

# Cohousing: Encouraging Collaborative Communities In Massachusetts

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## Abstract

*Question::* What can be done to encourage environmentally sustainable, collaborative communities in America, using Massachusetts as a case study to explore this issue?

*Answer:* Two major obstacles which can make it difficult to complete a collaborative project: zoning bylaws which reenforce the single family housing model and the fact that lending institutions are most comfortable providing mortgages to families planning to buy single family homes.

This thesis suggests actions to address these problems. In the short run, groups should; 1) Learn about the needs and goals of the community before trying to locate; 2) Find a municipality which has flexible zoning bylaws that accomodate collaborative projects. Groups should *not* try and change the zoning laws because it takes too long and is too expensive; 3) When approaching lenders structure the group legally in a way that lenders recognize and don't attempt to place membership restrictions in charters; 4) Attempt to include affordable units in the community to qualify the project for special funding. In the long term, changes need to be made at the state and national level to encourage groups to undertake collaborative projects: 1) The Massachusetts Executive Office of Environmental Affairs [EOEA] must become more involved in the housing concerns of the state. This could be accomplished through closer communication between EOEA and the Office of Communities and Development [EOCD]. This also holds true for similar agencies in other states and for EPA and HUD at the national level. Environmental organizations must participate in planning for the development of inhabited areas; 2) A zoning classification which authorized "Collaborative Residential Development" were created; 3) Banks would be more receptive to cohousing if the Federal Community Reinvestment Act of 1977 were interpreted to encourage collaborative living; 4) FannieMae should be encouraged to update its community lending policies to address the concerns of cohousing groups and to encourage communal ownership.