversity can play in creating a richer community experience and a better world. Cohousing communities have achieved much greater economic diversity than is found in other new residential neighborhoods.

Cohousing attracts proactive individuals, some who have substantial financial resources and others that can barely qualify to purchase a home and have limited income. The value of an individual or family's contribution to the quality of the neighborhood has very little relationship to their income or financial capability. In many cases the most valuable community members that contribute the most to the welfare of the neighborhood have the lowest incomes. In cohousing communities lower incomes are often due to career and lifestyle choices that are not related to their capabilities as community members.

Because cohousing has to date been such a small and little understood segment of the American housing market, communities, in order to grow their membership, have sought to be as economically inclusive as possible within a home ownership model. This has led to wide variances in size and prices of homes in the cohousing neighborhood and in the income range of the community members. In early projects, where there was no affordable housing either subsidized or required, the price variances were usually well over 200%, where the higher priced homes were over 200% of the lowest price ones. Many cohousing communities have helped their capable lower income members and by assisting them in getting into the neighborhood in creative ways ranging from renting portions of homes to outright economic assistance in purchasing.

In the past twelve years Wonderland Hill Development Company in collaboration with the City of Boulder Housing Authority has completed cohousing projects that have intentionally included a high percentage of permanently affordable housing units. These communities have very large price variances between the affordable units and the market rate units. In the Wild Sage community the affordable units were priced at \$80,000 to \$200,000 and the market rate units were from \$ 275,000 to \$450,000. At the Silver Sage seniors community the range was from \$125,000 to \$800,000. This extreme economic diversity has caused few problems to date, and in general has added to the richness and quality of life for all community members.

Cohousing communities tend to be relatively equalitarian and try to manage and minimize the common shared costs to the benefit of all. Self management and creative approaches to maintenance and other costs together with a reliance on a substantial amount of volunteered effort on the part of neighbors' keeps most HOA monthly dues within the reasonable reach of even the lowest income community members.

The cohousing movement has generated a great deal of expertise in good community building and collaborative decision-making process. This is important in building relationships and capitalizing on the diversity in a neighborhood. The cohousing common houses are frequently used for meetings and events that serve the larger neighborhood. The Holiday Neighborhood in Boulder and Highlands Garden Village in Denver are nationally recognized examples of how to do progressive mixed income housing, and how cohousing communities have added real and valuable social capital to their larger neighborhoods. Both of these very innovative New Urban and mixed income neighborhoods with high percentages of permanently affordable housing have important cohousing components included within them. In both cases the cohousing residents and their common facilities have made significant contributions to sustainability in their larger neighborhoods.

The Holiday Neighborhood where the Wild Sage and Silver Sage cohousing communities are located is a New Urban mixed use and mixed income development of which 40% of the homes are deed restricted and affordable to lower income residents. Residents of the permanently affordable homes at both Wild Sage and Silver Sage have assumed neighborhood leadership roles, contributing significantly to both the cohousing community's welfare and to that of the larger neighborhood.

Over the past 25 years the cohousing movement has learned a great deal about neighborhood community building and creating social capital. Intentional participation among neighbors is the key. Intentional neighborhood community building, as practiced in cohousing communities, creates deeper relationships between neighbors. When neighbors are connected and work together on a shared vision of sustainability through community, they benefit from their diversity in knowledge, skills, and experience. Neighborhood community building can be very satisfying, but it does require a significant commitment of time and effort, as well as a tolerance for compromise and collaboration. It may not have the quick and easy satisfaction of many material and entertainment attractions in our modern culture, but there is good evidence that these intentional neighborhood communities do generate greater happiness and social capital for their residents and their larger neighborhoods, and for a more sustainable American Culture.

The kind of cultural shift towards sustainability that Bill McKibben, Al Gore, and others are promoting needs to start at the grass-root level, with groups of individuals committed to lifestyle change and that influence each other and the larger communities they live and work in. Governments, local and national, large institutions, and large corporations need to support grass root change to a more sustainable way of living. As David Wann points out in his writing on sustainability; *"In the freedom based culture we Americans cherish, these larger institutions will not likely be able to drive the change fast enough."*

All of this is proof that a mixed income cohousing community embedded in a larger mixed income neighborhood provides lower income residents with social support and security that enables them to contribute greatly to and gain from the social capital of their neighborhood.