

# **Cohousing: an enduring idea but is it a new opportunity for older people?**

A Working Paper prepared for the  
Population Ageing Technical Advisory Group  
Western Bay of Plenty Sub-region

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## Executive Summary

Cohousing is a type of communal housing that combines independent living and private accommodation with common facilities and mutual support through community participation. Although there are a variety of cohousing models, these tend to share seven main principles of delivery:

- Resident participation in the design, management and operation of the community.
- Non-hierarchical management and decision-making structures.
- Common spaces and facilities.
- Intentional neighbourhood design.
- Social sustainability.
- Environmental sustainability.
- Typically residents maintain their financial autonomy and responsibility.

Overseas, cohousing is presented as a beneficial option for older people by enabling them to reduce and share the costs of housing infrastructure and amenities and by providing opportunities to increase social engagement and support. There is some evidence that cohousing confers public benefits such as strengthened social infrastructure and social connections, effective use of physical infrastructure and utilities, improved urban design, compact urban form, affordable housing and community regeneration. With its focus on mutual support, cohousing may reduce or delay older people's need for residential care.

New Zealand's housing stock is relatively homogenous, poorly aligned with changing population needs and growing household diversity. There is evidence of problems in the delivery of appropriate housing for the ageing population, for example: housing unaffordability, poor quality rental housing that does not incorporate age-friendly features, poorly located housing and a lack of supported independent living options. Although cohousing is not common in New Zealand, it may be a way of extending and improving housing options for older people, particularly for those with limited resources and reliant on the rental market.

However, for cohousing to become more widely available, some of its problematic aspects will need to be overcome, such as the expense and risks around development, the on-going costs associated with cohousing which may make the option unaffordable for older residents, lack of familiarity with the concept of cohousing among planning and regulatory agencies, lack of clarity about cohousing in planning regulations, and resistance to cohousing from the general public and neighbours.

Overseas, various studies conclude that, for senior cohousing to become a viable, affordable and accessible choice, it requires a broad infrastructure of support, including cooperation between planning and regulatory agencies, developers (private or not-for-profit) and householders.

In the Western Bay of Plenty sub-region a number of strategic and organisational processes have been established that could support exploration of the potential demand and opportunities for cohousing and other forms of collective housing (such as group housing and multi-generational housing) as solutions for affordable senior housing. Those processes include the SmartGrowth spatial plan, strategy partners and forums as well as a model of inter-sectoral cooperation – the Joint Agency Group – which could be used as a template for establishing other inter-sectoral planning mechanisms for collective housing initiatives.

## 1. Introduction

Cohousing is a form of intentional community and communal living in which residents have their own private spaces, while also sharing common spaces and facilities. A fundamental value of cohousing is mutual support through community participation. By providing a brief review of cohousing initiatives overseas and in New Zealand, this report asks whether cohousing offers a practical alternative for older people, which sees them well housed while enabling them to maintain independence.

Cohousing differs from group housing in so far as it is a cluster of households sharing facilities, while people living in group housing are sharing a domestic dwelling and as such constitute a household. But while this is a simple differentiation, it must be acknowledged that there is considerable diversity in the cohousing sector and some fluidity in the assignment of the term cohousing. Some residents might typify sharing a single dwelling as cohousing, although this is outside the traditional models that emerged overseas. Cohousing can be purpose-built or developed by retrofitting existing housing. Along with different physical configurations, there are different tenures, including unit title, rent to buy, secure rent, and leasehold arrangements. There are also different development approaches, including private developments and those involving not-for-profit housing providers.

Cohousing is often presented as having the potential to enrich the lives of older people by:

- Reducing and sharing the costs of housing infrastructure and amenities by serving a number of households, rather than a single household. Kitchens, laundries and accommodation for guests are often developed communally so private dwellings can be simple, smaller and efficiently utilised.
- Providing opportunities to increase social engagement and reduce isolation.
- Enabling independence through communal support.

The remaining sections of this paper are as follows. Section 2 briefly contextualises the growing concern around older people's housing in New Zealand. Section 3 provides a description of the nature of cohousing, its diversity and its key principles. Section 4 considers the extent to which cohousing is part of the housing market in New Zealand. Section 5 looks at the putative benefits and potential of cohousing articulated both here and overseas, as well as some of the barriers to cohousing. The final section concludes with a comment on the implications for the sub-region of cohousing solutions for older people.

## 2. Housing and Older People

New Zealand has had a long history of its population living in detached dwellings and owner occupation has predominated. Indeed, older people in New Zealand still have the highest rates of any population age-group in owner occupation. Older people tend to live in single storey detached dwellings despite the growth of apartments and multi-units inside and outside retirement villages.<sup>1</sup> Moreover, proportionately more older people in New Zealand are living in their homes into later life, while the proportion of older people living in aged residential care (rest homes and hospitals) declines.<sup>2</sup>

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<sup>1</sup> Goodyear, R., and Fabian, A., 2014, *Housing in Auckland: Trends in housing from the Census of Population and Dwellings 1991 to 2013*. Available from [www.stats.govt.nz](http://www.stats.govt.nz)

<sup>2</sup> See <http://www.health.govt.nz/nz-health-statistics/health-statistics-and-data-sets/older-peoples-health-data-and-stats/dhb-spending-services-older-people>

Despite the relatively high home ownership rates among older people, overall declining owner occupation trends means that the older people of the future are more likely to be tenants.<sup>3</sup> Furthermore, constraints on income and limited capital gains realised through downsizing as well as the difficulty of finding smaller, affordable stock mean that the housing conditions of older people into the future are by no means certain. Even now it is recognised that older tenants struggle to find functional, suitable and affordable housing.<sup>4</sup>

In addition, New Zealand's settlement patterns of low density suburbs can be associated with problems of connectivity for older people, particularly as many find themselves without private transport. It is estimated that by 2051, around 325,000 older people will not have a license to drive and will be reliant on others for transport.<sup>5</sup> Those conditions raise questions about supporting the independence of older people in their communities. Poor connectivity and living in low density suburbs also raise issues around isolation and social participation for older people. That those issues will become increasingly pressing as the population ages is evident in the concerns expressed in the newly released *Healthy Ageing Strategy*,<sup>6</sup> which notes that social isolation and loneliness have a strong relationship with poor mental and physical health outcomes.

New Zealand has shown a persistent homogeneity in its housing stock. The slowness of the market to respond to population and household diversity affects older people as well as other population groups. It is notable that retirement villages, which do offer an alternative housing model, have frequently been cast as a solution to older people's housing needs, yet it is well-established that the current business model in that sector is simply unaffordable for most older people. Moving to a retirement village requires the ability to release a level of equity from home ownership, as well as the financial resources to fund on-going fees. There is increasing evidence of problems in the delivery of appropriate housing for the ageing population, for example:

- The need for affordable housing, particularly as more older people reach retirement as home owners with debt, or as renters.<sup>7</sup>
- Falling rates of home ownership and greater reliance on renting.
- Rental housing of poor quality and which does not incorporate age-friendly features.
- Housing that does not support older people's connections and participation in the community.
- A lack of supported independent living options.

Overall, a homogenous housing stock in sprawling and often disconnected suburbs, combined with poorly performing stock, particularly but not only in the rental market, and issues of affordability mean that New Zealand is not currently well positioned to meet the

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<sup>3</sup> Jackson, N., and James, B., 2016, *Home Ownership, Renting and Residence in a Home Owned by a Family Trust for the Western Bay of Plenty and Total New Zealand, by birth cohort for the period 1986-2013* Working Paper prepared for the Population Ageing Technical Advisory Group Western Bay of Plenty Sub-region.

<sup>4</sup> Keeling, S., 2014, "Later Life in Rental Housing: current New Zealand issues" *Policy Quarterly* 10(3), 49-53.

<sup>5</sup> CRESA and Public Policy & Research 2009, *Older People's Housing Futures in 2050: Three Scenarios for an Ageing Society*, Wellington, Centre for Housing Research Aotearoa New Zealand. The estimate is based on data from O'Fallon, C., and O'Sullivan, C., 2009, *Trends in Older People's Travel Patterns* New Zealand Transport Agency Research Report RR 369.

<sup>6</sup> Ministry of Health, 2016, *Healthy Ageing Strategy*, Wellington, Ministry of Health.

<sup>7</sup> Saville-Smith, K., James, B., and Rehm, M., 2016, *Equity Release – Realities for Older People*.

<http://downsizing.goodhomes.co.nz/resources/downloads/Equity%20Realisation%20and%20Older%20People.pdf>

housing needs of older people into the future.<sup>8</sup> The question is whether cohousing is a pathway to practically and positively diversifying older people's, particularly older tenants', housing options. Can cohousing meet the growing needs for secure, affordable and functional housing for older people?

### **3. What is cohousing?**

Cohousing is a type of communal living that combines independent living with mutual exchange and support within the community. Traditionally cohousing has involved the development of an intentional community by its residents. In this it differs from retirement villages which are effectively a corporate product that residents purchase. Cohousing also typically involves some form of communal obligations to the management of the community and its infrastructure. This can be seen as distinct from retirement villages or group homes delivered by a housing provider.

Both cohousing and retirement villages have communal spaces and facilities. Traditional cohousing, however, involves communal infrastructure including laundries, kitchens and visitor accommodation as well as utilities. In retirement villages, communal space tends to be around discretionary services and sociability spaces such as restaurants, libraries and recreational facilities. Necessary functional spaces are typically within the dwelling of the individual resident in a retirement village. This is not necessarily or even commonly the case with traditional cohousing communities. In addition, while both cohousing and retirement villages regulate behaviours, apart from the contractual obligations into which retirement village residents enter with the retirement village, they have no further obligations as to management or inputs of resources into making the village 'work'. This is quite different to cohousing, where residents are expected to take on governance and management responsibilities as community members.

Cohousing communities are typically developed by the residents who share a similar philosophy and values. Although the design of dwellings and range of communal facilities may differ from community to community, cohousing developments tend to share seven main principles of delivery:

- Resident participation in the design, management and operation of the community.
- Non-hierarchical management and decision-making structures.
- Common spaces and facilities.
- Intentional neighbourhood design.
- Social sustainability.
- Environmental sustainability.
- Typically residents maintain their financial autonomy and responsibility.

Retirement villages are rooted in the corporate, property development and, more recently, elderly care sectors. Group housing has tended to emerge out of the community housing sector. By contrast, cohousing has emerged from communitarian traditions, particularly those found in Scandinavian countries. Cohousing models emerged in Sweden in the 1940s and Denmark in the 1970's. The model has since spread to many countries including New Zealand.<sup>9</sup> In North America around 50 cohousing communities are established each year

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<sup>8</sup> CRESA and Public Policy & Research 2009.

<sup>9</sup> Dod, A., 2013, *Alternative Communities in Aotearoa New Zealand: The Cohousing Lifestyle*, A Thesis Submitted in Requirement of the Fulfilment of a Degree of Masters of Applied Psychology (Community),

and by 2020 cohousing is expected to make up 10% of all new housing developments.<sup>10</sup> Interest in senior cohousing is growing in the United Kingdom, where ageing baby boomers are seeking an alternative to living alone but are rejecting traditional retirement housing options. Nevertheless, cohousing is not a mainstream option, with only about 12 such communities operating.<sup>11</sup>

The size of cohousing developments varies greatly. In Denmark cohousing developments typically comprise 30-40 households but can be as large as 100 households. In the USA and Canada developments are usually around 20-30 dwellings, while Australian and Japanese cohousing are usually made up of 10-20 dwellings.<sup>12</sup>

Cohousing is developed by both private and not-for-profit organisations. Commonly in the USA and United Kingdom private developers develop cohousing in conjunction with home buyers, or home buyers manage the development of cohousing themselves. In the United Kingdom, Denmark and the Netherlands there are examples of not-for-profit housing associations that develop and manage cohousing development for seniors.<sup>13</sup> For example in the Netherlands not-for-profit housing associations have assisted with developing supportive groups among older tenants in apartment blocks, and retrofitted one apartment in the block to function as a communal space.<sup>14</sup> Another example is a North London based housing association that owns and manages leasehold and social rental cohousing for women aged 50 years and older.<sup>15</sup>

Retrofitting buildings into cohousing, either multi-unit buildings or single family homes, is also evident.<sup>16</sup> Opportunities for transforming New Zealand's traditional housing stock into cohousing is currently being assessed with a study into retrofit design solutions to convert typical New Zealand single family housing for cohousing.<sup>17</sup>

#### 4. Cohousing in New Zealand

In New Zealand, developments that present themselves as cohousing communities range from large rural properties to smaller lifestyle blocks to urban villages. Cohousing NZ provides a list of cohousing communities in different stages of development.<sup>18</sup> Several cohousing examples in New Zealand are described in Table 1. The number of households catered for varies from those communities with over 20 households, to under 10 households. Most developments are based on an ownership model, and require considerable investment to become a resident, as well as membership fees and on-going corporate levies. Eco-living

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University of Waikato; George, V., 2006, "Review of Graham Meltzer, Sustainable Community: Learning from the Cohousing Model" *Community Development Journal* 41(3):393-398.; Choi, J., 2004, "Evaluation of Community Planning and Life of Senior Cohousing Projects in Northern European Countries", *European Planning Studies*, 12(8): 1189-1216.

<sup>10</sup> Dod, 2013.

<sup>11</sup> Scanlon, K. and Fernández Arrigoitia, M., 2015, "Development of New Cohousing: Lessons from a London Scheme for the Over 50's", *Urban Research & Practice*, 8(1):106-121.

<sup>12</sup> George, 2006.

<sup>13</sup> Scanlon and Fernández Arrigoitia, 2015.

<sup>14</sup> Brenton, M., 2013, *Senior Cohousing Communities – An Alternative Approach for the UK?* Joseph Rowntree Foundation.

<sup>15</sup> <http://www.owch.org.uk/>

<sup>16</sup> Gold, S., 2005, "Joining a Cohousing Community: Risks and Rewards", *Communities*, No. 127, 53-57.

<sup>17</sup> Yavari, F., 2016, *Retrofit Cohousing: a possible alternative for older people in New Zealand*. Powerpoint presentation at New Zealand Association of Gerontology Conference, Wellington, 15-17 September 2016.

<sup>18</sup> [www.cohousing.org.nz](http://www.cohousing.org.nz)



and sustainability as central community values are strongly evident. Some are driven by a desire to retreat from modern life. Few show a specific concern regarding the provision of affordable dwellings as the key goal. There is little evidence of a strong or practical concern with the provision of supportive environments and communities for older people.

**Table 1: New Zealand Examples of Cohousing**

<b>Existing cohousing</b>	
Earthsong Eco Neighbourhood, West Auckland	Completed 2007/08. Based on principles of permaculture and socially and environmentally sustainable living. Consists of private dwellings and common facilities such as community centre, gardens, outdoor sitting and play areas, workshops. Common meals held twice a week. Homes range from 1-4 bedrooms. They are designed for energy efficiency and natural climate control using passive solar design. Some homes have accessibility features such as wet-area showers. All paths are built on a gradient of less than 1:12 for accessibility and all ground floor entrances/exits are level. Cars are kept at the edge of the site to create a safe, pedestrian friendly neighbourhood. Ownership is by unit title. Title to each individual dwelling includes a share of the land and facilities. Prospective residents must become a member of Earthsong Eco Neighbourhood prior to purchasing their home. Membership fee is \$2000. Annual body corporate levies cover common expenses. Some houses are rented and in most situations renters have the same rights and obligations as owners. <a href="http://www.earthsong.org.nz/index.html">http://www.earthsong.org.nz/index.html</a>
Otamatea Eco Village, Kaiwaka	Opened November 1997. Aim to be self-sustaining, breed cattle, propagate native trees, establish an orchard and community gardens. 250 acres with 15 five acre lots for private ownership. The rest is owned by the village collectively. Each member has a freehold title and a 1/15 <sup>th</sup> share of the common land. Owners of each section have a say in the management of the common land. All owners contribute a number of working hours per week/section for maintenance and communal projects. All buildings comply with sustainable and permaculture principles. <a href="http://www.otamatea.org.nz/">http://www.otamatea.org.nz/</a>
Tui Community, Golden Bay	125 acres. Objective is to “live close to the land and create an environment supportive of families and personal growth.” Families live in their own houses and are responsible for paying for their own accommodation. Most buildings are on mains electricity. Some are solar powered, most have solar water heating. Communal facilities include the community homestead which provides dining for 60 people, kitchen, lounge, kids space, meeting place, laundry facilities, games room, guest accommodation and a shop. Residents share some meals. Adult residents contribute hours weekly to the running of the community working on the garden, farm, orchards, community finances etc. Parents of pre-schoolers run a kindy co-op. The community runs Tui Balm cooperative business on the site as well as workshops, gatherings, festivals and markets. <a href="http://www.tuitrust.org.nz/tui-community-trust/life-in-community/">http://www.tuitrust.org.nz/tui-community-trust/life-in-community/</a>
Kohatu Toa Eco Village, Northland	90 acres of common land, managed by a committee of residents. There are 7 houses. Residents are of all ages. The title to each allotment includes 1/7 <sup>th</sup> share of common land. Residents work on common land and projects as necessary. Communal facilities and activities include weekly community meals, celebrations, community gardens, woodlots and orchards. The community runs Kaiwaka Organics Shop and Sustainable Habitats Landscape Design. <a href="http://users.actrix.co.nz/kohatutoa/">http://users.actrix.co.nz/kohatutoa/</a>
Awaawaroa Bay Ecovillage,	196 hectares with 15 shares including 14 resident households and 1 undeveloped share. Purchase of a share in Awaawaroa Bay Ltd confers the right

Waiheke Island	<p>to occupy and build on 1 ha of land with a 999 year lease (but no title) with the right/responsibility to attend meetings and participate in the development of the community. Each shareholder has a right to vote and is a director in the company, except in the case of joint shareholders where the first person named on the share register is the director and holds the vote. Shareholders pay a weekly fee for ongoing management and maintenance. The village is based on ecologically sustainable organic principles, with limits on dwelling size and height, and specification of acceptable materials. Mains power is not provided. Composting toilets or alternative systems are encouraged because of proximity to wetlands.</p> <p><a href="https://sites.google.com/site/awaawaroaecovillage/">https://sites.google.com/site/awaawaroaecovillage/</a></p>
Black Sheep Animal Sanctuary, Otaki Forks	<p>26 acre animal sanctuary established by the animal protection society, which also runs op-shops to cover the mortgage. Currently provides 4 residences with 6 more planned. There is one main house but other housing options are being considered including single family homes, shared houses, mobile homes, tents etc. There is a common house, gardens, vehicles, farm equipment, fire pit, internet, river swimming area. The sanctuary grows up to 25% of the residents' food and aims to produce between 26-49%. Almost all meals are shared. There is a monthly fee of \$100 for food costs and contribution of 20 hours labour a week. Dwellings are connected to the grid but aim for 26-49% renewable energy generation. There is a leadership core group and decisions are made by consensus.</p> <p><a href="http://www.theblacksheep.org.nz/about-us.html">http://www.theblacksheep.org.nz/about-us.html</a></p>
<b>In development and planned cohousing</b>	
Te Manawa Eco Village, Motueka	<p>Established 2007. Five families have brought into the eco village, four of whom are currently living on the land and building. Ownership share includes the title of 1.7 acres for house and garden and a share in the remaining 140 acres of bush land. A common power system is generated by hydro power. Monthly fees are charged to cover expenses, expand systems and contribute to future replacements. Covenants are in place to ensure building is in line with the overall vision for the community</p> <p><a href="http://www.greendirectory.co.nz/Energy/Te-Manawa-Eco-Village">http://www.greendirectory.co.nz/Energy/Te-Manawa-Eco-Village</a></p>
Kotare Village, Northern Hawkes Bay	<p>Self-reliant eco village based on permaculture principles. Aims to be self-sufficient, off the grid. Houses will perform to certain standards including using local materials and builders, low waste, recyclable materials, insulation, solar heating. Will be home to 30 families and Koanga Institute's Centre for Regenerative Living. Individuals and families have autonomy over their house sites, as long as they follow the covenant of the lease, e.g. energy efficiency and waste disposal policies established by the community. Community will have several housing clusters and centralised community area. Planned communal facilities will include meeting &amp; cooking/dining facilities, education facilities, communications centre, workshop and vehicles for common use. Will include a heritage fruit tree nursery, heritage breeding, vegetables, flowers and herbs growing, food processing, produce, healing centre, and crafts making. Kotare Community Land Trust owns the land. Residents will pay annual fees to cover rates, maintenance of the community's water and roads, public liability insurance and pest control. Fees approximately total \$872 per household annually. There is also a one off \$100 membership fee</p> <p><a href="http://kotarevillage.org.nz/">http://kotarevillage.org.nz/</a></p>
Welborne Farm, Masterton, Wairarapa	<p>Seven acre block of land being developed as a 25 home rural community by a group of professionals in their mid-40's and 50s. On North Eastern side of the city in walking/biking distance of services including hospital, lake and recreation area, shops and cafes. Plan to have livestock, gardens and an orchard. Site acquired.</p>

	<a href="http://cohousing.org.nz/communities">http://cohousing.org.nz/communities</a>
Urban Auckland	<p>In conceptual stages and looking at sites in Auckland for 12-20 units. Dwellings will be medium density, 2-3 bedrooms, and apartments for students or workers. Multi-generational focus. Design will include modular construction based on prefabricated wooden panels, renewable energy, radiant water cooled/heated system, composting and minimisation of water use. Minimal car parking. Promote vehicle sharing. Locate development within biking distance of public transport. Neighbourhood engagement will be promoted through "time shared" café/ common house, car share, teen space, artisanal products, makerspace. Flexible design to provide for small businesses, garden plots and outdoor gatherings. Mixed unit titles, rent to buy and/or secure rentals. Aim to be 25% less expensive than comparable terraced apartments.</p> <p><a href="http://cohousing.org.nz/communities/urban-auckland">http://cohousing.org.nz/communities/urban-auckland</a></p>
Cross St Eco Village Whangarei	<p>12 members with a 2 acre site. 12-15 dwellings in co-design process and geared to construction in 2017. Based on kaitiakitanga and manaakitanga. Aim to create a safe and cohesive community that promotes environmental principles, energy efficiency and sustainability.</p> <p><a href="http://cohousing.org.nz/communities/cross-st">http://cohousing.org.nz/communities/cross-st</a></p>
New Plymouth City Cohousing	<p>8-10 families planning to create a cohousing community within walking/biking distance to the CBD. Aim to create an environmentally sustainable community in terms of layout and design of buildings, materials used, landscaping and services, and to recreate the advantages of a traditional village such as social contact, contact with nature and economic efficiency while maintaining individual freedom and independence. Envisage a community of 15-30 houses that are affordable, freehold and a range of sizes.</p> <p><a href="https://www.facebook.com/npccoh/">https://www.facebook.com/npccoh/</a></p>
High Street Cohousing, Dunedin	<p>5,000sqm, close to local services and public transport. Aim for 22 homes; 15 have been reserved. Homes are organised around a central green to create a more sociable neighbourhood. Each home is self-contained and freehold under a unit title. Homes to range from 1-4 bedrooms. All homes designed with Lifemark. Includes both single level homes, and 2-3 level homes designed to accommodate stair climber if necessary. New houses to be constructed with a high standard of insulation, triple glazed windows, fully insulated concrete slabs, sustainable building materials, grey water recycling, rain water collection, solar electricity, centralised hot water heat pump systems, mechanical ventilation and heat recovery system. Envisage car sharing, food co-ops, shared facilities and equipment. In discussion with two social housing providers interested in purchasing 3 or 4 units to rent to those on lower incomes. Renters and owners will participate in decision making process. Communal areas to include a common house, children's playground, greenhouse/tunnel house, lawn, vegetable garden and fruit trees. Entry is by membership of Urban Cohousing Otepoti Ltd. Membership fee is \$5,000.</p> <p><a href="http://highstreetcohousing.nz/">http://highstreetcohousing.nz/</a></p>
Delhi Village, Whanganui	<p>9 households involved in development of 12.8 ha subdivided into clustered residential sites. The development is within walking distance of bus service, primary school, play centre. Each owner has a legal title to their section and a share of the common land. Aim is to live in a village atmosphere, socially connected on shared land while maintaining independence in their own home. Want to include a range of age and cultures. Houses, sheds and gardens will be concentrated in the central housing area. Shared lots and recreation spaces will be scattered among the houses. The intention is to establish ponds and wetland areas. Land is available for orchards, gardens, growing firewood and grazing. Each</p>

	<p>owner becomes a director of the management company. Directors have responsibility for everything owned in common and represent their household in community meetings.</p> <p><a href="http://delhivillage.org.nz/">http://delhivillage.org.nz/</a></p>
New Brighton Sustainable Coastal Village Project	<p>Planned development of an affordable, sustainable cluster of homes in a council owned car park in New Brighton. Homes are to be affordable to families on “average” incomes and include provision for affordable housing.</p> <p>Nine homes are envisaged with a mix of 1-3 bedrooms. Medium density 2-3 storey dwellings with some ground floor units for commercial use. Low impact, lightweight, high performance buildings. Communal facilities will include community hall, conservatory gardens and roof top gardens, rainwater tanks, solar power and a chicken shed. Private purchase to be main ownership model but the group is also considering the possibility of rent to buy and rental options.</p> <p><a href="http://cohousing.org.nz/communities/new-brighton">http://cohousing.org.nz/communities/new-brighton</a>  <a href="https://www.facebook.com/NewBrightonCoastalVillage/">https://www.facebook.com/NewBrightonCoastalVillage/</a></p>
Turanga Farm Ecovillage, East Auckland	<p>Developing on 145 acres. There are 18 quarter acre lots clustered around a common house and the rest of the land held in common. Farming with permaculture design principles. Aim to produce as much of the community’s food as possible. Based on principles of sustainable, cooperative living built on interdependence, cooperation and mutually supportive systems. Decisions are made via consensus. Working bees are held every second month and all residents are required to do 8 hours of work for the community a month. The community house is planned for a central location and will include a commercial kitchen, dining area, shared laundry, office and kids room. Potential residents must participate in community meetings, workshops and working bees.</p> <p><a href="http://turangafarm.org/wordpress/">http://turangafarm.org/wordpress/</a></p>

There are examples of collective living which involves older people and includes affordable rental provision. For instance, two registered community housing providers<sup>19</sup> offer affordable rental accommodation specifically for older people that is based on a cohousing model, although arguably these tend towards group housing. They are:

- *Abbeyfield* currently operates 14 houses in locations throughout New Zealand that house up to 12 retired people who are able to live independently. Houses are operated by the local Abbeyfield society, which is affiliated to the national not-for-profit Abbeyfield organisation. Residents generally pay below market-rate rentals that include main meals. Residents have their own private rooms with ensuite and patio, and share communal spaces including living area, kitchen, laundry and garden. The dwellings have a housekeeper who provides main meals. Residents are involved in house management, including the selection of new residents. The compatible mix of residents is an important factor in the success of the houses.
- *Bays Community Housing Trust* on Auckland’s North Shore operates a communal living dwelling for five older women with limited assets and no ownership interest in property. The rental is set at an affordable level. Each resident has their own room and ensuite and shares communal facilities. A second, similar, dwelling is being built.

<sup>19</sup> A registered community housing provider operates to standards set by the Community Housing Regulatory Authority and is able to access the Income Related Rent Subsidy for its tenants. See <http://chra.mbie.govt.nz/>

Other New Zealand examples of collective living are found in multi-generational housing. This model allows extended families to live together and share accommodation while retaining their own private spaces. Recent studies suggest a growing interest in this type of living. For example, Lysnar and Dupuis<sup>20</sup> note a 49% increase in the number of extended family households in New Zealand from 1996 to 2013. Over that period the extended family household has grown at a faster rate than the single person household. Extended family households are spread across all ethnic groups, with them being most numerous in the NZ European/Pakeha population. Lysnar and Dupuis's interviews with extended family household members revealed the key drivers for multi-generational living included the care of older people and children, financial advantages, convenience, safety, young adults living at home for longer and cultural preferences. Another example of extended family living has been developed by a registered community housing provider as part of its shared ownership programme. This compact lifetime-design home provides both private and shared living spaces for three-generations.<sup>21</sup>

Multi-family living and cohousing share many characteristics with Māori whanau trust papakainga developments, which are numerous in the Western Bay of Plenty sub-region. These developments are supported by the Joint Agency Group consisting of the Bay of Plenty Regional Council, Tauranga City Council, Western Bay of Plenty District Council, Te Puni Kōkiri and Māori Land Court.

Despite the growing interest in cohousing, there appear to be no home building companies that specialise in cohousing developments and very few that offer multi-generational homes in New Zealand, although the latter is a growing feature of domestic dwelling provision in the United States.<sup>22</sup> One New Zealand home building company that does provide multi-generational homes is Shared Living Solutions operating in Tauranga.<sup>23</sup>

## 5. Benefits, costs and implications of cohousing

Overall, it must be accepted that while collective living arrangements are evident in New Zealand, cohousing in its classic rendition is very limited. Moreover, none of the New Zealand cohousing initiatives have been evaluated, either in relation to their own community logics, or in relation to the potential benefits that cohousing is expected to deliver.

Overseas evidence suggests that cohousing can deliver environments that are particularly beneficial to people as they age, including:<sup>24</sup>

- Supportive, secure neighbourhoods.
- Opportunities for participation and sociability.
- Collaborative operation by residents rather than corporate or housing provider based management.
- Opportunities to share resources, resulting in cheaper living.

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<sup>20</sup> Lysnar, P., and Dupuis, A., 2015, *Meeting the housing needs of multi-generational households*, External Research Report ER4. Porirua, BRANZ.

<sup>21</sup> Saville-Smith, K., 2012, "Designed for all ages" *Build* 128, February/March 50-51.

<sup>22</sup> See Stewart, P., 2013, "A Nest to Share", *Build* 138, Oct/Nov 68-70.

<sup>23</sup> <http://www.sharedlivingsolutions.co.nz/>

<sup>24</sup> See for example: Scanlon and Fernández Arrigoitia, 2015; Gold, 2005; Brenton, 2013; Choi, 2004; Glass, A., 2013, "Lessons Learned from a New Elder Cohousing Community", *Journal of Housing for the Elderly*, 27(4): 348-368; Lyon, M., Kang, M., and Kramp, J., 2013, "Case Study of Senior Cohousing Development in a Rural Community", *Journal of Extension*, Volume 51, No. 6.



- Cohousing that includes supports for older people may reduce or delay the need for residential care.

There is also some evidence that the benefits of cohousing go beyond benefits to residents. Wider public benefits relate to:

- Strengthened social infrastructure and social connections, because of the intentional community nature of cohousing and the supports residents provide one another.
- Effective use of physical infrastructure and utilities, because of the medium density nature of cohousing.
- Many cohousing developments incorporate features such as universal design, walkability and eco-design principles, which contribute to urban design.
- Cohousing can raise densities and contribute to compact urban form.
- Potential to develop affordable housing with costs savings through building smaller, more compact units and multiple dwellings.
- Community regeneration where cohousing is retrofitted using existing buildings, or new dwellings are built on brownfields.

These claimed benefits fit well with the new *Healthy Ageing Strategy*, which has a focus on promoting the improvement of the quality and range of age-friendly housing stock, including rental housing and supported living options.<sup>25</sup>

However, overseas experience has identified some problematic aspects of cohousing for residents. In particular, cohousing may not be the most affordable option for an older person. A considerable personal investment in the dwelling unit is required. Most cohousing relies for its viability on some type of ownership model. Where tenancies are available, it is usual for tenants to also pay on-going fees to cover the costs of communal facilities. This may make cohousing living expensive for tenants. Other problems can include.<sup>26</sup>

- Difficulties experienced by residents in adjusting to communal living and participating in shared decision-making.
- Households have less autonomy around their private living spaces, as design and activities may be controlled by rules and covenants.
- Individual dwellings may be smaller than preferred due to the provision of shared facilities.
- Principles of sustainability can be stringent in some communities, and they may include limits on the use of power, water and cars.
- Cohousing communities may struggle to provide additional supports required by residents who need support for mental and physical health conditions, or frailty.
- Over time, problems of recruitment of households and succession as residents leave may endanger the viability of the cohousing community.

From the perspective of developers, cohousing can be expensive and risky to develop because of the complexity of design and possible planning issues, resulting in difficult encounters over planning and building consents. These difficulties can also affect other

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<sup>25</sup> Ministry of Health 2016, *Healthy Ageing Strategy*, Wellington, Ministry of Health. <http://www.health.govt.nz/system/files/documents/publications/healthy-ageing-strategy.pdf> The Ministry of Health intends to establish a cross-sectoral working group to improve housing options for older people, including supported housing. CRESA has started discussion with the Ministry about cohousing and other age-friendly housing options.

<sup>26</sup> See for example: George, 2006; Scanlon and Fernández Arrigoitia, 2015; Glass, 2013; Brenton, 2013.

forms of collective living such as Abbeyfield and multi-generational homes. Those difficulties reflect:

- Lack of knowledge among planning and regulatory agencies about cohousing, which may impact on the capacity of those agencies to efficiently and effectively deal with cohousing proposals.
- Lack of a clear definition of cohousing in planning rules and regulations. This is comparable to a similar lack of clarity around the definition of multi-generational housing in New Zealand, and is often expressed in issues around the treatment of second kitchens, sleep-outs and minor dwellings.<sup>27</sup>
- When cohousing or multi-generational housing is developed within a single building envelope, building consent officers may start treating the building as an institutional building rather than domestic dwelling.<sup>28</sup>
- Resistance to cohousing from the general public and neighbours, based on concerns with parking, traffic, noise and dwelling density.

## **6. Some Comments on the Implications of Cohousing for the Sub-region**

Overseas studies have identified characteristics of cohousing that can potentially benefit older people, such as sharing resources and costs, companionship and support. Even though residents pay on-going fees associated with cohousing, the variety of cohousing models, particularly those developed by not-for-profit organisations, suggests that the operation of affordable cohousing options for older people with limited resources is possible. Notably, not-for-profit housing organisations that develop senior cohousing have a focus on affordable housing that includes support services.

Various studies conclude that, for senior cohousing to become a viable, affordable and accessible choice, it requires a broad infrastructure of support, including cooperation between planning and regulatory agencies, developers (private or not-for-profit) and householders. There are particular ways in which planning authorities can contribute to the development of affordable cohousing, including:<sup>29</sup>

- Providing land in ways that reduce land costs (e.g., selling below market value, deferring payment, leasing arrangements or low interest loan).
- Facilitating affordable cohousing development through planning and regulatory provisions.
- Coordination of key organisations to support cohousing initiatives.
- Providing resources and advice to assist older people's organisations to establish cohousing.

In New Zealand, some local authorities are more likely to be able to respond to cohousing and other forms of collective housing initiatives. Although cohousing is not common in New Zealand and often does not easily fit the usual planning rules,<sup>30</sup> a number of strategic and organisational processes established by the Western Bay of Plenty sub-region suggest that

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<sup>27</sup> Lysnar and Dupuis, 2015.

<sup>28</sup> Saville-Smith, K., Saville-Smith, N., and James, B, 2016, *Community Housing Providers, Procurement and the Building Industry*. Research Report LR0485 for the Building Research Association New Zealand, in press.

<sup>29</sup> Scanlon. and Fernández Arrigoitia, 2015; Brenton, 2013; Lysnar, and Dupuis, 2015; Stewart, 2013.

<sup>30</sup> See for example, news article on Urban Housing Onepoti Ltd, Dunedin: "Communal housing plan outside rules" *Otago Daily Times*, Monday 21 July 2014.

it is well placed to explore the potential demand and opportunities for the supply of cohousing, particularly as an option for affordable senior housing. Those factors include:

- The 2013 update of the SmartGrowth spatial plan identifies a number of issues and focus areas where analysis of the potential of cohousing could contribute to SmartGrowth objectives. Those issues and focus areas relate to infrastructure costs, compact urban form, housing affordability, future housing needs (including housing needs of the older population), housing and neighbourhood design for liveable communities, planning for social infrastructure, and the impacts of housing conditions on health.
- SmartGrowth's strategy partners, and two forums in particular, PATAG and Housing Affordability, provide a platform for investigation, analysis and advice about affordable housing options and infrastructure that facilitate ageing in place.
- An existing model of inter-sectoral cooperation to support the development of papakainga housing – the Joint Agency Group – could be used as a template for establishing other inter-sectoral planning mechanisms for communal housing initiatives.

Those structures and processes in the Western Bay of Plenty sub-region also provide a vehicle for looking at other forms of collective-based housing, whether it be multiple and generational housing or group housing such as Abbeyfield. Certainly, initiatives that can enable older people's independence and support, provide affordable housing and stimulate new supply will be critical for regions facing both a tenure revolution and an ageing population.