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**JRF Programme Paper**  
**A Better Life**

**Senior cohousing  
communities – an  
alternative approach for the  
UK?**

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**January 2013**

This paper:

- Examines the notion of 'cohousing'
- Draws on examples of cohousing from outside the UK
- Assesses the potential for cohousing in the UK

**This paper was commissioned as part of the JRF programme on A Better Life, which aims to increase our understanding of what can help older people with high support needs now and in the future.**

ISBN 9781859359266  
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## Contents

		<b>Page</b>
	Introduction	3
<b>Section 1</b>	Lessons from abroad	5
<b>Section 2</b>	Experience in the UK	7
<b>Section 3</b>	Lessons from successful communities	10
<b>Section 4</b>	Future care needs	13
<b>Section 5</b>	The need for education and change	15
<b>Section 6</b>	The way forward	17
	References	19
	About the author	20

# Introduction

Cohousing is a form of group living which clusters individual homes around a 'common house' - or shared space and amenities. Run and controlled entirely by members of the group working together, it is based on mutual support, self-governance and active participation. Physically, it is designed to promote easy social interaction among its members and generally has a 'common house' or equivalent for shared meals and events. Two cohousing models exist – the inter-generational or family-based model and senior cohousing, for age-peer groups over the age of fifty or so.

Cohousing is a way of living both 'apart and together' with a collaborative group of neighbours who know each other and sign up to certain values. They work to develop the social capital that creates and maintains a sense of community.

Senior cohousing:

- Is based on a clear intention to live as an active participant in a group of people of similar age who are 'signed up to be neighbourly';
- Is an investment by older people themselves in social capital and mutual support;
- Is a way of compensating for the anonymity of modern neighbourhoods at a time when single households are on the increase and many older people live alone;
- Offers an additional option for the informal care and housing needs of people approaching old age;
- Offers opportunities for learning and skill-exchange as well as scope for shared activities and companionship;
- Keeps older people active, healthy and engaged and reduces demand for health and social care services;
- Offers the possibility to downsize from family-sized housing to an attractive, age-proofed environment;
- Offers a blend of privacy and communality;
- Encourages people to think ahead in their approach to ageing and make positive moves to prepare for it from around the age of fifty;
- Depends for its success and vigour on maintaining a reasonably wide age-span.

While senior cohousing's chief characteristic is that it is an 'intentional community', a sense of community does not 'just happen' merely from putting people together. Group cohesion requires specific capacity building if groups are to function well and harmoniously. This is what distinguishes cohousing from ordinary housing developments and is an organic process which takes time. Developers and housing associations need to understand this. Forming groups, themselves, need to reserve the time and effort required for the vital activity of group building and not allow themselves to be diverted by the demands of planning and design.

Senior cohousing also needs policy makers to recognise the benefits for older people of living in this way and to work to remove the obstacles that impede them. Its success depends on the formation of constructive partnerships between intending senior cohousing groups and developers/ housing associations. These can supplement older people's drive and purpose with the financial skills and construction development experience they may lack. What is very clear is that for senior cohousing to become an established and viable choice for people approaching old age, it needs to develop a broad infrastructure of support in the UK. This is currently lacking.

This report draws on two events in Spring 2012. The first, in York, brought together people aged over 50, mainly from existing or recently formed groups interested in cohousing. The second, in Dunfermline, included representatives of local authorities and housing associations with people aged over 50. The aim of both events was to consider the lessons to be drawn from the UK and abroad in developing the Senior Cohousing Community as a model. As part of JRF's programme 'A Better Life' (<http://www.jrf.org.uk/work/workarea/better-life>) and the UK Cohousing Network's senior cohousing development initiative ([www.cohousing.org.uk](http://www.cohousing.org.uk)), these events were a response to a growing interest discerned among older people in this alternative way of life for their futures.

## Lessons from abroad

The participants in the York and Dunfermline seminars were given a broad account, by Maria Brenton of the UK Cohousing Network, of the successful development of senior cohousing from the early 1970s in Germany, Denmark, the Netherlands and elsewhere and the growing movement in the USA since the mid 1990s. Both study days presented the Dutch experience, researched by Maria Brenton - an experience which developed as part of a public policy response to the anticipated needs of an ageing society.

In the Netherlands, official promotion of the concept of the 'living group' in central government policy was based on the grounds that it sustains health and wellbeing and therefore reduces demand on health and social care services. This was combined with its practical implementation through partnerships between Dutch local authorities and housing associations. The Dutch 'apartment-living culture', combined with the social inclusivity of its social housing sector which is broader than that in the UK, offered a flexible starting point for cohousing groups, but later years have seen mixed tenure and ownership developments. Many local authorities have made modest resources available to older people's groups in the form of municipal or third sector development posts, grants, adult education courses on 'living in groups' and on conflict resolution etc. Older people's groups have been empowered as part of the partnership through learning new skills and competences to become self-dependent. In more recent years, a modest support infrastructure for forming-groups has grown up in the Netherlands based on private enterprise, either stimulated by the availability of grants or commissioned by housing associations.

Older Dutch people enjoy a choice between joining family-based cohousing or forming their own age-peer groups. Enabling older people to live in child-free environments is a reflection of a strong preference for this among some older people and can offer a more conducive setting for articulating the older person's voice and priorities. A marked feature of Dutch senior cohousing has been its flexibility of approach. Cohousing communities exist mostly on a mixed gender basis, but have also been created by specific groups such as women, gay men and particular ethnic groups, or groups who might share a particular interest – like, for example, gardening. Where housing associations commission the development, tenancy allocations are ceded to the group itself, which then

allocates according to 'best fit' in terms of age-spread, willingness to participate and other factors.

A recent development in senior cohousing in the Netherlands is 'retrofit' cohousing, where housing associations assist the older tenants of existing apartment blocks to form a mutually supportive and sociable living group without moving – with a flat in their block kept untenanted to act as their 'common house'. In these situations, the pre-existing senior cohousing community model acts as a helpful template. Another recent development has been the availability of provincial grants for 'collective private commissioning'. These are staged 'seed corn' grants to encourage small scale building and diversity but also to help vulnerable groups with finding a site and organising finance – as in the case of a group of households in which one member had suffered a stroke. They are being assisted to come together in a senior cohousing community where they may combine to meet the needs of carers and cared-for in a setting they run themselves.

## Experience in the UK

No senior cohousing community has yet managed to establish itself in the UK. In recent years, a surge of interest in the potential of the senior cohousing model has resulted in several groups forming around the country and the UK Cohousing Network has been active in promoting to housing associations the possibility of forming cohousing partnerships with groups of older people. Growing demand for senior cohousing presents housing associations with a challenge, but also with an opportunity to diversify and broaden their approach to an increasingly articulate and independent client group. Housing associations such as Housing for Women, Hanover and Synergy are already working with cohousing groups; Cadwyn in Wales and Kingdom in Scotland are also in dialogue with would-be cohousing groups. Foremost among these is Hanover which has forward-funded and adopted the role of developer for such groups as the OWCH (Older Women's Cohousing) group, London ([www.owch.org.uk](http://www.owch.org.uk)), the Cohousing Woodside group of the North London Sustainable Housing Partnership ([www.nlshp.org](http://www.nlshp.org)) and groups in Hackney and Forest Hill.

Vivarium ([www.vivariumtrust.co.uk](http://www.vivariumtrust.co.uk)), a development trust set up by older people and focused on senior cohousing, has long been active in Scotland, with a particular emphasis on embedding an understanding of cohousing within public policy. The Vivarium initiative has been included as a case study in the Scottish Strategy for Older People's Housing<sup>1</sup> and this was presented at the seminar in Dunfermline and at a subsequent exhibition in the Scottish Parliament at Holyrood. In Wales, signs of interest in the senior cohousing model are emerging and, will, hopefully, be aided by the empowerment agenda of the Older People's Commissioner for Wales, a unique office in the UK so far. Additionally, the Welsh Government has established a set of pilot projects to develop new models of co-operative and mutual housing to address affordability – and one of these is a partnership between Cohousing Cymru and Cadwyn. It is possible that the senior cohousing model may succeed in gaining a measure of public policy support in these countries faster than in England, as they are both relatively small scale societies, their seats of government offering greater accessibility for new policy developments than in England. Over time, it is possible that some interesting comparisons may be made across borders.

Both seminars heard from the UK Cohousing Network that 'cohousing is of mounting interest to older people in Britain, from the volume of enquiries received from individuals seeking a group to join or advice about forming a group where

they can collaborate in an active and companionable old age'. They also learned that, in the Network's experience, 'the values cohousing stands for – privacy combined with active community and resident control and autonomy – are sought after by a far wider section of the older population than those familiar with the term 'cohousing''.

Given the volume of interest in the concept of senior cohousing shown by older people and increasingly the media throughout the UK, why has senior cohousing not yet taken root in Britain?

Attendance at the York and Dunfermline events itself demonstrated a healthy level of interest and the existence of would-be cohousing groups anxious to form intentional communities around self-help and mutual support. They were eager to learn from experience abroad and from each other but there was also much discussion on the barriers to realising this way of life for themselves. A questioner at the Dunfermline event, noting the length of time, fatigue and burnout often associated with trying to develop cohousing in the UK, asked whether 'cohousing is the best way to achieve its stated goals or whether these could be achieved more easily through existing providers?' Yet it became clear in discussion that the cohousing model, with its emphasis on user-control and self-governance, clearly appeals to a generation of 'younger older people' who have lived through the liberating social waves of the 1960s and 1970s and for whom models of care that have their roots in the 19<sup>th</sup> century no longer feel appropriate.

### **Key barriers to senior cohousing's progress in the UK:**

- Unfamiliarity of the cohousing model both to older people and the housing sector;
- The cost of land, the difficulty of locating sites and the dominance of volume developers;
- Unwillingness of policy makers to learn from successful experience abroad;
- Lack of leadership at the national policy-making level and unwillingness to innovate;
- Local authority planning and other blockages such as departmental silos;
- Deafness to the Audit Commission's message to local authorities in 2008<sup>2</sup> that many are neglecting the vast majority of their citizens in the 50+ age-group and are failing to prepare adequately for societal ageing;



- The dominance of a narrow range of options for older people such as sheltered housing;
- A tradition of institutional paternalism in relation to older people and ageism;
- The absence of a support infrastructure supplying the specialist financial and other skills that groups of older people lack to organise a cohousing project.

### **Key facilitators to senior cohousing's progress:**

- As Dutch and Danish experience shows, clear policy direction from central government is vital in the UK;
- Support and understanding by local authority departments such as planning, housing and adult social care is central to getting projects off the ground;
- Instances of where local authorities and cohousing groups have agreed helpful joint approaches to tenancy nominations need to be better documented;
- Housing associations keen to explore new roles and fresh territory can be helpful catalysts;
- Housing associations who genuinely recognise and support the autonomy of local groups and understand the nature of *equal* partnerships will be critical to success;
- Architects are increasingly interested and influential in promoting the collaborative base of cohousing and in designing socially interactive neighbourhoods;
- The groundswell of 'demand' among older people for what senior cohousing stands for needs to be articulated more powerfully;
- Much scope exists in the policy and research world to evaluate the benefits of senior cohousing and the skill sets needed for groups to flourish;
- The 'eco-agenda' is increasingly a motivator for setting up cohousing.

# Lessons from successful communities

## Social Capital

One of the aims of the York seminar was to explore the concept of 'social capital' as the bedrock of senior cohousing. Shirley Meredeen, a representative of the Older Women's Cohousing group (London), illustrated to her audience in York the range of group-building activities and training workshops that have helped create a robust communal spirit within her OWCH group. These have included training on consensus decision making, conflict resolution and diversity and equality. In addition, the group has run its own workshops to agree its core values, to discuss and decide the meaning and boundaries of concepts like 'mutual support' and to set out policies on issues as diverse as membership, pets, noise, diversity etc. The group has long organised itself, she informed her listeners, in small task groups. These meet separately to take the work of the whole group forward but also as a way to cement the social ties of members. Still living scattered over London, the group has established a strong esprit de corps and mutual support network. This was demonstrated by the development of a three-week care rota in early 2012 to enable one of their number to be discharged home from hospital after surgery (see below).

Melanie Nock, a member of the long-established Community Project, near Lewes, and a UK Cohousing Network director, outlined to participants the results of a Network survey of people over fifty. This had found that people were anxious to remain independent but also to stay involved with other people and have something to offer to them as well as receive. Co-operative living was viewed as 'good for the soul, good for health and wellbeing, good for society, good for the purse and good for a planet with limited resources'. Senior cohousing, she indicated, offers 'a clear framework for 'co-care' and mutual assistance, combining the skills and talents of individuals so that everyone feels able to contribute and gains a sense of value from that contribution'. It offers, she felt, a positive and shared vision of ageing in the community. The mutuality of cohousing, she went on to say, contributes very significantly to other aspects of creating community, and functions as a key reference point when other difficulties arise. Both main speakers emphasised the singular importance of putting effort into the social capital aspects of the group, quoting Diana Leafe Christian<sup>3</sup>, a USA community development expert, in saying 'There is nothing

worse than arriving in your new community to find your own core beliefs and assumptions are not shared'. Melanie stressed that the building of social capital is, from the beginning, a task under constant revision to which participants must give the time and investment it needs.

## **Consensus decision-making**

The lessons delivered from the Community Project on consensus decision-making offer a particular antidote to a tendency in organisations to establish hierarchies. The Community's proud mantra is 'No-one is in charge here', with majority voting viewed as a way to make a minority feel unheard and unvalued and, therefore, less likely to co-operate in implementation. It is a group activity which, Melanie stressed, takes time and practice but this investment in 'the collective skills of listening, analysis and creative thinking which are inherently valuable' is well worth making.

## **Commitment**

It was noted that forming-groups, such as those represented at York, need to help new members understand from an early stage the nature of the commitment they are making to cohousing. They need to be 'tied in', through undertaking tasks and investing time and money. According to Melanie, who has lived for more than a decade in cohousing, when people make a large investment of personal resources, this helps them 'weather the storms later'.

## **Making a reality of equality**

The Community Project's experience shows that cohousing's potential for achieving genuine equality is nourished by the active participation of individuals, which makes it an everyday reality. It may be fostered through using all kinds of tools such as:

- Engaging an external facilitator for certain tasks;

- Small group work;
- Dividing tasks into 'thinking and 'action';
- Buddying;
- Building in plenty of social time so that people get to know each other below the surface as individuals with skills;
- Ensuring transparent communications between any 'core' group and the rest of the membership;
- Recognising the need for communication skills and investing in learning them;
- Active listening and good questioning;
- Thorough meeting preparation and protocols.

## **Making a reality of the group's vision**

The usefulness of setting group objectives and regularly reviewing them was stressed. Cohousing members need above all to listen to each other, to brief themselves well and to ask for help where needed. The vision needs to be revised and revisited but also re-stated frequently to maintain a satisfactory level of shared understanding within the community. 'Keep copies of everything', Melanie urged future cohousers, 'it is your history you are making'. Finally, her recommendation was to 'celebrate often', taking time to get to know each other and doing active things together, especially via shared meals.

## Future care needs

A second major focus of the York seminar and to some extent the Dunfermline event was consideration of future care needs as people grow older. In the Scottish seminar, comparisons were made between the cohousing model and a 'care village' such as Hartrigg Oaks in York (<http://www.jrht.org.uk/communities/hartrigg-oaks>). Clearly the 'care village' model was seen to have attractions for significant numbers of older people and to have successfully delivered stepped packages of care, social interaction, freedom of choice and other values. This, it was acknowledged, requires a physical setting which, to be actuarially sound, is generally fairly large in scale. It is also very expensive. The care village was also seen as possibly distancing its residents from the outside world, whereas, in cohousing, there is a strong emphasis on integrating within the locality and acting as a resource to the community's neighbours.

The preference of the 'would-be cohousers' attending was for a relative intimacy of scale, for more direct control over governance and participation, and greater prioritisation of shared values among its members. Senior cohousing is not seen as primarily for social care, but as a means of continuing an active life and preventing the need for social care, with a carefully balanced age-structure to underpin this where possible. Where its members experience health problems and frailty, this may become problematic somewhat later than if they were living isolated in general housing. If they need institutional care, they will seek it by moving out of cohousing, as happens in Holland and Denmark. Where mutual support and domiciliary care are concerned, the cohousing setting is ideally geared to such needs.

Shirley Meredeen, in speaking about the OWCH experience to the York seminar, noted that her group's early discussions on design had reflected an anxiety about future care needs, and had, at times, veered towards the institutional – the need for assisted bathrooms, hand-rails along corridors, hairdressing salons etc. However, these proposals were swiftly replaced by an emphasis on flexible age-proofed design and Lifetime Homes' standards (<http://www.lifetimehomes.org.uk/>), and on the care at home that such standards could facilitate. Initially, the group has agreed, care would be provided on a mutual basis for everyday needs, hospital discharge, etc. where these needs remain within the purview of helpful neighbours. Where the group has drawn a line and enshrined this in policy, is in placing limits on expectations of care 'which should more properly be sought from professional sources' and would be more

long term. The group, she noted, is keenly aware that it may be exploited by health and social care services. Its members had already provided informal support at home to one of its members in early 2012, which had been estimated to have saved the health service between £4000 and £7000. Where more formal care and support is needed in the future, the OWCH group has discussed the option of pooling resources between members and hiring their own care assistants jointly. A similar use might be made of personal budgets where anyone was eligible for these.

## The need for education and change

Participants in the York and Dunfermline events were seeking to learn from longer standing groups and from the body of research and practical experience that has been brought together by the UK Cohousing Network and others. Both events took as their focus the process of group formation and the aims and values of cohousing rather than questions concerning the 'culture-lag' in British society that remains an obstacle to its development.

However, at the Dunfermline event, the well-known broadcaster, Lesley Riddoch, in a presentation extolling the virtues of co-operative living, took as a particular theme the huge generational difference in culture, experience and expectations between herself – born in 1960 – and her mother, born in 1925. Lesley's mum, who left school at 14 and lived at home until 29, has spent a life as a housewife and mother, rarely moving house and living in her latest home for the past 29 years. Lesley, her daughter, has experienced all the advantages of the baby-boom, leaving school at 18 to share a room at Oxford, moving on to jobs around the UK where she would alternately share flats, live alone, live in a housing co-op, spend a summer in a shared Norwegian student house and, eventually, buy her own house. This mobile lifestyle has become the norm for many in our modern society – yet modern society in the UK, she argued, has not adjusted either to this or to people's changed expectations – 'expectations and standards which are vastly different from those of my old mum'. Instead, 'We are relying on the same old unimaginative solutions as if nothing has changed'. In a society where more and more people live alone – especially in old age, where 60 per cent of women and 34 per cent of men live alone<sup>4</sup> – co-operative solutions like senior cohousing, as in Continental Europe, are needed more than ever – 'but where are they?'

The best advocates of senior cohousing are older people themselves, clamouring for change and working together to achieve it. As its chairman, Hugh Hoffman, explained at the Dunfermline event, the Vivarium Trust in Scotland took its name because it means 'a transparent container for housing snakes and reptiles'. In other words, the Trust wants to act as an agitator and educator, drawing the attention of the wider world to the potential benefits of cohousing especially for older people. To this end it had become a charity, had sent a fact-finding group to Denmark and the Netherlands, and had raised funds for a feasibility study, a business plan and a paid development officer. Hugh and his colleagues have expended much effort on familiarising the public sector in Scotland with the nature and benefits of senior cohousing. This, he said, has brought progress in

that the Trust is in ongoing discussions with the housing association, Kingdom, also a presenter at the seminar, in relation to a potential site.

In the Netherlands, Maria Brenton observed, cohousing groups run open days for interested enquirers, there is a national cohousing open day, and mutual learning and exchange between groups is very common. In the UK, the Threshold Centre, a family-based cohousing group in Dorset ([www.thresholdcentre.org.uk/courses/programme.htm](http://www.thresholdcentre.org.uk/courses/programme.htm)), runs residential weekend courses 'to provide an opportunity for individuals or groups to experience life in a cohousing community'. The Springhill cohousing community in Stroud ([www.cohousing.org.uk/springhill-cohousing](http://www.cohousing.org.uk/springhill-cohousing)) also runs regular open days, which intending senior cohousing groups have found useful.

In London, the Tudor Trust has guaranteed a capital grant to the Older Women's Cohousing group on condition that, once in residence, it acts as an educational resource for other older people. OWCH members, as participants in the York seminar found, are vocal and forceful advocates of senior cohousing. The OWCH group, which is breaking entirely new ground and has already attracted much media and political interest, has long aimed to be the first senior cohousing community in the UK. Despite this, in early 2012, it should be noted that this scheme has been blocked for two years as 'an older people's housing development for which there is no local priority'. Yet the OWCH project has recently been described by the local director of social services as 'acting as a catalyst for other cohousing schemes and as an exemplar of best practice in London and nationally'. Discussions are ongoing with local planners.

The UK Cohousing Network has been working under NESTA's 'Age Unlimited' programme ([http://www.nesta.org.uk/areas\\_of\\_work/public\\_services\\_lab/ageing/age\\_unlimited](http://www.nesta.org.uk/areas_of_work/public_services_lab/ageing/age_unlimited)) to 'galvanise older people to downsize, change, and support themselves and other people as they move into retirement' via the Cohousing model. A product of this programme is the development by the Network of a 'UK Cohousing Toolkit'<sup>5</sup> available online which offers broad guidelines for forming and sustaining cohousing groups, adopting a legal form and seeking sites and development partners. The toolkit is a route to many other online resources.



## The way forward

Both senior cohousing events highlighted the possibility of developing a UK Cohousing Network internet-based forum for older people interested in cohousing to exchange information and ideas. The Network will give this consideration, though its resources are slender, and it is likely that another funder will need to be identified.

The work of the Cohousing Network in pulling together professionals and organisations active in the housing sector to explore the potential of senior cohousing has been timely in the light of current moves in public policy towards localism. The full potential of the Localism Act is not yet apparent, but it is hoped that it will offer opportunities to foster and support the development of senior cohousing. Local authorities are experiencing immense challenges in maintaining key services in the face of public expenditure cuts and the consequent downsizing of their workforces. For a far-sighted authority, the encouragement and facilitation of a senior cohousing community would not require a huge financial investment and could pay dividends. As Maria Brenton observed at the Dunfermline seminar, older people in the UK have an estimated £1000+ bn in un-mortgaged equity<sup>6</sup> and 60 per cent of older households live in family-sized accommodation<sup>7</sup>. Some of this equity could, she argued, with the right policy framework and public policy assurances, be utilised to finance downsizing to more age-appropriate accommodation and to pay for social care needs. What better than to direct some of these resources to life in a self-sustaining supportive community, which could also reduce care needs? Local authorities who have had to convince local sheltered housing residents of the (cost-driven) need to exchange resident managers for a peripatetic service, will know that they face a major challenge in transforming a culture of dependency among such residents. The senior cohousing community stands out as a beacon of self-help and mutual support for those older people who have grown to expect a level of service and social care that is less and less available to them in the current recession. The emergence of one 'pathfinder' local authority willing to work with forming-groups of older people to promote senior cohousing would make a significant difference to the adoption of this model as an alternative to the isolation at home that is increasingly the lot of very many older people. A 'pathfinder' local authority would itself acquire beacon status nationally and other local authorities would follow.

Finally, nothing will promote the senior cohousing concept more effectively than an established and successful community. The next three years or so should see one or more of the several forming-groups currently actively

engaged with Hanover emerge to blaze a trail for others. This development would establish the cohousing model as a viable and familiar option for older people who want for their later years to live in a setting supported by positive and reciprocal relationships.

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### Key resources

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This paper was commissioned as part of the JRF programme on A Better Life, which aims to increase our understanding of what can help older people with high support needs now and in the future:

<http://www.jrf.org.uk/work/workarea/better-life>

The Joseph Rowntree Foundation has funded this research paper as part of its programme of research and innovative development projects, which it hopes will be of value to policy-makers, practitioners and service users. The facts presented and views expressed in this paper are, however, those of the author and not necessarily those of JRF.

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ISBN: 9781859359266 (pdf)

Ref: 2784

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