

# Senior Cohousing How-To Guide

## How to Create New-Build Cohousing



# Preface and acknowledgements

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For more information, visit:  
[http://communitycouncil.ca/seniors\\_cohousing](http://communitycouncil.ca/seniors_cohousing)  
<http://canadianseniorcohousing.com/>

This guide is a product of diverse backgrounds and unique experiences, based mainly on the experience of two of the founding members of BC’s first senior cohousing project, Harbourside in Sooke, BC. These founding members, Margaret Critchlow and Andrew Moore, created this guide to help make similar projects accessible and affordable to a wide range of communities throughout Canada.

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## **What is cohousing and how can it help address the needs of an aging population?**

An unprecedented demographic shift looms on Canada's horizon: an aging population means seniors will soon make up a large proportion of the nation's population – a change that will require many services and institutions to adapt and respond. Rather than seeing this shift as a burden to nervously anticipate, Canada's aging population can be viewed as an opportunity, and one that drives innovation.

A new senior housing movement has recently been brought to Canada: Senior Cohousing, which offers promise to address some of the needs, housing and beyond, for an aging population. More than simply a new design of housing, Senior Cohousing represents a conceptual shift in our cultural approach to aging and living in community.

Cohousing is an intentional community design that emerged out of Denmark in the 1960s, which combines the independence and autonomy of private dwellings with the advantages of common amenities and a village-style support system. The community is planned, managed, and often owned by the residents through participatory and democratic decision-making processes. Cohousing is a housing innovation with plentiful benefits, including social, environmental, and economic benefits. Cohousing has been adapted into "Senior Cohousing" to meet the unique needs of residents in their later years, which may involve an emphasis on universal design, accessibility, and safety, co-caring and mutual support, or whatever else may emerge to meet the needs of residents.

A movement is starting in Canada with the first senior cohousing project completed in Saskatoon and a second that opened in 2016 in Sooke, BC. The demand for this type of housing is demonstrated by the Sooke project selling all 31 units before construction started and having a substantial waiting list. More senior cohousing groups are forming across Canada including on Vancouver Island and in the Capital Regional District.

## **Steps toward building new cohousing communities**

It is often said that there are two wings to the unusual and beautiful bird that is cohousing community development. The grassroots, volunteer group that becomes the cohousing membership forms one wing. The other wing is the team of professionals whom the group hires to bring expertise to the project. The project itself is the body of the bird. Both wings need to unfold and fly together for a project to get off the ground and soar.

## Step 1: What if?

Cohousing communities often begin with potential members asking themselves a question: "What if?"

### **What if we could create more connection with our neighbours?**

What if we could live in smaller footprints but expand into large, shared common areas to enjoy food, music, activities, and guests? And for those in the second half of life, what if we could create an alternative to institutional facilities for aging well, an alternative we would like to live in now?



**A good starting point is to reflect on your values, your stage of life, personal health, financial capacity, and where you are in the housing landscape.** It is also worth considering whether you want to join an existing cohousing community or start a new one.

- ⇒ **Values, stage of life, and personal health.** Do you value privacy and also appreciate having a connection with others? Are you able to thrive in going about your daily activities without needing assistance? Are you ready to plan for the next chapter of your life? Experience suggests it's best not to wait until you feel old!

Family doctors see people every day who are "not ready" to consider changing their living arrangements. But it is often too late in many ways when they are finally ready to consider moving to an independent living or assisted living facility. Or worse, they may still not want to move and their children or others will choose the facility and orchestrate the move.

"Don't wait too long" is the recommendation. There may be no room in the facility you want, it may be too expensive, or you might need more care. Many say that the older you are the more challenging it is to make new friends and find your way in a new place. In creating Harbourside as a community with a focus on active aging, we invited people to consider us when they entered the "second half of life." The youngest Harbourside member joined at age 47, the oldest was 89 when she decided to live with her daughter in a two bedroom unit. Most founding members were active, energetic people in their 50s and 60s.

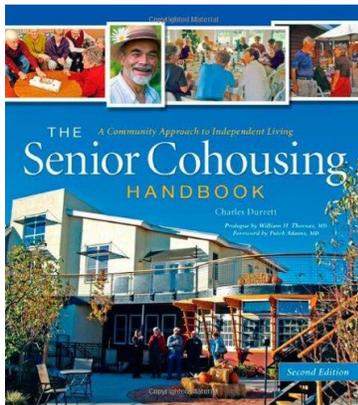
- ⇒ **Financial capacity and location in the housing landscape.** Do you have a large house that you could turn into a multi-household residential home "inspired by cohousing" or modeled on the "Golden Girls" TV show? Do you have funds to commit to the multi-year process of creating a new cohousing community or at least to purchase a home there at the completion of the project? Do you have bare land that you think would be suitable for and attractive to a new cohousing community? If so, what if you became part of a new cohousing project? If not, don't despair as

lower budget alternatives are described in the case studies of Affordability Models as well as in the section on retrofitting principles of cohousing in this Guide.

- ⇒ **What if you join a completed cohousing community? What if you create one?** For people with equity in a home, savings, and/or access to credit sufficient to purchase a home in the neighbourhood, creating new cohousing or buying into a completed cohousing community can be particularly appealing. One way to find out if cohousing is for you is to purchase or rent a unit in a completed cohousing community if you can find one with available units. An advantage of this path is that you don't have to spend years in meetings to plan and build your community. But that is also the downside of joining a completed cohousing project. Sharing the "what if" questions with others and co-creating your own community can be an immensely creative, powerful, challenging, and bonding experience.

Participants creating new cohousing have the opportunity to get the kind of community and housing that they want, and can afford. Each community reflects the priorities of the particular group of people who created it. It also represents the consensus decisions through which they give and take, smooth each other's rough edges, and arrive at choices that everyone can live with. No two cohousing communities are the same. The values of the group, its size and demographics, choice of site, building forms, and budget all work together to create unique cohousing communities that facilitate both privacy and community.

## Step 2: 'What if?' leads to 'why not?' through education



The first step that cohousing experts recommend is to educate yourself about how others have answered the 'what if' question. Some resources are listed at the end of this guide.

Kathryn McCamant and her partner Charles Durrett have written the definitive books on how to create cohousing for all ages based on the Danish models they have studied for decades and on their experience creating cohousing communities in North America since the early 1990s.<sup>1</sup> Their books provide an excellent starting point for anyone, ranging from the merely curious to those motivated to create new cohousing communities. (See more info in the Appendix.)

## Training

Durrett's *Senior Cohousing Handbook* (2009) is central to the Study Group 1: Train-the-Trainers workshops that Durrett offers in Nevada City California to support people starting senior cohousing groups to offer their own study groups on aging well in community. This course is now available in an [online format](#). New

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<sup>1</sup> Durrett, C. & McCamant, K. (2011).

cohousing groups, and established ones, benefit from skills training of many kinds including facilitation, communication, conflict resolution, meeting management, and consensus-based decision making.

Consider requiring a course as preparation for joining your community. Moore and Critchlow trained with Durrett then created a weekend course, *Aging Well in Community*, and offered it 13 times through Royal Roads University. Every household that became a Harbourside equity member was required to take it. The course also was popular with people who had no intention of joining cohousing but wanted to take some control over their aging scenario.

**Required course for Harbourside Cohousing: *Aging Well in Community* (Offered through Royal Roads University)**

*Aging Well in Community* uses experiential learning to highlight the opportunities, challenges, and difficulties of “aging in place,” and what advantages community offers in comparison to the alternatives. The course adapts senior cohousing, an established housing strategy in Europe but new to Canada, to completely reframe our societal expectations and options for aging. Community and creativity are keys to flourishing: learn how to grow old with passion!

Andrew Moore and Margaret Critchlow designed this course to help people plan for an uncertain future as they age. Participants share stories and experiences, knowledge and beliefs, fears and doubts, laughter, hopes, dreams, and aspirations. They become better equipped to make choices and plan their aging scenarios. The course helped people decide if aging in a senior cohousing community would support their vision of aging successfully.

**Learning Outcomes**

1. Get out of denial about aging and reframe your expectations
2. Recognize the importance of social connection
3. Develop a plan to flourish to the end of your life
4. Prioritize mutual support as an effective strategy for aging long and well.
5. Understand how more community creates more sustainability.
6. Become aware of your housing options.
7. Understand how you can adapt principles of senior cohousing to the living arrangements you want and can afford.

### **Education includes visiting existing cohousing communities.**

Visiting existing cohousing communities is a great way to learn about the possibilities and practicalities of cohousing. Furthermore, going on such a “field trip” is an enjoyable way to build connection amongst people who are getting to know each other as founding members of a new cohousing community.

You can locate the cohousing communities nearest you by consulting the Canadian Cohousing Network’s listings ([www.cohousing.ca](http://www.cohousing.ca)). On Vancouver Island, the completed communities are Harbourside (Sooke), Pacific Gardens (Nanaimo), and Creekside Commons (Courtenay). Other completed BC cohousing communities are in Robert’s Creek, Bowen Island, North Vancouver, Burnaby, Langley, and Nelson.

Cohousing communities generally welcome visitors by advance arrangement only. Some have a monthly potluck or open house at which the public is welcome. Many request a donation for giving a tour and/or hosting a Q&A.

### **Step 3: Who is invited?**

Over the years, countless small groups of good friends have talked about it over coffee or wine: “What if we started our own community where we could have our own homes but share some lively common spaces as we grow old together?” Very few of these get to Step 3, which is to broaden the discussion and see who else is interested in sharing their dream and grounding it in reality.

Cohousing is about invitation. It is not about sales pitches, marketing, or advertising. In more than four years, Harbourside spent less than \$1500 on outreach, yet “pre-sold” all 31 units before construction started. The project attracted curiosity and enthusiasm. Lots of free publicity flowed into raising public awareness about the project. A 30-minute documentary on CBC national radio in 2015 was simply the most dramatic example of the kind of interest that Harbourside’s “social experiment” in senior cohousing generated.<sup>2</sup>

### **The invitation**

It is important for founders to consider whom to invite, how to issue the invitations and, especially, to be clear about what you are inviting people to be part of. It is important to be able to share your vision with potential members as well as with officials, your larger community, and the general public.

Aspects of the invitation shift throughout the development process but some fundamental values remain important every step of the way. These values are:

#### **⇒ Believe in and demonstrate the power of a group.**

The core, founding members choose to cooperate on this journey together and to invest their time and money in a cohousing project because they share a vision of what can be accomplished together.

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<sup>2</sup> The Sunday Edition (2015).

They believe that what they create together is greater than what each could accomplish as an individual acting alone. Through shared risk-taking, commitment, shared experience, developing clear communications, and learning to make consensus-based decisions together, they grow to trust and respect each other. Their authentic connection will attract other people who are similarly drawn to the power of a high-functioning group that is creating cohousing.

⇒ **Be yourselves.**

Cohousing members quickly learn to be authentic in their communications. This manifests on many levels as the group forms, becomes adept at working together, and eventually lives in the completed community. At the level of "invitation," to be yourself means to present your project, for example at an information meeting, in a way that is natural and honest. Some of Harbourside's founding members were quite shy about speaking in public, so they read their portion of the information session from cue cards. Others spoke eloquently without notes. Both approaches were important to the effectiveness of these sessions. Members of the audience could see themselves in such a group, where people could be themselves.



⇒ **Be okay with difference.**

All that people need in common to be successful founding members of a cohousing community is a commitment to trust, respect, and cooperate with their neighbours and to purchase a unit on completion of the project. They don't need to think alike or share political, religious, or other values. Learning to accept differences without having to be right is a big step on the cohousing journey!

⇒ **Be clear about your values, mission and vision from the beginning so you are clear what your project is – and is not.**

Don't spend so much energy trying to perfect your mission and vision statements that you are unable to adjust and evolve as new members join the founding group. Harbourside, for example, started out as a 55+ seniors community; it soon relinquished the age restriction so that family members could join, but retained a strong value on "aging well in community." CDC's Ronaye Matthew often advised Harbourside members to "hold lightly" their attachment to particular priorities, and especially, outcomes. Part of the magic of group wisdom that can arise in the cohousing process is that no single member of the group could have predicted the solution that the collective came up with, and often it is better than any individual could have imagined.

⇒ **Make your invitation open and transparent.**

Let people know about your project through your networks. Word of mouth seems to work best. Invite them to a public information session, which your group might host monthly while you are building your membership. Experience suggests that information sessions are more effective and sustainable than responding to the interest of a few people at a time, which can dissipate volunteer efforts.

⇒ **Share an invitation to become an associate member** for those who want to learn more and see if your cohousing community is a good fit. See the following page for a description of the levels of cohousing membership recommended during development. Invite associate members to become familiar with the agreements you have made for your community, the money you have spent and plan to spend, the roles of volunteers and professionals. Invite them to join founding members in designing your community, even if they move on and do not become equity members. Their input will enrich the whole, whether they stay or go.

⇒ **Support those who want to accept your invitation to step into the “dance” of cohousing, and be willing to dance with them.**

A buddy system can work well, in which an established member of the group partners with a new Associate Member to address their questions and concerns, and to help them “get up to speed.” Buddies can support new members to locate and understand information, and to follow protocol or guidelines in meetings, in the use of email, and in other forms of communication as well as in conflict resolution.

⇒ **Create and maintain clear boundaries.**

Cohousing teaches the importance of “boundarying” in many ways. There are so many volunteering opportunities in cohousing that members could exhaust themselves if they did not learn to say, “no,” “not now,” or, as the saying goes in Polish, “not my monkey, not my circus.” Cohousing members learn to be honest with themselves and others about what they do well, and poorly, what they will take on, and won’t. An important skill is to learn to give honest feedback that is not meant or taken personally.

CDC offers a free “What it takes” slide show and a PDF on “What it takes to develop cohousing” for groups to use in early information sessions  
<http://www.cohousingconsulting.ca/resources.html>

### **Levels of cohousing group membership during development**

(Source: adapted with permission from CDC Frequently Asked Questions About Cohousing, posted on <http://harbourside.ca/project.html>)

Anyone may attend an information meeting as a visitor. After that there are two formalized levels of membership: Associates and Equity Members.

**Associate Member** - An Associate Member is someone who is considering joining the community and wants to find out more about the group. Associate Members pay a non-refundable fee (Harbourside's was \$125) to help cover costs for marketing, mailings, etc., and they have access to all information that relates to the community.

Associate Members are encouraged to attend business meetings and to participate on committees and task groups. This gives them an opportunity to get to know the members, to educate themselves about past decisions and the cohousing process, and to determine whether this life-style choice suits them. (Associate membership is generally limited to three months, but may be renewable in the early stages of a project.)

**Equity Member** - Equity Members are people who: (a) have a strong desire to directly influence the quality and design of their home and neighbourhood; (b) have a vision about community that is different from what can be found in conventional developments; and (c) are willing to take the time and make the financial commitments to realize their vision. Prior to committing to the process they need to feel comfortable with the other members, be knowledgeable about their responsibilities and obligations, and have the ability to pay for a home in the community. Some projects, like Harbourside, require that equity members have taken a weekend course to prepare them to live in the community.

### **Step 4: How do you make it real?**

Start early to ground the dreams in reality. Here are some key steps and considerations:

- ⇒ **Be sure to keep good records** from the beginning. Keep a clear accounting of money coming into and out of the project. Keep well-organized virtual and hard copy records of all your agreements and of documents.
- ⇒ **Be realistic about how much cohousing costs.** Creating cohousing costs as much as conventional housing, sometimes more if the project includes a lot of common space. Members need to be able to afford to purchase a home in the completed community. Having members

who cannot afford to do so is unfair to them and to the group. It can jeopardize the whole project's success.

- ⇒ **Open a bank account and start charging members.** One way to begin to ground a project and introduce members to the need to pay their way is to open a low fee, "community" account at a local bank or credit union. Collect money from members to cover the costs of particular expenses – e.g., workshops, consultants fees -- and begin collecting a fixed monthly amount (e.g.. \$30) from each household for incidental costs such as refreshments, meeting room rentals, or photocopying.
  
- ⇒ **Consider creating some non-market housing.** Some cohousing communities have been able to create a few below-market homes by removing the land cost from those units. Where the land cost is high, this has reduced the home cost by about 20%. CMHC provided grants and no-interest loans to Belterra Cohousing on Bowen Island and to Harbourside Cohousing to support the inclusion of non-market units. New groups may want to explore other avenues, such as service clubs, private foundations, and partnering with social housing providers or municipalities to create more affordable housing. At present, **the bottom line is that funding for a new cohousing community ultimately comes from members' equity investments.**

#### **Why does cohousing cost more than conventional housing?**

Although homes in a cohousing community are often more compact than comparably priced conventional housing, the common amenities are much more extensive. Gardens, play areas, workshops, and especially a Common House add huge value to members' quality of life but also increase the project's cost. At Harbourside, the average home (845 sq ft) cost \$375,000 (before GST), but is supplemented by an almost 4000 sq ft Common House with guest rooms, kitchens, entertainment spaces, a Care Suite, other multi-purpose rooms.

Desire for energy and resource conservation, as well low utility costs, motivates many cohousing communities to include "green" features that increase initial costs but can reduce the long term operating costs substantially. Harbourside is Built Green Canada Gold standard with Energuide ratings for its seven buildings in the 80s. Some older cohousing communities have retrofitted to add solar hot water and/or heating systems and reduce energy costs.

- ⇒ **Keep developing group skills.** Cohousing invites members to develop skills that challenge individualistic and adversarial aspects of mainstream culture. Instead of valuing democratic outcomes that can leave 49% out in the cold, cohousing makes consensus-based decisions that everyone can live with. Instead of avoiding a neighbour with whom you are in conflict, cohousing sees conflict as an opportunity for growth.

At the simplest level, cohousing meetings feel and sound different to what most of us are used to. People “check in” at the beginning to say how they are feeling – for example, “I’m sad because my dog died,” “I’m full of energy from swimming this morning”. They then follow an agenda led by a volunteer facilitator. People speak one at a time and listen to what each other has to say. They don’t come into a meeting with their minds made up. There is no yelling, eye rolling, or muttering under the breath. They end the meeting on time and often share food afterwards. This makes the many meetings required to create cohousing not only bearable but actually enjoyable.

This kind of meeting can be unusual for some but it comes to seem normal with practice. Members become socialized into the customs of meeting management and consensus-based decision making. Their rough edges begin to wear smooth in the “rock polisher” of cohousing. Cohousing members benefit from clear communication guidelines that everyone agrees to. As they form, groups need to develop clear decision-making procedures and agreements about fundamental aspects of their community – for example, age restrictions, pets, wheelchair accessibility. Bringing in experts to hold workshops can help develop a group’s skills in meeting management, communication, facilitation, conflict resolution, public speaking, and more.

- ⇒ **Build and sustain momentum.** There will be a few members in the early stages of most cohousing projects who fear that the group is moving too fast. This can be connected with a reluctance to commit money and/or time to the project, and ultimately a reluctance to live in the resulting community. While it is important to spend money prudently, and never to spend more than is appropriate to the stage the project has reached, if the group looks deeply at fears about going too fast, they often prove groundless. Cohousing projects take years to come fruition, and especially for seniors who may feel “too old to buy green bananas,” as Chuck Durrett likes to say, there is no time to waste.

## Step 5: Where and how do we want to live?

Giving serious consideration to where you want to locate your community and exploring different housing forms and styles helps to build the group. Most groups enjoy this process, unless and until it results in a hard decision about which site they want and can afford.

- ⇒ **Find a site. Rather than looking at property right away, it can be helpful for a group to agree first on site selection criteria.** First, the site needs to be suitable for multifamily residential housing. Can members agree on a region or neighbourhood? Do they want an urban or rural location? Is walkability to amenities important? Connection with transit? With nature? How important is access to green space? Water or mountain views? Are you content with a compact city lot? Would you consider purchasing a “sow’s ear” to turn into a cohousing “silk purse”? Do you want to purchase an existing facility – e.g., a resort – for conversion/expansion into cohousing? How many units do you want to build? What building forms would you consider – single family homes, duplexes, etc. What can your group afford?

- ⇒ **Visit open houses, talk to realtors and developers** to find out what you can get for the money you plan to spend. Identify what potential sites are available in your price range. Look at house forms and floor plans and consider the range of choice your community might offer.

As you begin to identify potential sites, consult Official Community Plans, Zoning Bylaws, and other documents that prioritize growth in particular areas. Talk to a municipal planner to find out what is possible on a particular site. Pick the low hanging fruit. Even a site that is easy to develop will take a great deal of time and energy. It is seldom worthwhile to try to build cohousing where the neighbours, the planning documents, and the zoning laws don't want it.

- ⇒ **Plan the size of your community** taking all of the above into account. An expensive site may need more members and thus more homes to pay for it. A project with a lot of momentum may attract a lot of members. The values of your project also may affect its size. "Never build a cohousing community with more than 50 adults," insist the Danes.<sup>3</sup> Durrett and McCamant recommend that cohousing projects average between 15 and 34 households. Senior cohousing communities tend to be smaller, rarely exceeding 25 households in Denmark.<sup>4</sup>

**For those ready to take a leap of faith, 'what if' turns into 'why not?' and you are ready to open the other wing of the cohousing bird and take flight.** Before you buy land, take the next step and connect with a potential cohousing project manager who can liaise with the other professionals that will soon be needed for your project to move ahead smoothly.

## Step 6: What professionals do you want/need for your project?

Do not try to go it alone. That is the advice of experienced cohousing groups: professionals are essential to the success of cohousing projects.

A **project manager** is required because any development project these days is complex, tends to cost millions of dollars, and will require a wide range of professionals. Cohousing development is particularly complex, so a project manager who has experience in cohousing is especially important. Harbourside's professionals included: archaeologists, an architecture firm, a code consultant, construction management, an energy advisor, a landscape architecture firm, Cohousing Development Consulting's project management, surveyors, five kinds of engineers, a traffic safety study, a sewer serviceability study, and at least four other consultancies.

Project management may seem expensive but it is essential to success and will save a group both time and money through skillful shepherding of the group's resources. A good project manager can also

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<sup>3</sup> Durrett, C. & McCamant, K. (2011), p. 31.

<sup>4</sup> Durrett, C. (2009), p. 85.

support the group to develop communication, governance, and decision-making skills and agreements. Most importantly, skilled project management can make the difference between a success story and the many sad stories of projects gone wrong.

Some cohousing projects in the US are partnerships between a grassroots, founding group of members and a professional developer. The developer takes much of the risk in exchange for some control over the process and product. Professional developers also expect a profit whereas future residents build cohousing at cost. The amount of a developer's profit varies but can be in the 20% range. In Canada, most successful groups rely on skilled cohousing project management to guide members through the process of developing their homes at cost, without a developer's profit while managing risks.

### **Can Developers create “real” Cohousing?**

Cohousing offers an extraordinary opportunity to those hungry for the adventure – and the shared risk – of co-creation. Developers who genuinely want to create cohousing will prioritize social values over personal gain. They can reduce their risks greatly by partnering with an owner group that will purchase all the units. Presold units remove the risk to the developer of whether the units will be absorbable by the market. Cohousing can be appealing for a developer because members provide equity that is willing to be at risk. Therefore, a developer may be willing to accept less profit. Cohousing developers should keep the preservation of the owner group's capital at the forefront, creating good boundaries that constrain complexity and keep costs manageable for the members while welcoming creativity and encouraging community skills. Successful cohousing developers will get back to basic cohousing principles, work from the beginning with the potential residents, invite them to put their time and money into the project, and allow them to be equal partners in the decision-making that creates the physical and social community.

### **“Cohousing-inspired” Communities**

Developer-led projects inspired by cohousing sometimes look and feel much like grass-roots cohousing communities to the casual visitor. The design may encourage casual interaction, homes may be compact and common spaces may be expansive, cars may be consigned to the periphery. But if the homes are built first, and the residents are found later – long after any chance to influence the design, invest their money in the project, or build community with each other – the result is not really cohousing.

For example, Pocket Neighbourhoods, groupings of small homes around a common area, can be disappointing to buyers who expected a stronger sense of connection with their neighbours. After spending about 20 nights over the past few years in Pocket Neighbourhoods, Charles Durrett points to the source of that disappointment: “People don't really know each other; therefore it's impossible to care for, much less support, each other anywhere near to that of cohousing. I'd say about 1% as much.”<sup>1</sup>

**To select a project manager**, it is helpful to visit their websites, identify the cohousing communities they have completed, the ones they have under development, and other kinds of multifamily residential housing in their portfolio. Talk to people in the communities where they have worked. What is the project manager's success rate? How long has it taken to complete their cohousing communities and sell all the units? Do they listen to the group and are they able to translate what they hear so that the resulting community is what the group wanted? Do they also make sure the group understands the consequences of potential choices, so that they get a project they can afford? Does the project manager exhibit both left and right brain skills? For example, can this person model how the group can respond to “difficult” members and also discuss floor space ratios with a city planner?

- ⇒ One way to get answers to your questions is to **make a group field trip** to meet the potential project manager and have a Q&A session. Usually they will offer such an introductory meeting at no charge.
- ⇒ A next group's step might be **to invite a potential project manager to undertake a piece of work for the project**. For two ‘big picture’ possibilities consider a “[Getting Your Community Built](#)” workshop and/or a [Feasibility Study](#) (see following pages 16-17). Experiencing the potential project manager's style, energy, knowledge, and ability to connect with your group can help the cohousing development company and group members decide if this is a good fit and if there is potential for a longer term, project management relationship.

### **Example of McCamant & Durrett Feasibility Study**

Source: <http://www.cohousingco.com/services/project-feasibility/>

“Our first step in the design process is to examine the issues that will determine the project’s feasibility and the best strategy for proceeding. We use tools such as a working Feasibility Site Plan that can help you explore the issues and evaluate the feasibility of potential sites, analyze a site’s constraints and opportunities, and determine the best approach for developing your project on a specific site. We also evaluate: Is there a group? What can the group afford? Can it be built for that cost or less?

“By addressing the many feasibility questions up front, you can avoid costly and frustrating surprises down the road. We help the group develop and enact an overall strategy that will result in a successful project.”

Here are some more points that Durrett urges groups consider:

- What will be the development costs associated with a particular location? The housing costs?
- Multi-family zoning – what exists? What can be rezoned? What can’t?
- Where are the desired services, neighbourhoods, and transportation links?
- How do we find sites not on the market? Who can work with us on that?
- How do we know if a site has toxins on it, and how would we remove them?
- How much should/would earthmoving and infrastructure cost on and off the site?
- What other factors need to be considered? e.g., wetlands, archaeological remains, bird habitat.
- Budgets!

(Source: Charles Durrett, 2009, *The Senior Cohousing Handbook*, chapter 6.)

### **Example of CDC Getting Your Community Built Workshop**

(Source: <http://www.cohousingconsulting.ca/services%20gib.html>)

Each workshop is custom designed based on the needs of the group. The following gives an overview of what is typically covered:

- Overview of the essential elements in a cohousing development process:
  - what it takes, summary of the typical steps,
  - where the money comes from,
  - typical timeline,
  - roles and responsibilities of members and professionals
- Overview legal structures and how they relate to financial viability
- Phases of membership, overview of the requirements, obligations and responsibilities
- Working together, building community
  - organizational structure,
  - decision making
  - information systems
  - outreach, finding and educating members
- Development finance
  - Overview development proforma,
  - establishing feasibility,
  - identifying potential costs,
  - financial phases and cash flow timeline
- Analysis of group financial potential
- Development strategies
- Tour potential sites
- Initial review opportunities and challenges for the different sites identified
- Overview of the typical process and requirements for securing a site

**The process of creating cohousing is iterative.** One exercise that illustrates the iterative nature of cohousing and grabs members' attention in many a Getting Your Community Built workshop is this: 75 pieces of card stock are handed out to the members, then called for one at a time to create a visual timeline for their project on the floor. The 75 steps just take the project to construction start! Frequent "cash calls" are interspersed among items like "determine membership threshold," "determine decision-making structure," and "survey group's financial resources." It is daunting, but then you find your project moving along the timeline, step by step! With strong resources, excellent management and luck, some groups complete the entire process from "what if" to move-in within a couple of years -- many take longer.

Groups can benefit early on from participating in such a workshop. You will learn how working with professionals can support your group to move forward. Some things that a cohousing professional can offer a group initially are to learn how to build membership through clear and transparent agreements about decision making, membership, and members' financial commitments.

## Step 7: Design and build the community

Together, the two wings of the bird – the member group and the professionals – structure, design, and build the community as well as create the culture that sustains it. Each project manager or developer will recommend a particular financial, legal, and organizational structure and process. They will adjust these to suit the needs of the particular project, and to reflect what they learned managing earlier projects. One size does not fit all but there are common themes.

### Financial concerns

- ⇒ **Project manager costs:** A project manager should be willing to clearly identify a scope of services and enter into a contract with the cohousing group for a fixed price, plus disbursements. If he or she will only work for a percentage of the project costs, be aware that the more expensive the project is for the group, the more the project manager benefits. Expect to spend more on project management than you do on any other professional because excellent management is essential to a cohousing project's success.
- ⇒ **Members' financial standing:** Early in the feasibility phase, someone needs to identify whether potential members have the capacity to purchase a home in the project by completing a confidential questionnaire about their net worth. The questionnaire can be similar to one for applying for a loan from a financial institution.

Each equity member household (see page 10 for [levels of membership](#)) makes a required investment in the project which becomes a downpayment on their homes. An essential role that the project manager plays is to work with the group to develop a financial plan that meets the group's needs and the project's requirements.

### Legal structure

As Durrett notes, a fundamental difference between cohousing and conventional development is that cohousing members generally pool their equity and form a development company to create cohousing. This development company is usually a standard company or corporation (LLC in the US) drawn up by a lawyer who is familiar with cohousing. In Durrett's words, "The LLC assumes the role of the developer, negotiates with the lender, buys the land, and hires the architect. When the project is completed, each individual resident then 'buys' their house from the LLC, and assumes responsibility for their own mortgage."

The legal structure changes on completion of construction when members take possession of their units. In the US, this is often a Home Owners Association. In Canada, it is most commonly a condominium

structure (called strata title in BC) in which individuals own the interior of their units as well as a share of the common property.

## Managing information

The group needs to organize effectively, learn to communicate well, and manage information. CDC creates private websites for groups they manage. For example, on Harbourside's website, which only associate and equity members could access, all of the group's agreements and decisions were stored. The group's materials were organized in folders under the three main committees that met monthly with the project manager: (a) Community Building; (b) Design; and (c) Legal and Finance. Websites like this become the knowledge base for the group during development, its archive once the project is complete, and can be redefined after move-in to continue to serve the residents.

## Participatory design

The member group works with the architect and other professionals to design plans for the site, units and common spaces that they want and can afford. They do so within the parameters of local zoning and municipal/regional bylaws. Member participation is a hallmark of cohousing. The architect must be comfortable and skilled at working with up to 50 diverse people. Interestingly, some of the members most involved in the design process may be associate members who leave the group, yet their input can be valuable as it may be their ideas that attract latecomers to the group.

Design workshops for members with the architect and project manager are a hallmark of the cohousing development process. In six or more workshops, participants co-create the site plan, plan the common amenity buildings and outdoor spaces, design the residential buildings, develop the unit plans, and settle on a landscape plan.



## Conclusion

With two successful senior cohousing communities in Canada and more in the planning stages, it is now clear what groups need to do – and not do – to succeed. This Guide has offered you the basics that you need to create one wing of your cohousing bird. It also has emphasized the importance of the other wing, the professionals, who are essential to any cohousing project's success. Lift-off for a new cohousing project occurs when a skilled professional wing combines with the enthusiastic wing of a member group with diverse skills, financial commitment, a willingness to take risk, and an appetite for learning. Cohousing for seniors is now a well-established flight path that we hope this Guide will support others to follow.

## What to do and what not to do in creating cohousing (in no particular order)

DO	DON'T
<b>Do be inclusive - Invite associate members to fully participate in the group. Welcome new households to get to know the group and see if it is a good fit.</b>	Don't be too choosy about membership criteria. Be yourselves, as founders, and like-minded people will want to join you. Don't encourage differences between founders and newer members.
<b>Do practice integrity &amp; transparency – members need to see where the money has gone, understand the budget, know what agreements have been made, and have confidence in what they are buying into.</b>	Don't be casual or covert in your book-keeping. Don't keep secrets and don't be vague or incomplete in sharing knowledge among members, even the newest ones.
<b>Do create equal relationships among group members – leadership and decision-making in cohousing is nonhierarchical</b>	Don't allow anyone to have more power than others. Members who have invested more money than others should be compensated financially. Generally, landowners need to sell their land to the project and become ordinary members.
<b>Do retain a cohousing project manager early on, and work with other professionals who understand cohousing</b>	Don't think for a minute that you don't need professionals, even if group members have some professional skills
<b>Do build the group before and during the site acquisition &amp; the design processes</b>	Don't focus so much on the site that you forget to build group skills or focus on the group for so long that it loses momentum without a site.
<b>Do remember that each project is unique. It should reflect what that member group agrees to, and what it can afford.</b>	Don't forget that greater complexity usually means greater costs.
<b>Be careful to ensure that new equity members understand the commitment they are making to purchase a unit in the cohousing community</b>	Don't allow equity members to leave without consequences
<b>Know what you don't know - Do consult professionals to provide answers to specialist questions/requirements</b>	Don't be someone of whom it is said, "They knoweth not that they knoweth not."
<b>Do stay grounded in building both the housing and the culture.</b>	Don't let dreams prevail over what is realistic and do-able for this group at this time in this location

## Cohousing Resources

### **BC Housing**

BC Housing provides a list of housing options for seniors and information on how to apply for specific housing programs such as Home Adaptation for Independence program, Shelter Aid for Elderly Renters, Assisted Living, Seniors' Supportive Housing, Seniors' Rental Housing and Subsidized Housing.

<http://www.bchousing.org/Find/Senior>

### **BC Hydro**

Power Smart program of BC Hydro provides tips, tools, advices, rebates, resources and technical expertise for improving home efficiencies to residents, businesses, builders and developers.

<https://www.bchydro.com/powersmart.html>

### **Canada Mortgage and Housing Corporation (CMHC)**

Aging in Place initiative of CMHC offers information on accessible homes for independent living and adaptable homes for meeting changing needs of the population.

<https://www.cmhc-schl.gc.ca/en/co/acho/index.cfm>

### **CMHC: Maintaining Seniors' Independence Through Home Adaptations: A Self-Assessment Guide (1993)**

A guide detailing specific accessibility features that can be added and installed to homes to help support independence.

<http://www.cmhc-schl.gc.ca/odpub/pdf/61087.pdf>

### **CMHC: Study of the Cost of Including Accessibility Features in Newly Constructed Modest Houses (2015)**

CMHC study on economics of providing accessible features in houses at construction phase  
To help us better accommodate our aging population, dwellings can be built or modified to allow residents to live and age at home. This research highlight shows how the actual costs of including important accessibility features in new homes while not insignificant, could be much lower than adapting the home after it is already built.

<https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?lang=en&cat=190&itm=11&fr=1470939745439>

### **Canadian Cohousing Network**

A registered non-profit organization that promotes creation of cohousing communities as a model for sustainable development by raising public awareness and by bringing people together to form communities. The website also provides information on completed and forming cohousing communities in Canada.

<http://cohousing.ca/>

### **Canadian Senior Cohousing Society (CSCS)**

Canadian Senior Cohousing Society website provides information about well-established international models of senior cohousing and new ideas for active aging in Canada. Aging Well in Community courses are listed in the website.

<http://canadianseniorcohousing.com/>

### **Cohousing Company, McCamant & Durrett Architects**

The website provides information on cohousing projects, workshops, events and books by the people who introduced the term cohousing in North America in 1980s, Charles Durrett and Kathryn Michiko McCamant.

<http://www.cohousingco.com/what-is-cohousing/>

### **Cohousing Development Consulting**

"CDC is a full service consulting firm providing development management services, specializing in environmentally and socially sustainable projects of enduring beauty and quality. CDC provided start-up, project management, marketing administration and community building services for most of the completed cohousing communities in Canada, working with groups from the initial forming stage to move-in."

<http://www.cohousingconsulting.ca/>

### **Share the Care**

When someone needs a lot of support, this model provides a template for organizing care and reducing caregiver fatigue.

<http://sharethecare.org/>

### **Study Group 1: Training the Trainers Workshop**

Training by McCamant & Durrett Architects, now available online. Future residents have an opportunity to learn to work together to achieve common goals and develop a cohousing community, with expertise and guidance from professionals in relevant fields including: sustainability, finances, policy, builders, developments, community organizers, researchers, medical professional, and more.

<http://www.cohousingco.com/services/studygroup1-2016-training/>

### **Cohousing books:**

- McCamant, Kathryn and Durrett, Charles (1994). *Cohousing: A Contemporary Approach to Housing Ourselves*. Ten Speed Press.
- Christian, Diana Leafe (2003). *Creating a Life Together: Practical Tools to Grow Ecovillages & Intentional Communities*. New Society Publishers.
- ScottHanson, Chris and ScottHanson, Kelly (2005). *The Cohousing Handbook Revised Edition: Building a Place for Community*. New Society Publishers.
- Christian, Diana Leafe (2007). *Finding Community: How to Join an Ecovillage or Intentional Community*. New Society Publishers.

- Durrett, Charles (2009). *Senior Cohousing Handbook: A Community Approach to Independent Living*. New Society Publishers.
- McCamant, Kathryn and Durrett, Charles (2011). *Creating Cohousing: Building Sustainable Communities*. New Society Publishers.