Making cohousing affordable: Strategies and successes, part 2 of 3

The Petaluma Avenue Homes advisory committee shown participating in the design workshop.

Following up on Betsy Morris’s overview last month of the sundry ways cohousing may be made more affordable, Brad Gunkel describes an affordable cohousing development in the works.

The question must have gone through the collective consciousness of more than one cohousing group over the years: “Can we convince affordable housing developers to build affordable cohousing communities?” To the surprise of many cohousers, the answer is actually “yes.”

Affordable housing developers are in large part progressive-minded burning souls who want nothing more than to create tightly knit communities for those who, for any number of reasons, struggle to find safe, dependable homes for themselves and their families. Cohousing, therefore, is of natural interest to many affordable-housing developers. It offers a clear model for achieving many of their most persistent goals:

- the personal empowerment of residents
- the creation of supportive social networks
- the potential for cooperative self-management.

**Qualifying for affordable housing**

The challenge for prospective cohousers does not necessarily lie in convincing an affordable housing developer to build cohousing. The challenge, instead, lies in their ability to actually qualify and be chosen for a home in the affordable cohousing community once it is completed. This may sound strange to some, but the dilemma is built into the very nature of how most affordable housing is developed in this country.

“**The challenge lies in the cohouser's ability to actually qualify and be chosen for a home in the affordable cohousing community once it is built.**”

Affordable housing developers, like many other nonprofit organizations, are experts at procuring financial support from a myriad of resources. Those providing financial support can include local, state and/or the federal governments and any number of nonprofit lenders and grant providers. Each one of these sources can provide funding, subsidies or other support to advance a cause – generally a very honorable one. Each of these institutions or organizations attaches stipulations to its support to make sure that its intended goals are met. A local government may require that a development give preference to those currently residing in its town, or a lender may require that a certain unit demographic mix be met. Relatively standard requirements like these can significantly limit who is eligible to live in a cohousing community built by an affordable housing developer.

Even more restrictive are the income qualifications that generally accompany the
programs that affordable housing developers look to for financing. Income level is evaluated based on the area median income (AMI), which is calculated for every county and metropolitan area in the nation. Most affordable housing serves low-income households (50-80% AMI), while the vast majority of cohousers, even though they may struggle to afford market-rate housing in their areas, actually fall in the moderate-income category (80-120% AMI). To find out the median income in your area, check out this [HUD database](https://www.cohousing.org/cm/article/affordable_2).

In addition to the requirements of the organizations and institutions providing support, Federal Fair Housing Laws also apply to all affordable housing developments in the U.S. These laws are in place to prevent housing discrimination. This discrimination could be based on anything from race to language to belief.

As one might imagine, attempts to assure that future residents are interested in or logistically capable of participating in cohousing need to strike a careful balance: emphasizing community as a key element of the development while avoiding any qualifying measures that could be perceived as discriminatory. In addition, if there are more interested qualified households than units, residents are actually chosen by lottery to assure fairness.

For those focused on making cohousing as widely available a housing option as possible in the U.S., there are obvious reasons to work with affordable housing developers. For busy individuals and groups hoping to create affordable communities that they themselves can live in, approaching affordable housing developers may be a gamble of valuable time.

**A case study in affordable rental cohousing**

Most cohousers know McCamant & Durrett Architects as a firm specializing in cohousing design. Few, however, are aware that we’ve actually been designing affordable housing for at least as long as we’ve been creating beautiful cohousing communities. Our community building principles have always informed our affordable housing design, but
more recently we’ve actually started working with nonprofit developers to create affordable communities based to varying degrees on the cohousing model. One of these communities is called Petaluma Avenue Homes (for the moment, that is – we all know how the name thing goes) located two blocks from gorgeous little downtown Sebastopol, California. The project recently received city approval and is due to begin construction this November.

The developer, Affordable Housing Associates (AHA), is actually the upstairs neighbor to our Berkeley office. We recently completed a 40-unit affordable senior project with them, so when the City of Sebastopol issued an affordable housing Request for Proposals that actually referenced cohousing as a desirable model, renewal of our partnership with AHA seemed only natural. The challenge here was not to convince the city or the affordable housing developer to create cohousing, the challenge was and still is to create an affordable rental development that functions as much like cohousing as possible.

One of the biggest hurdles is the timeline for resident selection, driven by the income certification process. Residents won’t be chosen until construction has started to help assure that they income-qualify at the time they move in. Instead of giving up on participatory design, we created an advisory committee including a local housing activist, a potential resident, a cohouser, a representative of the active local senior community and a number of neighbors of the project site who reported back to their neighborhood committee. After a series of workshops, a beautiful design emerged, physically true to the principles of cohousing down to the last inch. The community will consist of 45 households around two courtyards on a 2.5-acre site with a common garden, common terrace and a 3,100-square-foot common house.

“Community building will have to entail an even more concerted effort than usual, further into the development process."

True, we were not able to use the design workshops as community-building opportunities. Community building therefore will entail an even more concerted effort than usual, further into the development process.
Another challenge with Petaluma Avenue Homes is to foster a cohousing culture without discriminating among potential residents during the qualification process. In this case we will be relying heavily on self-selection. One option is to hold a mandatory information session as part of the pre-qualification process. Among other things, the information session can focus on the tremendous opportunities cohousing provides and the responsibilities that come with it. We will also be working to emphasize neighborliness during interviews with interested households. All too often the management-minded focus of these interviews favors those likely to keep to themselves.

**Community building**

During construction and before move-in, residents will be chosen by lottery from the pool of qualified applicants. At that time, community-building workshops will begin in earnest. The affordable housing developer has budgeted for a part-time cohousing consultant who will begin immediately after the residents are chosen and continue through move-in and the first couple years of the community.

The cohousing consultant will train the new group in consensus decision-making and will serve as a valuable source of information and experience as the group creates a common-meal policy, establishes teams/committees, creates babysitting and after-school tutoring co-ops, and tackles other difficult issues. Although the affordable housing developer cannot and will not mandate participation in common meals and team activities, it will be providing various incentives for participation such as partial rent credits for maintenance or landscaping and food once a week for common meals. As cohousers know, participation has many built-in rewards as well, and we’re hoping these will become evident to the residents through information sessions, workshops and first-hand experience.

Of course the homes in this community will remain rentals but they will also remain affordable. There will be a full-time site manager but this individual’s role will primarily be about filling gaps in responsibility and working with the group to eliminate as many
gaps as possible. The group and the site manager (plus the cohousing consultant, at the group’s request) will likely work together to create a cohousing orientation program for new residents who fill the vacancies resulting from natural turnover.

*This perspective shows the courtyard facing the common house. (Rendering by McCamant & Durrett Architects.)*

Although many residents will not have even heard of cohousing until they fill out their applications, and although they will not actually own their homes, we are very hopeful that with proper nurturing, the intrinsic benefits of cohousing will make participation irresistible to this relatively unsuspecting group. Certainly we have found that once experienced, the mutual support provided by community, whether or not that community is intentional, is often greatly appreciated.

**Those interested in applying to live at Petaluma Avenue Homes should contact Michael Chao at Affordable Housing Associates. He can be reached by email at MChao@ahainc.org or by phone at (510) 649-8500 ext. 25.**

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