

EMBRACING COHOUSING: ADVANCING SOCIO-ECOLOGICAL HOUSING MODELS FOR THE FUTURE

Cordeiro B.A., Szczygiel N., Dias A.A.C. *

Abstract: The existing challenges posed by sustainability, population aging, and social disconnection demand comprehensive actions from policymakers, organizations, and individuals. Cohousing offers a promising solution as an intelligent, sustainable, and socially oriented housing model that addresses these challenges simultaneously. This study aims to enhance our understanding of the successful creation, development, and management of cohousing communities. Through 19 in-depth interviews with representatives from nine communities across six countries, the data was analyzed using content analysis and the Atlas TI software. The findings stress the importance of raising public awareness, collaborating with policymakers and financial institutions, and involving skilled professionals. Additionally, the study highlights the pivotal role of management in the entire process of establishing and maintaining cohousing communities, as well as shaping their overall strategy.

Keywords: cohousing, aging, community, well-being, sustainability, management

DOI: 10.17512/pjms.2023.27.2.04

Article history:

Received March 22, 2023; *Revised* April 22, 2023; *Accepted* April 30, 2023

Introduction

The global and European demographic phenomenon has been undergoing significant transformations. One notable change is population aging, characterized by longer life spans and lower birth rates (Azevedo, 2020). While this sharp rise in human longevity represents a vast array of achievements, in medicine, humanity, technology and knowledge, among others, (Bárrios et al., 2020; Fonseca, 2021), it is also regarded as a challenge for modern societies. Older people live longer, are more qualified, more informed, make better use of new technologies and have smaller social networks than in the past (Rašticová et al., 2019; Rosa, 2020; Zając-Jendryczka, 2013). Such transformations have influenced several phenomena such as the increase in social isolation, which has a direct (and negative) impact on people's lives (Evans et al., 2019; Lara et al., 2019).

* **Bárbara Abreu Cordeiro**, DEGEIT, University of Aveiro, Portugal;

✉ email: barbara.cordeiro@ua.pt,

ORCID: 0009-0007-4418-5157

Nina Szczygiel, GOVCOPP, DEGEIT, University of Aveiro, Portugal;

corresponding author: nina.szczygiel@ua.pt,

ORCID: 0000-0001-5026-1629

Ana Alexandra da Costa Dias, GOVCOPP, DEGEIT, University of Aveiro, Portugal;

✉ email: anadias@ua.pt,

ORCID: 0000-0003-3259-1602

Conversely, one cannot deny the overreaching impact of the current housing crisis exacerbated by rising inflation and interest rates that are putting a strain on low- and middle-income households and challenging their capacity to pay rents. Housing is a fundamental right and a determinant of health, thus decent and dignified housing should be ensured to all people, adapting it to their needs as they age (OECD, 2021). With the evident preference of individuals to age and experience the later stages of life surrounded by people and places they are familiar with, the notion of “aging in place” has gained significant momentum. This concept revolves around the idea that, when possible, people should have the opportunity to reside in their communities until old age, while maintaining safety and independence. Emphasizing aging in place as a primary option brings many benefits, including enhanced social inclusion and emotional fulfilment (Fonseca, 2018)

Cohousing emerges as an affordable and sustainable housing alternative, capable of reducing loneliness and improving quality of life, and promoting aging in place (Hopwood and Mann, 2018; Pupilampu et al., 2019; Realdania, 2020). Beyond its impact on residents, cohousing has positive implications for the wider community as well, serving as a response to urban policies that foster social cohesion, cater to the needs of the aging population, and create healthier living environments (Tummers, 2015). Nevertheless, the process of creating this type of housing model is complex and time consuming (Scanlon and Arrigoitia, 2015), thus, it becomes important to examine the experience of existing cohousings in order to improve current practices and reduce construction time so that it can be implemented more efficiently and extensively. This paper aims to meet this research gap and to identify fundamental aspects to be considered when creating a successful cohousing community in order to identify the major challenges in the construction, as well as the main characteristics and underlying legal, social, and financial structures.

Literature Review

Cohousing can be viewed as a deliberate community arrangement where a collective of individuals choose to live together, fostering a sense of cooperation and mutually sharing resources and principles (Foundation for Intentional Community, 2021). According to certain authors, cohousing encompasses a range of housing structures that are economically affordable socially inclusive and environmentally sustainable at the same time (Czischke et al., 2020; Fromm, 1991; Lang et al., 2020). In this understanding, cohousing is a specific type of collaborative housing, which falls under a larger umbrella term.

The concept of cohousing originated over half a century ago in Denmark as a philosophy of cooperative housing designed to enhance social well-being of individuals (Lietaert, 2010; Priest, 2015). The catalyst for the idea was an article advocating raising children in an environment with multiple parental figures (Priest, 2015). The original Danish term for cohousing, *bofællesskab*, translates to “living community” and was developed with two primary objectives in mind: first, to

enhance the social well-being of residents, and second, to alleviate the burden associated with daily responsibilities, thus reducing burnout (Lietaert, 2010).

Cohousing is a flexible arrangement that has evolved over time in response to changing social dynamics. Put differently, its development has not followed a linear trajectory but has rather been influenced by societal shifts. During the 1970s and 1980s, cohousing communities emerged in countries such as the Netherlands and Sweden, and in the 1990s, the concept gained further traction and expanded to Canada and the United States (US) (Durrett, 2010; Lietaert, 2010) (Durrett, 2010; Lietaert, 2010), having grown the most in the latter (Lubik and Kosatsky, 2019). The vast majority of cohousings on the American continent are based on private financing, not on rent or state-financing, as opposed to the model usually adopted in Europe (Ruiu, 2016). More recently, cohousing projects have extended beyond the initial geographical localizations, reaching several European countries (Lietaert, 2010). This more recent increase of interest in cohousing can be, at least in part, attributed to failure of the real estate sector to address the need for a balance between social interactions, privacy, autonomy, and economic feasibility (Hunt, 2007).

In addition to being a housing model that prioritizes cooperation among its residents (Vestbro, 2010), cohousing is characterized by six distinct features that set it apart from other forms of collaborative housing (Durrett, 2009). The first aspect is the process itself, which entails residents actively engaging in the entire development process right from the project's inception. The second is the deliberate neighbourhood physical design, given that it is what encourages a sense of community (Durrett, 2009). Common facilities are, perhaps, the most distinctive mark of cohousing since they translate the common vision of lifestyle and the degree of interaction between residents (Lietaert, 2010). Another important feature is that each family has their own living space, typically of smaller dimension than traditional dwellings. This is because the emphasis is placed on shared common spaces, such as the kitchen and dining room, located in the common infrastructures and making them a vibrant centre of the community (Durrett, 2009; Lietaert, 2010). The fourth distinguishing attribute pertains to the residents' full engagement and responsibility of the cohousing management. The decision-making process and responsibilities are collectively allocated among all adult residents, without any predetermined leadership or hierarchical positions. Finally, each resident's sources of income are personal and there is no intention to generate profit within the community.

Despite all its benefits, developing a bottom-up cohousing community takes a lot of planning, organization, and time. In recognition of these challenges, several authors have provided valuable insights on how to shorten the duration of this process and guided individuals on the optimal way to community creation (McCamant and Durrett, 2011; ScottHanson and ScottHanson, 2005). The first major step in establishing cohousing is to assemble a group of individuals who share the desire to live together and foster a sense of community. It is vital for future residents to articulate their collective vision and aspirations, as they are the ones who can

effectively communicate what they want for their community. To define the community development and construction process, it is useful to work with a developer in order to reduce costs and risks. According to McCamant and Durrett (2011), developers play a crucial role in cohousing projects. They are responsible for envisioning the potential of the project, possessing the expertise to navigate the development process and manage associated risks. Developers should also have a business perspective, enabling them to coordinate the day-to-day tasks and activities related to the project. Additionally, being familiar with available financing options is an advantage. In summary, developers bring a range of skills and resources to the table, ensuring the successful realization of the cohousing community. This way, the acquisition of the land, the negotiation with banking or financing institutions and the management of legal bureaucracies can be ensured (ScottHanson and ScottHanson, 2005). However, the whole process, combined with the still widespread lack of knowledge of the general population and decision makers about the concept, becomes long and with several challenges along the way.

Research Methodology

Given the exploratory nature of the study, a qualitative methodology based on case study was adopted. Moreover, to increase the robustness of the study, the authors decided to analyze more than one cohousing community, therefore, to rely on a multiple case study. The research took place in 2020 and 2021. Approached communities were selected from several databases, including the Canadian Cohousing Network, The Cohousing Association of America, UK Cohousing Network, Kollektivhus NU, Bofælleskap and Foundation for Intentional Communities. For the inclusion to the study, communities should meet three criteria: (a) varied context (rural, suburban, and urban); (b) different types (senior and multigenerational); and (c) diverse geographic locations (different countries), ensuring that they were specifically categorized as cohousing and not any other form of intentional community. A total of 46 communities were selected and contacted via email between June and August 2020. Those communities that showed interest and met the inclusion criteria were contacted again by the research team between April and June 2021. As a result, nine communities participated in the investigation. Data for the study were gathered through semi-structured interviews conducted with individuals who were founding members, had actively participated in the planning and construction phase and currently resided in the community. A total of 19 interviews were conducted until new insights were no longer emerging (Braun and Clarke, 2013). This created a final sample of participants who shared experiences of creating and living in a cohousing community. Prior authorization was obtained to record the interviews for transcription and analysis purposes.

The interviews were conducted online using a digital platform and had an average duration of one hour.

Following transcription, a second reading was conducted to correct for errors. Each respondent was assigned a participant code (FM) and a number that respected the

chronological order in which the interviews were conducted. Data triangulation was achieved through the use of multiple data sources: as data were collected from various individuals and communities, diverse perspectives emerged, and validation of the data was possible.

Performed latent content analysis was intended to reach an interpretive level. As a result, six main categories (i.e., major challenges, legal terms, financial models, banking institutions, local power, and physical organization) were defined. Some of the subcategories generated deductively, while others emerged inductively, indicating a mixed approach to analysis.

To facilitate the content analysis process, the ATLAS.ti software (ATLAS.ti, 2022) was employed. This software allows for the integration of data from various sources, such as text, video, images, and geospatial data, and provides intuitive graphics to organize complex information based on the researcher's requirements (Freitas et al., 2017).

Research Results and Discussion

From 46 contacted communities, 9 cohousing communities agreed to participate in the study, resulting in a total of 19 individual interviews with the residents. Of the total sample, 58% were female (N=11), 63% were 70 years old or older (N=12) and 37% were still employed (N=7). Moreover, 90% (N=17) of respondents had higher education, and all reported to be from the middle or higher socio-economic class, according to their average salary/pension and the context of the country in which they lived. Regarding marital status, 68% (N=13) were married and only 16% (N=3) lived alone.

At the community level, from 9 interviewed communities only one identified itself as a senior cohousing while the others were intergenerational. The analysis of different cohousing communities revealed a significant variation in the age of residents, spanning from a few months of age to individuals as old as 95 years. The number of households within each community also varies, ranging from 18 to 54, with a corresponding number of residents ranging from approximately 45 to 200 individuals. The duration of community creation, from the planning phase to the opening day, also varied significantly, taking anywhere between 2 to 13 years. On average, the construction phase alone took almost 7 years, indicating that the process of establishing a cohousing community is indeed time-consuming and requires substantial dedication and perseverance (Gómez et al., 2020).

When it comes to the significant obstacles faced by most communities, the primary hurdle revolved around individuals. There were two particular issues that emerged: firstly, encountering challenges in finding people who were genuinely interested in residing in a cohousing setup, and subsequently, grappling with the ongoing task of maintaining a cohesive community. Secondly, inherent conflicts stemming from

social coexistence and a lack of effective communication added to the complexity of the situation.

In regard to Major Challenges, the difficulty in finding people interested in living in cohousing was identified by five interviewed communities, having been considered one of the most difficult moments [FM7]. Belterra and Cambridge Cohousing mentioned having the land for community construction before having defined the group of residents. In order to reach those potentially interested, both communities held information and clarification sessions about cohousing and the project that they wanted to create. Furthermore, the communities organized meetings with interested individuals to facilitate mutual acquaintance and establish shared values and visions for the community. However, Liberty Village faced a challenge in attracting residents in their 20s to cohousing due to the general lack of stability and financial readiness at that age. As a solution, they decided to rent out some apartments, allowing for a diverse age range within their cohousing [FM17].

Once individuals interested in the cohousing model are found, the task of fostering a sense of community becomes crucial. In the case of Ibsgården, they attempted to establish acceptance criteria for new members, emphasizing the importance of shared values and commitment to the community's core principles rather than simply being close friends with existing members [FM19]. The process of transitioning from a group of strangers to a cohesive community involves managing various aspects, including interpersonal dynamics and individual expectations of others. This journey often encounters conflicts, as people with diverse backgrounds, perspectives, and financial capabilities come together to embark on a new project [FM1 and FM18]. One way to solving this challenge is adopting empathetic and honest communication, although, according to FM5, there is often a lack of proficient communication skills among individuals.

The acquisition of land and navigating zoning regulations emerged as the second major challenge faced by cohousing communities. Zoning, which refers to the potential and process of increasing density, was often met with resistance from municipalities due to their unfamiliarity with the cohousing concept [FM7]. Communities such as Belterra and Liberty Village encountered difficulty in obtaining municipal approval, even after identifying suitable land for their projects. At K1 at Marmalade Lane, obtaining permission from the authorities took a considerable amount of time, potentially spanning two to three years [FM15].

Furthermore, funding-related challenges emerged as a significant source of stress. In the case of Färdknäppen, the actual cost of flats exceeded the initial estimates, leading to financial strain [FM14]. Belterra Cohousing and Liberty Village faced the task of financing the entire project in its initial phase, with the added complexity of building the community before its completion [FM12]. In the case of Liberty Village,

15 families collectively raised half a million dollars to purchase and develop the entire property [FM17]. These instances highlight the financial hurdles and creative fundraising efforts that cohousing communities often encounter in their quest to establish and sustain their projects.

Indeed, certain cohousing communities faced construction-related challenges. At K1 at Marmalade Lane, there were discussions with the developer and builder regarding rectifying issues that were not properly addressed during construction [FM15] and so there was an unforeseen delay of the move-in date [FM8]. Similarly, in the case of Lange Eng, the community was not fully completed, leading many individuals to take on additional work alongside their communal responsibilities [FM13]. These instances demonstrate the complexities and setbacks that can arise during the construction phase of cohousing projects, requiring close collaboration and problem-solving among community members.

In regard to Legal Terms and Financial Models, the establishment of a cohousing can be studied from two distinct angles. The first involves planning the venture and building the structures, which entails dealing with legal and financial matters. The second one involves the actual relocation to the community, where social interactions and shared experiences come into play. With this in mind, some communities choose to establish two separate legal entities to manage each stage, separately or concurrently.

Certainly, the most mentioned legal structure among cohousing communities are the homeowners' association or condominium association. In these arrangements, individuals own their housing unit [FM17] while sharing ownership of the common areas through the association. Homeowners' associations typically own the community's common spaces, such as leisure spaces or parking lots, while condominium associations grant shared interest in both, the common elements and the structural components of each home (Christian et al., 2016). In both scenarios, it is essential to appoint a board of directors responsible for maintenance and management.

In the present study, two Danish entities (Frikøbing and Lange Eng) opted for the condominium/homeowners' association model, in which adult residents pay a monthly fee based on the square footage of their unit [FM13]. Part of the monthly fees is reserved for unforeseen issues [FM6], while the remaining portion covers collectively shared maintenance expenses (e.g., electricity and water) [FM5].

On the other hand, the American Liberty Village and Cambridge Cohousing began with adopting a Limited Liability Partnership (LLP), but, after having sold all housing units, they dissolved the LLP and established a homeowners' association. LLPs are interesting legal and tax entities in that they enable partners to synergize

from working together while limiting individual liability to the invested amount (Beattie, 2021). In practical terms, house units are rented (to maintain reasonable prices) and those residing in rented units are considered “social” members, whereas the homeowners are regarded as the “financial and official” members of the cohousing [FM6].

In opposition to this practice, K1 at Marmalade Lane chose a quite common in the UK Limited Company (LC) structure [FM8] that provides protection from personal liability in case of company insolvency and in which all residents of the community are both, its members and directors. In K1 at Marmalade Lane, the houses are freehold properties, meaning they are individually owned; however, the housing units (apartments) operate under a leasehold arrangement, in which individuals lease them, but and the ownership of these units belongs to the landlord [FM15].

In Sweden, the situation differs slightly, and most cohousing communities are owned by the municipality. Färdknäppen, for instance, is owned by AB Familjebostäder, a limited company that is itself owned by the municipality [FM14]. The board of directors is appointed by the municipality and consists of local politicians, who receive directives on ownership matters. Consequently, the housing tenure in these communities is considered public rental, with rent paid to an organization owned by the government. One major advantage of such a model is that living in this type of housing requires minimal equity since no initial investment is necessary. The downside is that residents have limited decision-making power as the landlord has the final say on community matters. The monthly rental fee charged by the landlord covers both the individual flats and a portion of the shared space, ranging from six to ten square meters. Additionally, there is an annual membership fee of 200 Swedish krona to support the community's ongoing operational costs.

In Danish Ibsgården, the selected legal structure is a cooperative. Within a housing cooperative, the cooperative itself is the owner of the property [FM19]. Members hold the right to access and utilize the property while accepting the responsibility to contribute to its maintenance. This involves paying a portion of the property's value, referred to as a “share”, and subsequently paying “rent” to the cooperative, used to cover the repayment of joint loans associated with the property and contributes to the shared costs of maintenance and operations (Kristensen, 2007).

The legal form of strata is commonly used by cohousing groups in Canada, particularly in British Columbia, where Belterra Cohousing is located, and share some similarities with a condominium association. In a strata agreement, each resident owns their separate unit and also holds a portion of the common facilities, (including land) [FM7]. The strata plan outlines the designated strata lots and the common property to be owned by the strata corporation (IBABC, 2020). This means that while each resident maintains separate ownership of their dwelling, the

amenities and resources are shared, and they ultimately belong to the strata as a whole [FM7]. The owners hold a proportionate share of the strata corporation, which is legally recognized as an artificial entity capable of purchasing goods or services, initiating legal action, or being subject to legal action (IBABC, 2020). To cover community expenses, monthly fees are collected within the strata [FM2], with the amount determined by the size of each unit [FM4]. The annual budget is established, and the fees are divided among residents based on the square footage of their units. This process is reassessed yearly to determine the necessary funds for the following year. In some countries, such as New Zealand, strata ownership is known as unit title ownership, in which, as FM18 points out, each individual possesses a unique title to their own house while sharing ownership of the remaining land and common areas. At Earthsong Eco-neighbourhood, an initially established non-profit company for development purposes facilitated interactions with authorities, financial institutions, and other professionals, was later dissolved and transitioned to unit title ownership, which aligns well with the principles of cohousing [FM18].

As far as Banking Institutions are concerned, in New Zealand cohousing was a new idea and little was known about it at the time. For this reason, for the bank to agree to finance, the future residents of Earthsong had to work hard on the project proposal, so that it was well founded and well defined; the budget had to demonstrate that the amount of money that was going to be invested in the construction would be less than the value of the houses [FM18]. In addition, they also had to make sure that all the units had a purchase and sale contract before they got the money and started construction [FM18].

The reality in England is similar, where banks are not yet fully aware of the true concept of cohousing, for which it is very difficult to obtain financing [FM15]. However, an alternative that could work is the so-called top-down approach, where a developer builds and sells the houses to the residents, and that is the only way to do it in this land, particularly in a short period of time [FM15]. Time is a crucial aspect in this case: in the case of Belterra Cohousing, it took more than three years to build it from the first to the 22 members [FM11], which was the number of residents needed for the bank to authorize the financing.

In Denmark, not all banks allow loans for this kind of construction, so the people in Lange Eng were transferring their money to the banks that agreed to provide support [FM13]. Still, it is easier to get this type of usual financing from the bank [FM10] if the community has several members.

Also, in Sweden, only small niche banks are interested in cohousing [FM14]. Färdknäppen was trying to make those banks understand that cohousing projects are good investments because they give guarantees of stability. They care and take care of the upkeep of the building and solve a lot of problems together without even

perturbing the owner [FM14]. Liberty Village also went through this process of educating and training local banks, giving them guarantees of soundness [FM17] and this contributed to the entire project being financed to the tune of half a million dollars through a local bank that did not know about cohousing before [FM17]. In fact, ScottHanson and ScottHanson (2005) highlight the significance of passing information and maintaining a trusting relationship with financial institutions, especially at the launch of the process.

The openness of the financing institutions also varied a lot on the type of legal configuration of the community itself. In Bowen Island, the banks were not aware of what a cohousing community was, but they were familiar with the strata contract, and in the U.S., banks do not call it cohousing, but rather condominiums or cooperatives [FM5].

In public housing communities in Sweden, it is easy to get funding because the start-up groups are associated with municipal housing companies, which are responsible for financial management and responsible for construction [FM14]. In this way, the group does not have to take on this work [FM14]. Kärnekull (2010) mentions that this is one of the tasks of these kinds of municipal companies, so that architects and other professionals have the time and availability to collaborate with future residents.

Still, most of the communities considered in this study believed that the situation had been improving, especially when compared to the time when their projects began to develop. One of the reasons is that cohousing has gained popularity [FM2], as it becomes more widespread, and that banking institutions are now more aware of it [FM19]. In fact, the number of cohousing communities has been increasing worldwide and a symptom of this is also the increasing research interest in the topic (Czischke, 2017; Jakobsen and Larsen, 2019).

As it happened with the banking institutions, in relation to the Political Power, involved entities were also very unfamiliar with the concept of cohousing. In the case of the Belterra Cohousing experience, the pioneer on Bowen Island, in the nascent phase of the community there was a lot of resistance from the city council, because they saw them with the sole motivation of rising density on an island [FM12].

The future residents had to claim, foster, and assist several meetings to communicate the concept of cohousing and its idea of community, and this not only to the political power, but also to the community in general. Thanks to the efforts of Belterra Cohousing, political decision-makers have become more aware of this alternative of housing and have even been used as a positive example. It is argued that there is now more awareness on the island about this type of housing [FM4]. Färdknäppen was probably the first cohousing for the second half of life in Sweden, from which the

politicians learned a lot. From that successful experiment three more houses were built with the same program as this one [FM3]. In the United Kingdom, the residents of Marmalade Lane also had to actively contribute for cohousing to get the recognition it has today.

Still, there is a need to continue to make politicians aware of cohousing, and Färdsnäppen is working to convince them of the importance of promoting and building cohousing for the benefits of people, since environmental issues, but also to other aspects of people's lives such as socialization [FM3]. FM11 also revealed that they have tried to invest in educating politicians but that they have shown little interest. As part of this ongoing process of education, many cohousing communities are allowing outdoor spaces or meeting rooms to be available and shared by the whole community, contributing to their increased social capital (Lubik and Kosatsky, 2019). However, despite the increased awareness about this type of housing, the initiative is [still] coming from the people themselves [FM2] and is not triggered by the government [FM4].

This lack of familiarity with cohousing by the political power at the beginning of the creation process of the different communities led to three main challenges: (a) rezoning of land; (b) lack of financial support; and (c) non-existence of laws or specific models for this type of housing.

One of the competencies of the municipality is to analyze land planning and authorize or not the adaptation of land for construction (Durrett, 2009) and obtaining zoning from the municipality was identified as one of the main challenges when creating Belterra Cohousing. The community thus had to engage in intense negotiations with the municipality, reaching an agreement to donate five hectares to the municipality as parkland [FM7] and had to specify that of the 30 units, five would be for lower income families [FM7].

Initially, and according to FM8, they considered themselves privileged by the fact that Cambridge is a very progressive council, which materialized in the support that was given to the acquisition of land for the K1 Community in Marmalade Lane. They could have sold the land, but they chose to keep it; they supported the community [FM8]. Still, at the beginning of the building process, getting the permission was not deprived of barriers, as the local authority that controlled the planning permission did not know, did not like what was being done and, apparently, it also did not fit in with their plans [FM15].

On the contrary, in the cases of Ibsgården and Earthsong Eco-neighbourhood the experience was positive, as the first community bought the original farm from the municipality, feeling welcomed. The local government supported both the purchase and the restoration of the common house [FM19]. In the case of the second

community, they had no problems with construction on the property which, being in an urban area, the land was already classified for housing [FM18]. FM18 stated, however, that if people want to build something in the rural area, that can be a significant problem.

In Sweden, the standard is somewhat different. Most cohousing in Sweden was established in the early 1980s through public sector initiatives. At that time, there were groups of people in Stockholm purposely contracted to promote collective housing (Egerö, 2010). FM14 explains that there was already a political decision that the city of Stockholm should build this kind of project and in those years, there were already 15 cohousing lots in Stockholm. And Färdknäppen was the last lot to be used. So, there are 14 more examples from that period because of a political decision of the Stockholm community in 1983, which is very interesting and shows the importance of having committed politicians.

In fact, most cohousing projects were initiated by the municipal housing company or the national cooperative building organization (Blomberg and Kärnekull, 2019) in collaboration with local groups, so their influence on the process of creating the project is real and possible, although it is a rather demanding and stressful process, demanding a lot from those who are participating [FM14].

Regarding funding, some cohousing has managed to obtain public or private grants. FM14 clarifies that there is a small amount of support that is given by the state to start pathways, and in this way, they can allow themselves to work with architects and lawyers at the beginning of the process. Nevertheless, cohousing projects are subject to the same rules and have the same financing possibilities and difficulties, and it is necessary to find banks and other entities interested in financing a cohousing project [FM14].

In addition, K1 in Marmalade Lane mentioned that, at least at the local level, there are government grants available to help people, and that they have got one of these grants [FM15]. The experience of the K1 community is evaluated as having been very positive, the people involved in controlling and coordinating planning permissions have expressed that they are very pleased with what they have done, and they have also won many awards for the site [FM15]. Furthermore, in England, a new Community Housing Fund has recently been approved, which could allow cohousing communities to be included (UK Cohousing Network, 2021). This may suggest a growing interest by policy makers in these issues.

In the United States, governments have tried to build affordable housing for people but there is no interest in doing so using cohousing [FM6]. According to the interviewees, there is no financial support from the political power to start projects. Still, the Cambridge Housing Authority owns two of the low-income units and would

like to have more units because it feels that it has been very helpful to its tenants; yet it does not have the financial resources to buy them [FM9].

Therefore, in most countries analyzed here, there are still no specific laws or protocols for cohousing. However, Durrett (2009) believes that when municipalities understand how cohousing can meet the objectives defined in the strategic plans, they often support these projects. For FM9, it would be beneficial if the government created some structures dedicated to cohousing, a model, a division, or a project. Even so, there are reservations regarding a possible consensus model.

In New Zealand, FM18 mentioned that there are currently many different groups across the country working to try to create cohousing, and some pressure groups are also starting to emerge. However, nothing has yet been translated into housing laws or specific protocols [FM18]. In the UK, there are large ventures planned but there is no cohousing in any of them. It is said that it is necessary to legislate, for example forcing that in any project there is at least one cohousing group [FM8].

Denmark is seen as an exception, the country where the concept of cohousing was born. FM10, from the Frikøbing community, argued that the national government helps to establish rules that facilitate the very structuring of the cohousing cooperative. There is a law that defines what it means to have a cohousing community and how this project can be implemented, what facilitates the whole process [FM10]. In addition, in Denmark there is an organization that supports groups and provides legal and financial advice for the creation of associations or housing cooperatives (ABF, n.d.). This is one of the municipal intervention measures to facilitate the development of this type of housing (Lubik and Kosatsky, 2019). In addition, the government is still providing support both from a legacy and financial point of view. When purchasing land, the rules also aim to facilitate the process for associations. [FM10].

In terms of Physical Organization, a key aspect of cohousing communities is a balance between shared spaces and private areas. Common spaces foster a close-knit community, while private areas promote residents' autonomy (Kang et al., 2015; Tsai and Ou, 2017). In Belterra, the cohousing aims to strike a balance between these two aspects. Although some physical boundaries, like fences, do exist, activities such as encouraging the planting of plants and flowers to create a harmonious environment also take place [FM11].

Private units in cohousing can range from studio apartments to four-bedroom houses, depending on residents' needs and preferences. Generally, cohousing homes are smaller than traditional single-family houses [FM4], allowing for cost savings and improved energy efficiency. Instead of the traditional arrangement where houses face the street, cohusings often face each other and the central area where the

common house is located. However, the analyzed Canadian cohousings had to adapt this principle due to land constraints. The community dimension and layout not only can reduce costs for families but also enhance energy efficiency (Brysch, 2018; Wang and Hadjri, 2017) by seeking green building certifications and prioritising sustainability [FM4].

Conclusion

The objective of this study was to identify the fundamental aspects when creating and developing a successful cohousing community. The housing crisis and social isolation are real problems demanding an urgent and concerted response. With this research, it was possible to (a) identify and analyze the main determinants of creating a cohousing community; (b) outline the process of creating, developing and managing a cohousing model; (c) to identify and discuss the main cohousing frameworks to be adopted; and to identify and examine the major challenges and experiences of the established communities. It became evident that the impetus for cohousing still originates from individuals seeking a secure and affordable living environment. Cohousing offers the opportunity for people to age gracefully in their own homes, fostering safety, comfort, and integration. This setting allows for the cultivation of skills, the nurturing of social connections, and the promotion of autonomy and independence. We anticipate that the findings of this research will encourage public or private entities to invest in this lifestyle choice, which has already demonstrated its economic, environmental, and social sustainability as a viable alternative. Effective management plays a critical role in various aspects of cohousing, including engaging in negotiations with political entities, financial institutions, and professionals, as well as fostering positive interpersonal and social dynamics. Therefore, it is believed that skilled management significantly facilitates the process of creating cohousing communities, making it smoother, more efficient, and better aligned with the genuine interests and needs of current and future residents.

References

- ABF. (n.d.). *Om os*. <https://www.abf-rep.dk/om-os/>
- ATLAS.TI., (2022). *Turn your data into qualitative insights, faster and easier*. <https://atlasti.com/>
- Azevedo, A. B., (2020). *Como vivem os portugueses — população e famílias, alojamentos e habitação*. Fundação Francisco Manuel dos Santos.
- Bárrios, M. J., Marques, R. and Fernandes, A. A., (2020). Envelhecer com saúde: estratégias de ageing in place de uma população portuguesa com 65 anos ou mais. *Revista de Saúde Pública*, 54(129), 1–11.
- Beattie, A., (2021, February 23). *Limited Liability Partnership (LLP): The basics*. Investopedia. <https://www.investopedia.com/articles/investing/090214/limited-liability->

- partnership-llp-basics.asp
- Blomberg, I., Kärnekull, K., (2019). Do-it-yourself: the stony road to cohousing in Sweden. *Built Environment*, 45(3), 280–295.
- Braun, V., Clarke, V., (2013). *Successful qualitative research: a practical guide for beginners*. SAGE.
- Brysch, S., (2018). Por uma habitação colaborativa em Portugal. *Revista Punkto*. <https://www.revistapunkto.com/2018/03/por-uma-habitacao-colaborativa-em.html>
- Burgess, G., Karampour, K., (2020). *Leasehold and freehold charges. Summary of research findings*. Cambridge Centre for Housing and Planning Research.
- Christian, D. L., Herson, D., Butcher, A. and Bates, A., (2016). Legal structures for intentional communities in USA. *Communities*, 173, 46–55.
- Czischke, D., (2017). Collaborative housing and housing providers: Towards an analytical framework of multi-stakeholder collaboration in housing co-production. *International Journal of Housing Policy*, 1–27.
- Czischke, D., Carriou, C. and Lang, R., (2020). Collaborative housing in Europe: Conceptualizing the field. *Housing, Theory and Society*, 37(1), 1–9.
- Durrett, C., (2009). *The senior cohousing handbook: a community approach to independent living* (2nd ed.). New Society Publisher.
- Durrett, C., (2010). Cohousing as a building block to the ecovillage: case study of Yarrow Ecovillage, Canada. In D. U. Vestbro (Ed.), *Living together: Cohousing ideas and realities around the world. Proceedings from the international collaborative housing conference in Stockholm 5–9 May 2010* (pp. 56–70). Division of Urban and Regional Studies, Royal Institute of Technology in collaboration with Kollektivhus NU.
- Egerö, B., (2010). Cohousing: issues and challenges. In D. U. Vestbro (Ed.), *Living together: cohousing ideas and realities around the world. Proceedings from the international collaborative housing conference in Stockholm 5–9 May 2010* (pp. 11–20). Division of Urban and Regional Studies, Royal Institute of Technology in collaboration with Kollektivhus NU.
- Evans, I. E. M., Martyr, A., Collins, R., Brayne, C. and Clare, L., (2019). Social isolation and cognitive function in later life: a systematic review and meta-analysis. *Journal of Alzheimer's Disease*, 70(s1), S119–S144.
- Fonseca, A. M., (2018). *Boas práticas de ageing in place. Divulgar para valorizar. Guia de boas práticas*. (Fundação Calouste Gulbenkian and Faculdade de Educação e Psicologia — Universidade Católica Portuguesa (Eds.)).
- Fonseca, A. M., (2021). *Ageing in place. Envelhecimento em casa e na comunidade*. (Fundação Calouste Gulbenkian and Faculdade de Educação e Psicologia — Universidade Católica Portuguesa (Eds.)).
- Foundation for Intentional Community. (2021). *What is an intentional community?* <https://www.ic.org/foundation-for-intentional-community/>
- Freitas, F., Ribeiro, J., Brandão, C., Souza, F. N. de, and Costa, A. P., (2017). Experiência de utilizador em pacotes de software de análise qualitativa: da usabilidade à (auto)aprendizagem. In A. P. Costa, M. C. Sánchez-Gómez, and M. V. M. Cilleros (Eds.), *A prática na investigação qualitativa: exemplos de estudos* (pp. 138–163). Ludomedia. https://iconline.ipleiria.pt/bitstream/10400.8/4885/1/ebook_Pratica_Investigacao_Qualitativa_PT_Capitulo_6.pdf
- Fromm, D., (1991). *Collaborative communities. cohousing, central living and other new forms of housing with shared facilities*. Van Nostrand Reinhold.

- Gómez, D. L., Canal, M. E. and Montalà, L. F., (2020). Havens and heavens of ageing-in-community: home, care and age in senior co-housing. In B. Pasveer, O. Synnes, and I. Moser (Eds.), *Ways of Home Making in Care for Later Life* (pp. 159–181). Health, Technology and Society.
- Hayes, A., (2020, December 24). *Limited Company (LC)*. Investopedia. https://www.investopedia.com/terms/l/limited_company.asp
- Hopwood, H., Mann, F., (2018). *A novel cohousing project for older women and implications for loneliness*. GM. <https://www.gmjournals.co.uk/a-novel-cohousing-project-for-older-women-and-implications-for-loneliness-part-2>
- Hunt, S. S., (2007). Cohousing for stages of an aging Britain. *ENHR 2007 International Conference 'Sustainable Urban Areas'. Workshop: housing and Social Theory*, 1–12. <https://core.ac.uk/download/pdf/17300527.pdf>
- IBABC., (2020). *Strata insurance. What you need to know to protect your strata property investment*. Chuck Byrne.
- Jakobsen, P., Larsen, H. G., (2019). An alternative for whom? The evolution and socio-economy of Danish cohousing. *Urban Research and Practice*, 12(4), 414–430.
- Kang, M., Lyon, M. and Kramp, J., (2015). Senior cohousing residential design features for perceived autonomy well-being. *Journal of Social Sciences and Humanities*, 1(3), 258–265.
- Kärnekull, K., (2010). Thirty-three years from the start: time for new initiatives! In D. U. Vestbro (Ed.), *Living together: cohousing ideas and realities around the world. Proceedings from the international collaborative housing conference in Stockholm 5–9 May 2010* (pp. 124–132). Division of Urban and Regional Studies, KTH, and Kollektivhus NU.
- Kristensen, H., (2007). *Housing in Denmark*. Centre for Housing and Welfare – Realdania Research.
- Lang, R., Carriou, C. and Czischke, D., (2020). Collaborative housing research (1990–2017): a systematic review and thematic analysis of the field. *Housing, Theory and Society*, 37(1), 10–39.
- Lara, E., Martín-María, N., De la Torre-Luque, A., Koyanagi, A., Vancampfort, D., Izquierdo, A. and Miret, M., (2019). Does loneliness contribute to mild cognitive impairment and dementia? A systematic review and meta-analysis of longitudinal studies. *Ageing Research Reviews*, 52, 7–16.
- Lietaert, M., (2010). Cohousing's relevance to degrowth theories. *Journal of Cleaner Production*, 18(6), 576–580.
- Lubik, A., Kosatsky, T., (2019). Public health should promote co-operative housing and cohousing. *Canadian Journal of Public Health*, 110(2), 121–126.
- McCamant, K., Durrett, C., (2011). *Creating cohousing. Building sustainable communities*. New Society Publishers.
- OECD., (2021). *Brick by brick: bulding better housing policies*.
- Priest, I., (2015). Different kind of living. *RIBA Journal*, 122(10), 54. <https://www.ribaj.com/intelligence/different-kind-of-living>
- Puplampu, V., Matthews, E., Puplampu, G., Gross, M., Pathak, S. and Peters, S., (2019). The impact of cohousing on older adults' quality of life. *Canadian Journal on Aging*, 39(3), 406–420.
- Rašticová, M., Birčiaková, N., Bédiová, M. and Mikušová, J., (2019). Older workers economic activity and the health status: the implication of age management. *Polish*

- Journal of Management Studies*, 19(1), 322-337.
- Realdania., (2020). *10 examples of new Danish cohousing communities for seniors*. Realdania.
- Rosa, M. J. V., (2020). *Um tempo sem idades: ensaio sobre envelhecimento da população*. Tinta da China.
- Ruiu, M. L., (2016). The social capital of cohousing communities. *Sociology*, 50(2), 400–415.
- Scanlon, K., Arrigoitia, M. F., (2015). Development of new cohousing: lessons from a London scheme for the over-50s. *Urban Research and Practice*, 8(1), 106–121.
- ScottHanson, C., ScottHanson, K., (2005). *The cohousing handbook. Building a place for community*. New Society Publishers.
- Tsai, S. Y., Ou, C. H., (2017). A research of the senior cognition on the co-housing building type. *Applied Mechanics and Materials*, 865, 275–281.
- Tummers, L., (2015). Understanding co-housing from a planning perspective: why and how? *Urban Research and Practice*, 8(1), 64–78.
- UK Cohousing Network., (2021). *Cohousing in the UK and worldwide*. <https://cohousing.org.uk/cohousing-in-the-uk-and-worldwide/>
- Vestbro, D. U., (2010). Concepts and terminology. In D. U. Vestbro (Ed.), *Living together: cohousing ideas and realities around the world. Proceedings from the international collaborative housing conference in Stockholm 5–9 May 2010* (pp. 21–29). Division of Urban and Regional Studies, Royal Institute of Technology in collaboration with Kollektivhus NU.
- Wang, J., Hadjri, K., (2017). The role of co-housing in building sustainable communities: case studies from the UK. *Environment-Behaviour Proceedings Journal*, 2(6), 255–265.
- Zajac-Jendryczka, A., (2013). Sketch to the picture of a Pole in the retirement age in the period of entering the euro zone: aspirations and threads. *Forum Scientiae Oeconomia*, 1(2), 88-97.

ZNACZENIE COHOUSING-U: ROZWIJANIE SPOŁECZNO-EKOLOGICZNYCH MODELI MIESZKANIOWYCH PRZYSZŁOŚCI

Streszczenie: Istniejące wyzwania związane ze zrównoważonym rozwojem, starzeniem się społeczeństwa i wykluczeniem społecznym wymagają kompleksowych działań ze strony ustawodawców, organizacji i osób prywatnych. Cohousing oferuje obiecujące rozwiązanie jako inteligentny, zrównoważony i zorientowany społecznie model mieszkaniowy, który jednocześnie odpowiada na te wyzwania. Badanie to ma na celu lepsze zrozumienie skutecznego tworzenia, rozwoju i zarządzania społecznościami cohousingowymi. Na podstawie 19 dogłębnych wywiadów z przedstawicielami dziewięciu społeczności z sześciu krajów dane zostały przeanalizowane przy użyciu analizy treści i oprogramowania Atlas TI. Wyniki podkreślają znaczenie podnoszenia świadomości społecznej, współpracy z ustawodawcami i instytucjami finansowymi oraz angażowania wykwalifikowanych specjalistów. Ponadto badanie podkreśla kluczową rolę zarządzania w całym procesie tworzenia i utrzymywania wspólnot cohousingowych, a także kształtowania ich ogólnej strategii.

Słowa kluczowe: cohousing, starzenie się, społeczność, dobrostan, zrównoważony rozwój, zarządzanie

拥抱合住：为未来推进社会生态住房模式

抽象的: 可持续性、人口老龄化和社会脱节带来的现有挑战需要决策者、组织和个人采取综合行动。Cohousing 提供了一个有前途的解决方案，作为一种智能、可持续和面向社会的住房模式，可以同时应对这些挑战。本研究旨在加深我们对成功创建、发展和管理合住社区的理解。通过对来自 6 个国家/地区的 9 个社区的代表进行 19 次深入访谈，使用内容分析和 Atlas TI 软件对数据进行了分析。调查结果强调了提高公众意识、与政策制定者和金融机构合作以及让熟练的专业人员参与的重要性。此外，该研究强调了管理在建立和维护共同居住社区以及制定其总体战略的整个过程中的关键作用。

关键词：合居、老龄化、社区、福祉、可持续性、管理。