Cohousing Costs After You Move In

Phil Dowds, Cornerstone Village Cohousing (Cambridge, MA)

We want to imagine that cohousing is an intrinsically economical way to live. But is it true? In cohousing communities as well as in "regular" condominiums and HOAs, one may often hear complaints that the annual fees and dues of the community are "too high". But is it true? Too high ... compared to what?

Part I of this series described how Coho/US and CRN have co-ventured research into the annual budgets of cohousing communities; obtained the annual budgets of 20 communities comprising 611 units; and analyzed these budget materials to help develop some consistent interpretations of community budgeting practices. In this Part II, we present some of the actual numbers.

The budget analysis following emphasizes the revenue side of the annual budget: That is, the "tax" that community members agree to impose upon themselves in the form of annual condominium dues, home owner association fees, assessments - all of which we will now refer to as the "dues". What's actually spent in a given year may vary, sometimes a lot, from what's collected. But in terms of revenue collected in anticipation of specific purposes, we've sorted it out like this:

1. Self-performed Admin & Maintenance (on average, 15% of budget). Investments of volunteer hours can be very high, but the actual cash costs of self-performed property management activities can be low. These costs include basic tools, materials and supplies for activities such as routine repairs and replacements (e.g., tableware), cleaning, gardening and landscaping. Annual administrative costs are things like office supplies, computer upgrades, or online services like Quickbooks. Also included are episodic service calls: Something is leaking? Call the roofer, call the plumber (if you can't fix it with your own skills and tools). We class these as "self-performed" because nothing happens if the community does not initiate it on an as-needed basis.

Range of annual dues across all 20 responding communities: $50 to $2,890 for the "average" unit of the community.

2. Annual Trade and Professional Contracts (12%). Many communities need, or want, to pay for services they can't, or choose not to, do for themselves. Routine "tune-up" contracts for common HVAC are typical. Tall buildings are likely to have elevator inspections, window-washing, and/or life safety monitoring on an annual basis. A minority of communities will hire "outside" companies to clean the commons or gutters, plow snow, perform grounds keeping - or, hire a professional bookkeeper to process transactions. Rare but not unheard of, a cohousing community may hire a professional property management company to oversee all contracts and some maintenance.

Range of dues: $80 to $2,950.

3. Utilities and Insurance (34%). Typical cohousing utilities are electricity, water/sewer, and gas or fuel oil on community owned-and-paid meters. A minority of communities have shared internet.

The "Average" Community Budget

In contrast to "self-performed" activities, there are ...

In This Issue

Conferences & Events

2018 Regional Conferences
Coho/US is seeking the support of cohousing communities, professionals and organizations, in producing regional conference in 2018. Visit Regional Conference - Request for Proposals

Conference Documents click here

Aging Successfully, Study Group 1 Online Facilitator Training
Presented by McCamant & Durrett Architects
Wednesdays, Oct 11 - Dec 13
9:30am - 12:30pm PST (3 hrs) for more information...

New Resources

Homes for Sale

Conference Documents
**Cohousing Blogs**

**Climate Leading Communities: Nashville Conference Results**

*Jenny Godwin, Coho/US Outreach Associate*

The Cutting Edge Resiliency session I co-led with Bryan of Caddis bloomed into a thriving discussion about what strides we all realistically need to take to seriously combat climate change. We agreed that yes, individual numbers are important, but the **power of the collective** in community living is where cohousing offers the biggest opportunities. We first set a framework of challenges communities may face, and which influence how far they can push the green envelope.

- **Local politics** - Is composting cool? or even recycling? City-organized bin picks up? How far to drive to drop off used glass?
- **Acreage** - Is your property 300 acres or .3 acres? How much can you let stay wild; how much can you cultivate?
- **Financability** - Are there subsidies for solar? CFL discounts? Scability of action - Are there 9 or 90 of you? Ages? How motivated are you by the threat of climate change?
- **Local climate** - Perfect for solar? Summer temps require A/C? Rainy 9 months of the year?

**We featured a few standout communities**, to showcase what's working (perhaps ideas your own community can adopt). ... Read more

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**Tough Topics in Cooperative Groups**

*Laird Schaub*

Not all topics are created equal. In the context of cooperative culture, some topics are much tougher to get at than others. Here are half a dozen that I encounter regularly. These are by no means all, but they're representative. If your group consistently handles any two of these well, you're way ahead of the curve.

1. **How Power is Used in Cooperative Groups**

   Groups need to understand--and be able to talk authentically about--how power (influence) is distributed in the group. If the group has not done foundational work to define healthy models of leadership, it is fraught with danger for members to admit that they have power or are available to fill leadership roles.... Members of cooperative groups tend to want the power gradient to be a shallow as possible (ostensibly in the hope of getting away from the power abuses all of us have had bad experiences with in mainstream situations, whether it be family, church, school, or workplace), but wishing doesn't make it so. Power is never distributed evenly, and you can't reasonably work constructively with a thing you can't talk about openly.... Groups need to distinguish good uses of power (generally speaking, it's when people use their influence for the good of the whole) from poor uses of power (using influence for the benefit of some and at the expense of others) and to develop the chops to be able navigate the perception that a person did not use their power as cleanly as he or she thought they had. That moment is particularly tricky. read more

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**Do Cohousing Marketing Models Fit the Market?**

*Ann Zabaldo, Takoma Village Cohousing (Washington DC) + Katie McCamant, CoHousing Solutions (Nevada City, CA)*

Ann Zabaldo started this conversation on the cohousing-l email discussion group, and Katie McCamant added comments: ...in the end ... it's all about sales. You can be ultra green, you can be super affordable, you can be cool, cool techy, you can have all kinds of bells and whistles but in the end ... if you can't sell it you will not have a community. This is for ALL real estate not just cohousing. You have to know your market. All marketing like all construction and all politics is LOCAL. Is the market rising or falling? Lot of vacant houses? Competition for housing driving out buyers? What size communities sell where you live? Do people in your municipality want to live in single family detached households or do they prefer condos? Are you wedded to new construction or is there a lot of vacant housing stock waiting for rehab? Is your market so hot you can't buy a square foot of dirt? Does it makes sense to "retro fit" your community by buying up houses on a block or in a condominium?

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**Seeking Members**

- **Going Street Commons**
  - Join Iowa's first cohousing community--
  - Prairie Hill, In Iowa City

- **Bristol Village in Vermont to be ready for move-in this summer. Come join us!**

- **Last two townhomes available this summer!**
  - Elderberry Cohousing

- **Village Hearth: Adult Cohousing on 15 Beautiful Acres in Durham, NC**
  - Join a Green, Intergenerational Community near Sacramento!

- **Permaculture oriented community forming in stunning Vermont location**

- **Homes for Rent/Exchange**
  - 3BD Townhome in Greyrock Commons, Fort Collins CO -- Aug 1

- **Senior Cohousing**
  - Phoenix Commons on Oakland Waterfront - -- 1 & 2 bdrm Condos

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**Cohousing Professionals**

- **Caddis Architecture**
- **CoHousing Solutions | Sustainable Neighborhood Consultants**
- **Fitch Architecture & Community Design | Home - Community - Planet**
- **Linda Herman Consulting**
- **Mary Kraus, Architect**
Washington DC is a HOT HOT HOT market. We have the problem of too many buyers and not enough units to sell. That's in cohousing and in the market place in general. Here's the issue I'd like to engage: the cohousing development model. The model CoHousing Solutions and Wonderland Hill Development Co. use is a model in which future residents have to put up a significant amount of money just to get to construction. Up to 30% of the cost of development if I remember correctly. I think this is a very hard hoop to jump through. Read more...

Living in Community

### Twenty-Six Years into our North Carolina Experiment with Cohousing

**Becky Laskody, Arcadia Cohousing (Chapel Hill, NC)**

Arcadia is a vibrant community 26 years into our central North Carolina experiment with the co-housing concept. The mix of woods with the portion that we disturbed to build upon has morphed into a magnificent suburban oasis, nurturing many species of flora and fauna, holding our little village. We adopted our covenants and by-laws in 1994, the year of our ground-breaking, and now, in 2017, we are reviewing them and updating them with the changes we have adopted using consensus since then, sometimes in response to challenging situations, not considered before moving in together. We keep tweaking the system to remain responsive to inevitable change and newly discovered edges. What amazing lessons in discovering un-imagined levels of diversity and varied expectations! We often express appreciation for Arcadia being a dynamic work-in-progress, remaining curious, balancing tolerance and safety, work and play, group and individual. Read more...

Coho/US Notes

**1355 Miles and Dozens of New Friendships**

**Karin Hoskin, Coho/US Executive Director**

Shadowlake Village was fun and Diana toured me around much of Earth Haven's EcoVillage that has a cohousing community, Village Terraces, nestled within it. I spent time with Helen and others in the Elderspirit community. A few massive rainstorms later, I visited Pacifica and Arcadia. I enjoyed the talent at Elderberry Village at their annual talent show. Then time at Solterra and an amazing lunch at Eno Commons in the Durham area, with final days spent in Durham at Durham Central Park. Whew! I met some truly amazing and interesting people. We had some great conversations about living in community, both in a general way as well as specific to their community. We talked about the great things we have experienced as well as some of the more challenging times and how those situations were handled. I enjoyed hearing ideas from people about what themes or topics they might like to see at future CoHoUS Events.

In the News

**“Not a ’60s Commune”: Iowa City’s New Co-Housing Community**

“This is a place where people live together in community, but they also have privacy, and that’s a real big distinction that I think makes co-housing appealing to a lot of people now.” Del Holland, Prairie Hill Cohousing

Cohousing is flourishing in Libertytown

As a senior, I love living in a vibrant, growing community of all ages... On Saturday night, a spontaneous campfire with hot dogs, marshmallows and singing went far into the night....Martie Weatherly, Liberty Village MD

How Seniors Are Driving Safer, Driving Longer

Consumer Reports

Thanks to Bob Trask who brought this article to our attention which devoted two columns on cohousing, interviewing Jim Swenson of PDX Commons in Portland discussing walkability, neighborhood shopping, bus lines...

New Resources

Coho/US Conference Presentations

Policy Database

Marketing Your Cohousing Project with a Blog

Community Co-Care Agreements

Ten Tips for Success in Building a Cohousing Community

Resale Strategies & Turnover

Tag Cloud
conferences. Simply said, I had fun. I look forward to a future tour in another part of the US! Happy and back at home in WildSage, Karin

Cohousing Directory Metrics
Established Communities = 165
---Completed = 148
---Building = 17

Forming** = 140
**Thirty five forming groups have acquired land they plan to develop

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Like receiving eNews? Please support Coho/US, serving as a clearinghouse and connector to grow and nurture cohousing across the country.

The Cohousing Directory
New listings:
Buck Creek Village (Faber, Virginia)
Cool Creek Cooperative Neighborhood (Mesa, Colorado)
Tammany Commons Cohousing (Marysville/Arlington, Washington)

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