External Barriers to American Cohousing Development in Comparison to European Development Models

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Abstract

This project examines the external limitations to cohousing development in America. Originating from Denmark in the 1960s, cohousing is a single family housing alternative built around intentional community, with private dwellings and shared community spaces (Bender 2019). While this housing model has seen popularity in Europe, this has not been the case in America. This research first reviews existing literature surrounding cohousing development in America, then looks into two case studies to compare the American model of cohousing development to its European roots. The first is an analysis of Capitol Hill Urban Cohousing in Seattle, Washington and the second looks at GENOVA, the oldest cohousing cooperative in Vauban, an eco-district in Freiburg, Germany. Comparison of these case studies highlights the significance of government involvement and public knowledge of cohousing in expediting its development. Understanding the barriers to American cohousing development, as well as the potential success of future developments if enabling factors were in place, can help develop a future plan to make cohousing a mainstream housing option in America.

Research Context and Scope

In the United States, particularly in Seattle, the once sought after American dream of a single family home is becoming increasingly unattainable. Rapid growth of cities, environmental impact of single family developments, and displacement of marginalized communities are some of the many factors making traditional housing an unsustainable path. Beyond this, even those that can afford to live in single family homes may feel that their need for community is not met

(Darling, 2017). Cohousing advocates would argue that good fences do not, in fact, make good neighbors. Beyond the logistical advantages of sharing resources, cohousing can help with the isolation of living independently (Bender, 2019).

Despite these advantages, cohousing is still relatively unknown to the American housing market. Furthermore, those looking to start a new cohousing community may struggle to work with outside parties such as banks that do not yet have the infrastructure to handle investments by multiple not-for-profit land developers. Identifying the barriers to cohousing development in America while also looking at the enabling factors to cohousing development in Europe can lay the framework for future studies.

Literature Review

Multiple studies have been conducted to highlight the economic and social benefits of cohousing. Many also discuss the social barriers to cohousing development due to their nature of being self designed and self governed (Fenster, 1999). However the problems caused by external barriers go beyond just reaching agreements between future neighbors and is not as thoroughly discussed in present literature. “Americans eager to create cohousing are not aided by a benevolent government” (Fromm, 2000). Therefore to help solve these systemic problems, examining Europe’s housing policies and subsequent successful dispersion of cohousing as a mainstream housing option, can provide important insight to the enabling factors of these developments.

Understanding cohousing

The first cohousing developments began in Denmark in the 1960s as an alternative to single family homes and multi-story apartments. Original cohousing advocate Bodil Graae wrote a newspaper article titled "Children Should Have One Hundred Parents" in 1967. Concern grew about "how vital community is to children and the disconnect between community and the single-family home" (Bender, 2019). In response, a group of over fifty families formed to design and develop the first cohousing community, Sættedammen, which still exists to this day with many of the original residents and maintains a high demand for openings (http://www.xn--sttedammen-d6a.dk/). From there, the movement for intentional community grew, particularly in northwestern Europe. "It is estimated that between 1% and 8% of Denmark's population lives in cohousing communities" (Darling, 2017).

While cohousing may vary in physical and social organization, there are six defining characteristics that exist within all cohousing:

1. Participatory process: Co-developed, co-designed, and co-organized with the group. Genuine and authentic participating process.
2. Designs that Facilitate Community: Designed to facilitate community interactions (not auto-oriented, but every electric wheelchair, Segway or other personal vehicle necessary to keep the site auto-free except in rare occasions)
3. Extensive Common Facilities: Extensive facilities that supplement and facilitate daily living. Common facilities are perceived as an extension of each own household's private house.

4. Completely Resident Managed: Residents manage the development themselves, making decisions of common concern at community meetings.
5. No hierarchy in decision making: Responsibility for decisions is shared by the community's adults.
6. No shared economy: Residents have their own primary incomes. The community does not directly generate income for its residents, nor (with rare exception) do its residents share income from community-owned retail or office spaces. All the residents pay a monthly fee, in addition to membership dues, to a home owner's association to cover shared costs, as is typical of a condominium arrangement. (Bender, 2019, p. 26)

With regards to its physical layout, Darling writes:

> Cohousing communities are composed of private dwellings supplemented by shared common space and outdoor space, and can be in an urban or rural setting. Though this arrangement can work in renovated structures, cohousing is generally new construction that is organized and built by the community. This allows the members to shape their community to best fit their needs, and to get to know each other through the process. (Darling, 2017, p. 35)

In addition to space, these communities share services, such as cooking or childcare, equipment, such as tools, and experiences. Organized activities can range from community wide birthday parties to splitting the labor and maintenance of a shared garden. No matter the location or organization, these communities are designed with resident interaction in mind. This is quite different from the traditional “American dream” home. Unlike other multifamily units such as condominiums or apartments, which emphasize privacy and sole ownership of one’s space within a densely populated building, cohousing is designed to reinforce relationships by sharing space, equipment, and experiences (Bender, 2019).

Lastly, it is important to state that in the context of this paper, communes are explicitly different from cohousing. While communes are more well known to the general American public, due to their popularity during the 1960s and 70s hippie counterculture movement (Curl, 2008), cohousing communities do not share income or values as communes frequently do. Rather, cohousing communities are built upon “the intentions to create, with no set ideology, a supportive living environment and sense of community” (Fromm, 2000).

Conventional cohousing development process in America

Adoption and availability of cohousing in America has been reliant on public demand, which in turn is reliant on public knowledge of cohousing. “Greater understanding of cohousing could be achieved through grass-roots and top-down approaches," Williams writes. However since cohousing is less compatible with traditional American values, such as privacy and individual freedoms, it has been slow to catch on in real estate markets as a viable housing option (Williams, 2008). It can be assumed that due to lack of cohousing knowledge, from both the public and government, there has been little demand for tailored legal and financial structures to enable development.

In contrast to the European housing market where cohousing has been more widely adopted, in particular as affordable housing, Americans eager to create cohousing are not aided by a benevolent government (Fromm, 2000). Community organizers starting from scratch will realize that there is no historically proven method to streamline their development process. It can be said that the conventional cohousing development process is lack of conventional process in itself. Groups have organized themselves in a myriad of ways, “adopting, and often adapting the already existing legal forms” (Fenster, 1999). While these established forms are easily recognized by external parties, it can also lead future trouble for these groups. For example, Capitol Hill Urban Cohousing (CHUC), whose development is used as a case study further in this paper, registered with the State of Washington as an LLC (limited liability company), but struggled to secure financing when external parties struggled to understand that they weren’t trying to profit from the development (Hoffman & Beard, 2017); (Bender, 2019).

Additionally, since cohousing is a largely citizen-led movement, organizers may find it difficult to access the resources readily available to conventional housing developers, such as financing, professional consultants, general contractors, or legal aid. In an economy driven by maximizing returns from historically profitable investments, developers see more potential in apartments or condominiums (Williams, 2008).

Development models

Of the existing cohousing communities in America, two development models have become prevalent. The first is the project model, where community members meet regularly to plan out their homes and shared spaces, hire their own consultants, and make design decisions as a group. Additionally, these groups need to make large down payments up front to secure the site and cover development costs (Fromm, 2000). Core members of this group recruit new members, and typically most units are spoken for by the time construction is completed. This whole process from group formation to construction completion averages four years (Fromm, 2000).

The second development model is the lot model. In this model, a large site is purchased by an individual or group and is then divided up for individual buyers to buy and develop. The remaining lots are used to create the common house and other shared spaces (Fromm, 2000). This requires the purchase of land up front, potentially making this development model less financially accessible than the project model. However, since all units are customized, these communities are usually more architecturally diverse and individual buyers can develop within their own budgets. Due to the high customization, construction of lot model communities typically take more time than the project model (Fromm, 2000). Some may also argue that lot model development results in less community cohesion since residents do not cooperate on development related decision making.

Additional models include for-profit developers, non-profit developers, renovation of existing sites, community expansion by purchasing adjacent homes and combining yards to create common space, or a hybrid of any of the above. Some groups may even utilize “sweat equity development”, where members themselves construct some or all of the community (Fromm, 2000). The multitude of approaches to development is dependent on a variety of factors influencing a group’s decisions, such as finances and values, making standardization and optimization of this process even more difficult (Fenster, 1999).

External parties

For the sake of practicality, most groups will utilize outside developers. These developers have access to resources such as technical expertise and potential sites not available for general public to purchase, expediting the development process (Williams, 2008). In dealing with external parties such as developers, “the group must work together both as a financially viable entity that can manage the complexities of real estate development and as a social organization that can collectively formulate plans and reach decisions” (Fenster, 1999).

Therefore, typically before negotiating with developers, cohousing groups need to find legal counsel to facilitate communication with these external parties. Having proper documentation of the group’s legal structure will support future negotiations. Fenster (1999) further writes about these documents, “They enable groups to require commitment to the project through the signing of legally binding agreements and allow the group to sign contracts and borrow money by gaining the confidence of paid professionals, banks, and realtors through a demonstrable commitment of funds.”

With regards to funding and financial institutions, organizers, either as a legal group or individuals, may struggle to procure the necessary funds for down payments. Financial institutions are relatively unfamiliar with these types of developments and depending on how a group has legally formed, may or may not meet requirements for loans (Fenster, 1999). The Federal National Mortgage Association, also known as Fannie Mae, only recently began purchasing cooperative share loans in 2010 (B4-2.3-04, 2019). Subsequent searches on the website stated that cohousing groups qualified under their selling guide if they were legally organized as a condominium but may not qualify if under a different legal structure.

Ownership and financing models

In traditional home ownership, the purchaser may take out a mortgage on a home. Once this is paid back, the purchaser now owns the home in full. Since cohousing itself is a relatively new form of property ownership, there are no legal ownership forms specific to cohousing. Instead, cohousing has adapted to fitting existing legal forms to be more easily accepted as an established form by disciplinary, regulatory, legal and state statutes (Fenster, 1999).

Due to this, most early cohousing groups in America have organized as condominiums. Fromm (2000) writes, “Condominium ownership is the predominant tenure, making up almost 90% of U.S. cohousing in part because it is familiar to financing institutions, government agencies, lawyers, and future residents.” Groups that organize as condominiums are still able to develop common areas as a group and are familiar to financial institutions. However, since the legal organization of a condominium is optimized to build wealth of each individual property, it is often not ideal for cohousing groups.

Another option for groups is to organize as a limited equity cooperative (LEC). The LEC, usually a non-profit, owns the structures, land, and improvements. Each household owns shares of the co-op. This spreads financial liability between the members. Members still have the financial freedom to use whichever bank they’d like to fund their own shares but are still able to build equity as a group. The collaborative control members have with an LEC results in low turnover, housing security, and homeowner tax benefits (Darling, 2017). However, this model also makes resale difficult. A shareholder may not be able to sell their shares at a profit, preventing them from moving into a new home.

Other ownership models, such as the community land trust or limited liability companies, have also been used by cohousing groups (Darling, 2017). They are similar to LEC's in that they are all operated and owned, either directly or through shares, by members of their communities, and are faced with similar difficulties of legal recognition by external parties. The details and differences of these ownership models are beyond the scope of this research.

The role of the public

Another major external party the group will work with is the government. Due to the structure of the American government, a group may be subject to compliance with laws at the federal, state, and local levels. Groups will typically work most with the local governments, seeking necessary approvals and adapting to requests and changes as necessary (Fenster, 1999). Depending on the location of the proposed site, the existing (or non-existing) laws with regards to land usage for cohousing communities, and the current political stances of those in local government, groups will experience a high variability of success in this relationship.

Groups may also encounter animosity from future neighbors and local businesses. This is sometimes associated with the previously mentioned idea that cohousing is synonymous with commune. For example, when Synergy Cohousing Group in Delray Beach, Florida began their permitting process, a nearby condominium developer and and their residents petitioned the local land-use board in opposition (Liewer, 1996). Fenster (2018) states that "Successful cohousing groups have persuaded local governments and opposing neighbors by lobbying and providing testimony of cohousing experts at government and community meetings.”

The current state of cohousing in America

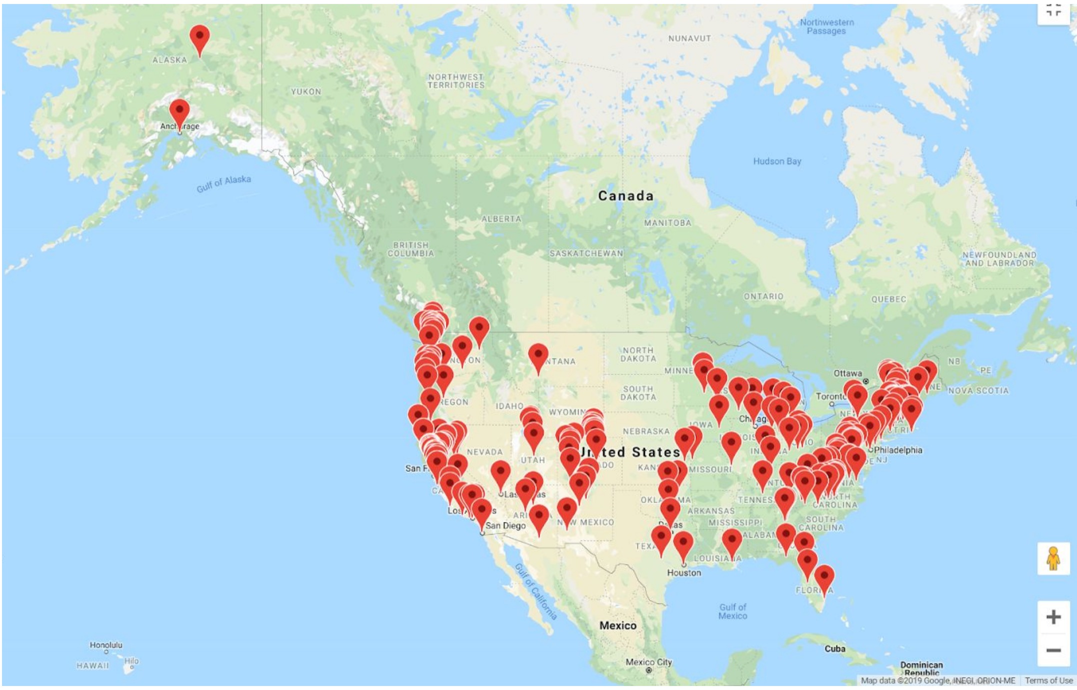

Figure 1: Map of current cohousing communities either built or in development in America. Source: https://www.cohousing.org/

Based on a count taken in October 2019 from the Cohousing Association of the United States directory, there are 295 communities (Figure 1), either existing or forming, in America (https://www.cohousing.org/). The website also lists guidelines on how to start a cohousing community. Of these steps, the following are likely to require resources beyond the scope of community organizers: legal work, land purchasing, architectural design, construction, financing, and selling units. Navigating this development process has resulted in some cohousing founders being architects themselves- namely in the case of CHUC, whose founders were Grace Kim and Mike Mariano of Schemata workshop. While their expertise was undoubtedly valuable, it also highlights the need for “insider” knowledge to the development of new cohousing.

Despite these factors, coupled with barriers posed by interactions with external parties as mentioned above, there is still a strong desire for more cohousing in America (Darling, 2017). The Cohousing Association website touts a list of classifieds for people looking to join or form cohousing communities. There is also a directory of “cohousing professionals”, connecting groups with much needed consultants. This is indicative of cohousing’s slow but steady push to becoming a mainstream housing option in America

In a study about the future of cohousing in America and its relative advantage to traditional housing, Williams (2008) argues that cohousing should be seen as an innovation and therefore regarded as better than the idea it supersedes. Similar to the boom of the smartphone due to its perceived advantage over traditional phones, cohousing could be seen as an innovative overhaul of the typical American housing model. William’s study also found that cohousing units may have higher resale values and are less susceptible to property crimes, two factors that are important to American home buyers. If these factors were more widely known, cohousing could become more appealing to the average citizen.

It seems that the largest contributing factor to cohousing’s slow adoption in America is lack of cultural affinity. This further leads to lack of acknowledgement and enablement by external parties such as financial institutions, developers, and governments. Evident in the incident in Delray Beach mentioned before, “Cohousing is viewed with some suspicion due to its classification as a collective housing form. It is perceived that the collaborative lifestyle could potentially impinge on individual freedom of choice because of the interdependency of individuals within communities" (Williams, 2008). While most cohousing advocates would argue that residents give up minimal privacy and personal resources in exchange for a more cohesive community, this idea is too opposed to current American ideals to gain any ground.

However, as the market ages, younger generations have different priorities. The current American youth regard themselves as "global citizens" and prioritize pro-environmental and community values over the older generations' freedoms and privacy (Williams, 2008), seen through the current work of young activists like Greta Thunberg. If the younger generation can generate enough market demand for alternative housing, and support legislative changes surrounding it, cohousing could become a viable housing option in America.

Case Studies

There were two case studies completed for this research. While these two communities, one American and one German, are not indicative of cohousing development as a whole, they are good examples of the variety of factors that affect development and how external parties can help or hinder this process.

American case study: Capitol Hill Urban Cohousing

Figure 2: Neighbors interact on balconies at Capitol Hill Urban Cohousing. Source: https://www.schemataworkshop.com/chuc

Capitol Hill Urban Cohousing (Figure 2), is located in the Capitol Hill neighborhood of Seattle, Washington. The group completed construction in June, 2016 after several years of planning, led by residents and architects Grace Kim and Mike Mariano of Schemata Workshop. They are an urban cohousing development and have 9 units, plus commercial space on the ground floor, on a 4500 square foot lot, plus commercial space, which is smaller than the average Seattle single family lot (Kim, 2017). The residents are intergenerational, with both babies and senior citizens represented.

CHUC was also the first mixed use project to be part of the City of Seattle's Deep Green Pilot program, based off of the Living Building Challenge, which is intended to encourage the development of high-performance buildings. Founder Mariano (2018) writes, "In exchange for our commitment to a 75 percent reduction in energy and water use over a comparable, code-compliant building, CHUC could receive a height exemption that could be used for an additional story of height." With regards to support by local government, CHUC and the City of Seattle's visions for a sustainable, mixed use building were aligned. The City even provided a Technical Assistance Group (TAG) with relevant high-performance building experience to assist with the development.

However, despite CHUC's success and subsequent popularity as a shining example of urban cohousing as seen on multiple urban planning news sites, their development process was not without hurdles. Their founders began searching for a site in 2006 and sent a letter of intent to purchase by mid-2007 (Mariano, 2018). Unfortunately, the economic recession was just beginning and to make up for their equity shortfall, they had to look for investors. Instead of organizing as a condominium, for which no investors were willing to finance during the recession, CHUC residents decided to form an LLC which owns the building (Hoffman & Beard, 2017). In turn, the residents rent from themselves. Despite organizing this way, their search for financial support was not without issues. "There was difficulty in securing funding for construction because there are few banks in the United States that will load to these kinds of projects… The bank finally approved the loans for construction once it was clarified that the end goal is not to sell at a profit" (Bender, 2019)).

This struggle continued not only with financial institutions, but even with CHUC's own legal team. Residents Sheila Hoffman and Spencer Beard write:

> We lost a full year due to the lawyers who couldn't comprehend that the founders didn't want to make a big return on their original investment to buy the property or that the LLC we formed wasn't motivated by the capitalistic idea to maximize profits. That delay put us on the back side of a construction boom in Seattle, which meant we had difficulty finding contractors and subcontractors within our budget for the project. (Hoffman & Beard, 2017)

Later on, CHUC's electrical contractor went bankrupt mid-project. This resulted in cascading construction delays and used up any extra budget that would have been used for the common spaces (Hoffman & Beard, 2017). Residents have addressed this with occasional anonymous funding from within the community, something that the typical American homeowner, even within a multifamily condominium, would likely not do.

In total, CHUC's development took ten years, from site searching in 2006 to completion in 2016, longer than the average four (Fromm, 2000). Their development was enabled by support from the City of Seattle and the general pro-community and pro-environmental attitude of Seattle, but hindered by factors beyond their control, namely the economic recession of 2008, bankruptcy of their electrical contractor, and lack of cohousing knowledge by external parties like their legal team.

Despite these difficulties during development, CHUC is now a fully operating cohousing community. All units were sold and spoken for before move-in and residents continue to make improvements to the building, such as their rooftop farm (Kim 2017). Working together to design and develop their future home brought these neighbors together in a way that is often not seen in traditional housing. In closing, residents Sheila Hoffman and Spencer Beard write that "We love living in community with adults and children, sharing meals three times a week, being available to each other's needs including walking children to school, pet sitting, repairs, outings, etc… We clearly have built not only an apartment building but a true sense of community."

Northwest European cohousing development

Before delving into the second case study of GENOVA, a German cohousing development, it is necessary to understand cohousing's history in northwestern Europe as a whole. Cohousing began in Germany in the late 1970s, much earlier than the first American development, Muir Commons, which was founded in 1991 (Ache & Fedrowitz, 2012; Fromm, 2000). It can be logically concluded that the geographic proximity and cultural similarities between Germany to Denmark aided in this adoption. The first cohousing developments in Germany were largely rental projects, often for students, meaning that a larger population could try living in cohousing without needing to invest into a new development, aiding in cohousing's diffusion into the mainstream housing market.

Similar to America, cohousing development in Germany have been largely been citizen led. Ache and Fedrowitz (2012) write that "many initiatives failed because of the complex planning process." Group organization, site selection, architectural planning, financing, and ownership models still present barriers to development to cohousing in Germany. However they elaborate that unlike America, "the increasing demand for this particular housing model has reached the political level and municipalities set up specific support structures for co-housing".

This has led to the overhaul of the CooperativesAct in 2006, creating the legal framework that determines organizational rules for cooperatives, including how they financially operate (Kunze, Philipp, Kunze, & Philipp, 2016). Then in 2007, the German Condominium Act was re-enacted to give homeowner associations significant legal rights, enabling parties like cohousing groups to be represented as a whole rather than a sum of the rights of its members. In reaction to this, cohousing development is now seen as a viable economic market. Municipalities facilitate and establish relationships between specialist architects and cohousing consultants in order to aid development (Ache & Fedrowitz, 2012).

German case study: GENOVA

Figure 3: One of the buildings in GENOVA, a cohousing community in Freiburg, Germany. Source: https://pia-architekten.de/blog.php/genova-freiburg-vauban-2-bauabschnitt/

GENOVA (Figure 3) is a cohousing development in the Vauban district of Freiburg, Germany. It is intergenerational and houses 182 residents in its four buildings as of 2015 (Kunze et al., 2016). Freiburg, and in particular the district of Vauban, has a reputation as a cultural, socio-political, and economic hub. Vauban was redeveloped in 1996 to be an “eco-district”, a stark change from its former use as barracks for the French military in the 17th century. With its final building completed in 2016, Kunze et. al write that Vauban now “has more than 70 resident-organized co-housing projects - either private or by cooperatives- on a surface of about 70% of the total area of Vauban.”

A major part of the extensive cohousing development is Forum Vauban, a group of citizens that “demanded to be informed about and to participate in drafting the plans of rebuilding this new district” (Kunze et al., 2016). These citizens were acknowledged by the City of Freiburg as an urban planning entity and were given an organizational framework by the municipality. Understanding that this group were not professional urban planners, the City of Freiburg extensively educated citizens on construction law, allowing them to better influence the design of Vauban itself. To this day, Forum Vauban is considered an “officially assigned agency for extended public participation”. In terms of finances, Forum Vauban has received support from the German Federal Foundation for the Environment, the EU LIFE environmental program, and a number of other institutions.

GENOVA itself was the first cohousing development in Vauban, started by citizens involved with Forum Vauban. During its development, cooperative shares in GENOVA (520€ in 2015) were sold to both future residents and general members, with residents holding sixty shares each (Kunze et al., 2016). To further offset costs, future residents utilized “sweat equity” and worked on parts of construction themselves. They also sought help from architecture students and professional architects on a voluntary basis. Lastly, but probably most enabling to development, were government subsidies for GENOVA. In an interview with a resident, Kunze et. al writes:

> On the level of private housing subsidies, the house builders and cooperatives could make use of the so-called Eigenheimzulage, a state subsidy for builder-owners. Building in Baugruppen (German for cohousing) is financially attractive only for families due to specific subsidies, whereas building in cooperative contexts is supported also for people without children. This was made use of extensively by GENOVA. (Kunze et al., 2016)

Furthermore, the development for the entirety of Vauban was supported by the Federal State of Germany, granting the district a budget of 85 million euros to develop the area. It can be assumed that these direct government subsidies were a major enabling factor for the extensive adoption of cohousing in Vauban. Additionally, it can be inferred that the development of Vauban aligns with political ideals of the current German government. Another person interviewed by Kunze et al. said “GENOVA had supporters mainly among the Social Democrats and the Green party members of the city Council in the GRAG (Vauban city council working group) who could influence urban decisions informally in their favor.”

It can be concluded that from this support, cohousing is a largely accepted alternative to traditional housing by both the government and economy of Germany. It also speaks to the country’s general cultural attitude towards cohousing and its benefits. Therefore, with "bottom-up" support from citizens and "top-down" support from external actors such as municipalities and developers, Germany can be seen as an example of a society with an affinity towards cohousing and a subsequent thriving cohousing culture.

Comparisons and conclusions

Cohousing can help solve problems faced by the current housing market, such as affordability, sustainability, and social isolation. However, development of these communities is currently a difficult process in America, hindered by lack of cultural knowledge and misinformation. Finding others with like minded values, particularly those who are not bound to the idea of traditional home ownership, is an arduous process. Despite public support for cohousing from the few that are knowledgeable about it, current policy and markets have yet to support groups looking to develop cohousing in America. Unlike Germany, where cohousing groups are supported from the "bottom-up" and "top-down", the cohousing development landscape in America is far less enabling. However, if America were as familiar to cohousing as Germany is, the government policies, developers, and other external actors could adapt to capitalize on this new market, benefitting all parties.

Recommendations

A major recommendation to enabling future cohousing development is the establishment of a citizens group or groups like Forum Vauban that actively engages and enables communities during development. Furthermore, this group must be recognized as a legal entity and publicly funded as to avoid undue influence from profiting parties.

Secondly, the legal and financial structures hindering cohousing groups need to be re-evaluated and adapted to better fit them. If this cannot be done, another structure entirely should be created so that groups can be properly legally and financially recognized as an entity. This is of course a lofty goal, considering the ever-changing political landscape of America.

This leads to the last recommendation of widespread dispersion of cohousing education, dispelling the misconceptions around it, and emphasizing the environmental and social benefits this type of housing has. This could lead to further public support, particularly from younger generations who are watching the climate crisis unfold in their lifetimes, and put pressure on legislative bodies to change the convoluted legal systems around cohousing development. Stories of individual developments such as Capitol Hill Urban Cohousing are already well supported and publicized by their surrounding communities but could even further spread their message of intentional community if there were more examples of communities like theirs in America.

Further research

There are many options for further research on this topic. With regards to dispersion of cohousing knowledge, one could study the current stigmas around this housing option. As for actual implementation, another study could develop a step-by-step framework for cohousing development, simplifying the decisions a new group needs to make by clearly explaining the options and implications of their choices. Other topics not covered in this research are cost breakdowns of cohousing developments, viability of cohousing as an affordable housing option, and environmental impact of living in a densely populated urban cohousing community.

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