

Swarthmore Development and Affordability Task Force

White Papers on Potential Solutions

Co-Living and Co-Housing

Summary

Co-living and co-housing include housing arrangements that center individual private living spaces around community spaces, interactions, and collaboration. Co-living refers to unrelated individuals occupying a single housing unit, typically with private bedrooms and shared common spaces, where each resident holds an individual lease. There are many different models of co-living, such as micro-apartments, single-room occupancy, and shared ownership of a single family home. Co-housing, on the other hand, refers to clusters of individually owned single family dwellings gathered around common public areas, with shared governance of the community through consensus. The legal structure is typically an HOA, condo association, or housing cooperative.

Co-living residences were popular in the 19th and 20th centuries, but were largely phased out by the end of the 20th century with zoning regulations that were created in part to improve safety, but were also based in—and reinforced—decades of racial and economic segregation. With the emergent crisis of housing affordability, co-living has drawn new interest as a potential solution. The co-housing movement originated in Denmark in the 1960s, and many developments have been primarily driven by the desire for community and environmental sustainability. However, individual houses in a co-housing community tend to be smaller and more affordable than typical single-family homes, both in footprint and resource consumption. As a result, in some areas developers have leveraged other strategies such as set-asides, government incentives, and housing trusts to build co-housing-inspired communities as housing stock for middle- and lower-income people.

Implementation

Some forms of co-living are currently permitted under Swarthmore's zoning code. Rooms can be rented out in all residential zones, for example; a "family" occupying a dwelling unit is defined to include two or more persons related by blood or marriage plus not more than two boarders, roomers, or lodgers. The borough or a local nonprofit could work to connect single residents of spacious houses who need extra income, and possibly company or occasional assistance, with boarders. Media Fellowship House is considering a pilot project making such connections and offering logistical support.

Following the recommendations of Swarthmore’s 2015 Aging-in-Place Task Force report, an ordinance establishing “senior cooperative housing” was passed in 2019, allowing conditional use of a dwelling as multiple units for persons over the age of 55. Current standards and criteria for senior cooperative housing include compliance with zoning district regulations (e.g., no accessory structures), one parking space for each unit, minimum square-footage requirements, and restrictions on rentals.

To expand this model to promote affordability for a larger population, the borough could consider lowering the age threshold, loosening parking requirements, or changing the definition of “family” to accommodate more unrelated adults. However, a common concern of increasing density through co-living, particularly in college towns, is that policies facilitating shared housing can lead to an increase in student rentals rather than supporting workers and seniors. More study would be helpful to understand the demand for shared housing in Swarthmore.

With respect to co-housing, the land requirements of a purpose-built co-housing community would make it difficult for such a new development to be established in Swarthmore. However, if Swarthmore College were to ever consider selling Morganwood, originally built as a retirement community, it would be the most likely opportunity for redevelopment as a co-housing community with intentional strategies for affordability.

Other Community Examples

Co-living: Alexandria, VA. Alexandria passed [a new ordinance](#) in February 2022 to establish a co-living policy. The ordinance defines co-living as a building with five or six units and no more than eight people, sets limits on the number of co-living dwellings within a single zoning district, and sets parking requirements as one space for every four units.

Affordable co-housing: Ithaca, NY. [EcoVillage Ithaca](#) is one of the first co-housing communities in the United States. They have worked with a non-profit organization called [Partnerships for Affordable Cohousing](#) to integrate affordable rental units into a new development within the village.

Benefits

- Lower costs of renting, ownership, and maintenance
- Collective vision and common spaces can build a multigenerational mixed-income community among residents and neighbors (integrating renters and owners)
- Through cooperative ownership agreements, lower-income households can still build equity

Considerations

- Zoning changes to expand co-living could lead to proliferation of student rentals
- Developing a new co-housing community usually requires land and a time-consuming process of customizing zoning ordinances
- Governance by consensus can be difficult to sustain

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