Back to the City!
Green and Resilient Neighborhoods
Compact Community in an Ecovillage
Making a Case for Urban Cohousing
Community-Building in the City
Making a Case for Urban Cohousing

By Grace H. Kim

While cohousing has traditionally been established in rural or suburban contexts, as a cohousing consultant I am seeing an uptick in those who are interested in building urban communities. There are benefits to urban cohousing, many of which are mirrored in the reasons my husband and I chose an urban location in Seattle to start our own cohousing community. While our reasons for choosing this urban lifestyle are personal, I believe they resonate with many other families, seniors, and individuals, such as those who found and joined us on our cohousing journey. Here, I will make a case for urban cohousing, and discuss how our community has benefited from our densely urban location. Please note that I use “community” to describe our cohousing community and “neighborhood” to describe the greater neighborhood that surrounds it.

Why choose an urban site?

There are some simple yet practical reasons to choose urban cohousing. Urban sites usually have the zoning in place to build multifamily housing, whether it be stacked flats or clustered homes. This translates to reduced time and expense for land use approval, there are no rezone applications or hearings, and there is a reduced likelihood of neighborhood opposition. Fewer hurdles to development can mean fewer expenses and a faster development process.

Urban sites also have the added benefit of convenient access to coffee shops, grocery stores, and restaurants. But because of our society’s reliance on cars, one’s ability to drive and maintain a driver’s license can stand in the way of the convenience that walkable neighborhoods afford. For many, including the young and elderly, walkability should also be considered interchangeable with independence. Walkable neighborhoods allow everyone of all mobility and ability levels to enjoy the freedom of meeting with friends, running errands, and going about one’s day without relying on another person to shuttle them to and from the activities of daily life. The same is true for individuals who choose to live without a car, families with one vehicle, and others who might otherwise be homebound without access to a vehicle.

Walkability, in conjunction with the abundance of services made available by an urban site, makes urban cohousing an attractive option for many cohousers.

How “urban” is urban?

“Urban” means different things to different people. For those who are used to living in rural areas, urban is anything within the city limits. For others urban is a single-family house in a residential neighborhood within walking distance of coffee shops and a grocery store. For still others, urban means living in a multistory building within a dense urban neighborhood with shops and services at the street below. When starting a new urban community without a site determined, it’s important to define what you mean by “urban” so that newcomers are clear about how urban you intend to be.

Our site is located in Capitol Hill, one of the densest neighborhoods in Seattle and purportedly among the densest west of the Mississippi. Our community was built on one-tenth of an acre, just 4,500 sq. ft. The conventional single family lot in Seattle averages 5,000 sq. ft. The building is five stories tall with nine two-to-three bedroom homes that range in size...
from 810 sq. ft. to 1,300 sq. ft. My architectural office is located on the building’s ground floor, and our street brings restaurants, coffee shops, and neighborhood services within steps of our front door. This is how we defined “urban.”

**Who does urban cohousing attract?**

Urban sites attract a diverse set of people for many different reasons. Use our community as a case study of this fact: Our community is made up of singles, retirees, empty nesters, and families. We are 17 adults and 11 children, all full-time residents. The adults range in age from mid-30s to late-60s, the kids from one year to 16 years. We have four school teachers, three university professors, three architects, a graphic designer, a computer scientist, a web designer, and a finance director from a local nonprofit. Three of our nine households are comprised of people of color.

Every family and individual had different reasons for joining us. One woman moved from another local cohousing community because she wanted to be closer to the performing and visual arts venues where she attends events two to three times a week. A couple of retirees lived on Capitol Hill for 30 years before joining us. They had looked into cohousing before but didn’t want to relocate to a more residential part of Seattle. Our site is halfway between their two previous homes, and gives them the urban density they desire. Many of the families in our community already lived in the neighborhood but were renting and, in addition to community, liked the housing stability cohousing provides.

Our location has the added benefit of proximity to city transit, such as Seattle’s Light Rail. Our residents who work at the University of Washington appreciate being one stop away from the campus by light rail. This is a community in which my husband and I plan to age in place, so we wanted to live in a neighborhood that was vibrant and diverse, with all of my daily needs within walking distance.

Just within our community, there are varying and unique reasons for being attracted to cohousing in an urban environment.

**Engaging the neighborhood at large**

Our urban location makes neighborhood connections possible by proximity and daily reminders of these pressing community needs. Many in our community are involved in our neighborhood. Several members are involved with a local homeless youth advocacy, job training, and housing services organization. I serve as the chair of Seattle’s Planning Commission and am involved with the Chamber of Commerce and my daughter’s public school PTA. I also serve on the board of an advocacy organization for affordable housing in our county. My husband chairs the Capitol Hill Ecodistrict and the Disaster Preparedness committee for our professional association. Two of our community’s teenagers are very involved with an LGBTQ youth organization.

We have a rooftop farm that provides produce for a farm-to-table restaurant located about six blocks from our building. And we have been talking with the local community college to engage their sustainable agriculture students in internship opportunities.

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**What does urban cohousing look like?**

Urban cohousing looks a lot like suburban and rural cohousing, just concentrated in a smaller footprint. In our building, we reimagined the idea of the pedestrian path vertically, connecting our homes with a common staircase and shared balconies. Instead of a large outdoor recreational area, we have a central courtyard that serves as a dining area for meals, play area for children, and gathering space for meetings or events. Our Common House anchors one side of the courtyard and provides a common kitchen, and more eating and meeting spaces. The large glass, French doors that connect the Common House to the courtyard give us flexibility in using the two spaces.

The three homes per floor share access to a balcony that overlooks the
courtyard. This exterior space means we can see each other come and go and has the added benefit of reducing our heated and conditioned spaces.

When he visits, my father says our building “feels so alive.” There is life and activity all around to remind us that we are not alone. This is true for all cohousing, and possible in an urban environment when we consider traditional cohousing elements in new and imaginative ways.

How does community come together in urban cohousing?

Cohousing in an urban environment doesn’t make creating community any more difficult than in rural or suburban cohousing. Depending on goals or values, different cohousing communities will come together for different reasons and in different ways.

In our community, we come together for meals. We have dinners three times a week—just about every other day. Our meal program has mandatory cooking participation, and, because of the ease of our system, we have high participation. There are times that the teenagers don’t come, or that one of us has an after-work meeting, event, or are simply out of town but there are often guests—sometimes several—and it generally feels like a dinner party. While people are welcome to take a plate to go, it is more typical that people in our community linger after dinner to share in continued conversation.

We also come together in our civic engagement. In the Common House, we host events for the nonprofit organizations that we support. Sometimes we have sign painting parties for rallies and marches, and we’ll host friends and fellow marchers for dinner after those events.

And, of course, we love to come together to celebrate birthdays, anniversaries, or weddings. We never have more fun than when we get to eat cake and to dance.

But I need a garden!

When we were recruiting for our group, and even now when I make presentations about our urban community, I often hear “but I need my garden.” And to address this concern, we talk about all the many ways we bring nature into our homes and community.

While most people think they need dirt in the ground, we know that in urban locations, the dirt in the ground around us is sometimes contaminated from spills, or leaching, or simply car pollutants like oil, lead, and brake dust. In our community, we garden with raised bed planters, we import clean soil, and we control what goes into it by farming organically with no chemical pesticides or fertilizers. In our rooftop garden, we produce food for our community dinners but also for our neighborhood restaurant partner. On our balconies and private terraces, we plant fresh herbs and flowers. We each have a chance to garden in the way that works for us, and we can bring the natural world indoors. Urban sites can also provide easy access to parks and other green areas, so the children in communities like ours rarely want for space to run around and play, even without a traditional yard.

Conclusion

Urban is not for everyone, but for those who are interested in cohousing without losing access to the amenities, conveniences, and vibrancy of city life, it can offer a unique alternative to other types of housing. Our urban community is far from perfect, but we all feel quite lucky to have the community and quality of life that we have found living here.

Grace H. Kim is a member of the American Institute of Architects and co-owner of Schemata Workshop, based in Seattle, Washington. She is also the co-founder of Capitol Hill Urban Cohousing (for whom Schemata Workshop served as architect). Grace is an internationally recognized expert in cohousing, with a special expertise in Common House Design. She has served on the board of the Cohousing Association of the US and has visited over 80 communities in Denmark and North America. Grace gave a TED talk on cohousing which can be seen at www.ted.com/talks/grace_kim_how_cohousing_can_make_us_happier_and_live_longer.
We have lived in the heart of Seattle, on Capitol Hill, for more than 35 years. This is the story of how we landed in an intentional community.

We love the density, diversity, and walkability of our neighborhood. The idea of intentional community always interested us. When we explored cohousing in the early ‘90s everything seemed to be out in the country. Living in a rural setting seemed isolating to us. After 20 years in a large house where we didn't know our neighbors despite efforts, we decided to downsize to a new, nearby 150-unit condo that was marketed as community-living. For the first few years it was “cohousing lite” because we did many things to foster community. But when community isn’t “intentional” it really is not sustainable. We soon felt isolated again because no one shared our vision for community. In 2010 we heard about a forming cohousing community with sustainable. We soon felt isolated again because no one shared our vision for community. In 2010 we heard about a forming cohousing community with property located in our neighborhood. And that is where our story begins.

Challenges We’ve Faced

1. Finding the People, and Developing Community

We began with regularly scheduled introductory meetings promoted through the neighborhood blog. We joined the group after that first meeting and got to work by publishing a website with our vision and values to help attract folks who would be a possible fit. During this process we “kissed a lot of frogs.” Many folks were excited about cohousing and/or our project, but for an assortment of reasons it didn’t work for them. Barriers included timing, size of units, cost, and lack of parking. Of course in some cases it just wasn’t a good fit. It was a “self-selecting” process with no application form, background checks, or community approval. Potential candidates simply came to more and more events. And it worked. After several years we had all nine of our families committed and participating. Everyone involved was drawn to living in community AND specifically to this urban Capitol Hill location.

Our intention to build our skills as a community was an integral part of our success. Early on we had several all-day, professionally facilitated workshops which included creating our vision and values, learning to make decisions by consensus, conflict resolution, communication styles, and power dynamics. From the beginning we had monthly business meetings with potlucks, and sometime before construction started we added biweekly Supper Club. We organized social events such as roller-skating, going to baseball games, bowling, game nights, pumpkin carving, and post-Thanksgiving potlucks to create connections and a sense of community. There were also numerous team meetings to devise plans for our common meals, integrate the kids into the community, draft our legal structure and operating agreements, and most importantly design and develop the building and how it would all get financed and maintained.

2. The Property

Property in the city is at a premium. Generally developers buy it and then sell condos to make back their money with a hefty profit. Of course since we were not building to sell at a profit we had to factor in the higher property costs. The site itself is one city lot, about 4500 sq. ft.—40 ft. wide and 113 ft. deep. Original plans explored buying adjacent lots, but we were unable to make that happen. To maximize floor area we chose to build lot-line to lot-line, which meant no windows on the north and south. To include windows would have meant a 3 ft. setback, which would mean lost living space and a higher rent per square foot.

We were required by the city to have commercial space on the ground floor and the site topography allowed for a maximum height of five stories. This limited the number of units we could create in our space. Combined with the limitations of a single lot, we ended up with nine apartments ranging from 810 sq. ft. to 1300 sq. ft. plus 900 sq. ft. for our Common House. Fortunately parking spaces were not required because our location is in an “urban hub” with a myriad of transportation options including bus, light rail, bike and car shares. This saved us hundreds of thousands of dollars for the cost of underground parking. We’re in walking distance of hospitals, library, groceries, parks, farmers’ market, restaurants, entertainment venues, and colleges.

3. Time and Money

The rule of thumb we’d heard going in is to expect the process to take about five years. When we started in 2010 we thought that having a site and cohousing-savvy architects already in place would all get financed and maintained. Everyone involved was drawn to living in community AND specifically to this urban Capitol Hill location.

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The rule of thumb we’d heard going in is to expect the process to take about five years. When we started in 2010 we thought that having a site and cohousing-savvy architects already in place would save us time. Our project actually took longer. 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.

In 2014, as we neared closing on our construction loan, our developer realized we had a $700K shortfall in the equity our group was bringing to the table. She helped us brainstorm a way to raise the money, a seemingly impossible task. Within a month we raised all the funds through low-interest loans from friends and family—including those who didn’t know us personally but lived in cohousing and wanted to see us succeed. Our developer
mistakenly believed that once the building was completed we could get a large enough mortgage to pay off these loans. Sadly, the new loan amount came in lower than expected. The final amount was based on the LLC’s net income and since we want to keep our rent low, our loan was correspondingly lower. So it will take longer than we planned to retire our debt.

4. Unique Financial Model

Why didn’t we just build condos? Due to the 2009 crash, no one was lending for new condo construction and we learned that the national Coop Bank was not interested in financing any new cohousing projects. We developed our own model. We formed an LLC which owns the building, which is how many apartment buildings are owned. Since we are all members of the LLC, we essentially rent from ourselves.

Being both landlords and tenants was unconventional enough to make the bank underwriters nervous at first. But actually it offers advantages to the community. For one thing it allowed younger families and those without liquid assets to remain in the community—we didn’t require each family to have a large down payment for a home. It also means when families downsize, they can change the unit they occupy without changing title and without the associated costs of selling and buying into another more expensive one which would be a typical condo scenario.

5. Construction Delays and Quality

We started with a big vision and high values around sustainability and construction quality. But once again monetary realities created challenges and compromises. With all the construction in town, prices skyrocketed for everything from labor to materials. Along the way we had to scale back some of our green building plans. We still retained many sustainable features which also enhanced our community interaction such as taller windows, higher ceilings, and wide walkways.

One setback was when our electrical contractor went belly-up mid-project. The General Contractor had to find a replacement. Then the new contractor had to review and fix a lot of what was thought to have been already completed. Construction delays ultimately ate up any budget that might’ve provided some of the comforts of home such as rooftop furniture and Common House furnishings. One way we have addressed it is with occasional anonymous funding sourced within our community for the things removed from the budget.

Notable Successes

1. Meal Program

We decided early on that meals would be the glue of our community. Therefore our Common House kitchen and dining areas were designed to accommodate our whole community and guests, including having a pantry, guest room, and laundry.

We consider our food program a huge success. In fact, a cohousing visitor from Australia declared it was “brilliant!” It provides a variety of tasty meals. It frees up busy parents and professionals from almost half their evening meal preparation. This simple system where everyone participates requires no bookkeeping. The head cook decides the menu, buys the food, then leads the prep with two assistants. The cook spends what they want, recognizing they will enjoy 17 meals free over the next six weeks. Everyone’s special dietary needs are accommodated along with a commitment to being nutritious and delicious.

We’ve had fun with figuring out interesting menus—some simple and others much more elaborate with specialty cocktails and desserts. Plus, guests are always welcomed.

2. Decision-Making

We’ve learned there is a great power in community we might call Trusting the Group’s Wisdom. On many occasions we’ve been to the edge of throwing in the towel because a problem seemed insurmountable. We’ve found that when we hit an impasse the best approach is to remind ourselves of these two important points:

1) Keep an open mind rather than being attached to the idea you came in with AND...

2) Remember it’s about what is best for the community.

With these points guiding us, we consistently come out the other side with a better solution than any one of us started with.

3. Rooftop Farm Partnerships

The city requires a certain amount of greenspace in every urban project. Rather than grass, trees, or flowers, we opted to create a working farm to support our goals of sustainability and community partnerships. Since most of us have full-time jobs and/or children, we partnered with Seattle Urban Farm Company (SUFCo) to design, construct, and operate our farm. We held a web-based “BarnRaiser” to raise the donations to pay for the build-out of the raised planters, the additional structural system to support the roof, and the irrigation system. Then we partnered with a nearby white-tablecloth restaurant that is paying the on-going maintenance costs directly to SUFCo. In return they get a large percentage of the harvest for their upscale “farm-to-table” menu. The community also gets some of the fresh produce for community meals. And best of all, our kids learn where their food comes from, how it grows, and can get their hands dirty.

In Closing

We have now lived in Capitol Hill Urban Cohousing for more than a year. We love living in community with adults and children, sharing meals three times a week, including walking children to school, pet sitting, repairs, outings, etc. Recently we all attended the wedding celebration of one of our resident couples. We clearly have built not only an apartment building but a true sense of community.

Sheila Hoffman and Spencer Beard have had “founder’s energy” for decades, having founded and led the local chapter of EarthSave International in the ’90s as well as founding the Evergreen Tandem Club in 2001 and of course being part of founding Capitol Hill Urban Cohousing on Seattle’s Capitol Hill (capitolhillurbancohousing.org). Sheila develops WordPress websites and Spencer is a retired elementary school teacher. At 68 and 65 respectively, they are the elders in CHUC.
These articles excerpted from Communities, Issue #177, Winter 2017, available for print and/or digital purchase here.

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