REGENERATIVE COHOUSING
FINANCING AND DEVELOPMENT FOR SUSTAINABLE COMMUNITIES

Cohousing

Cohousing itself is not new; pioneered in Denmark in the 1970s, it was introduced into the U.S. by Kathryn McCamant and Charles Durrett more than 35 years ago. There are more than 700 cohousing neighborhoods in Denmark today, many in other European countries as well as Australia and New Zealand, and close to 150 in the United States, with another hundred or so in various stages of development.

New Jersey is something of an anomaly in having no completed cohousing developments. In our view there is considerable interest and potential for development. And it is a uniquely appropriate vehicle for the kinds of “regenerative community solutions” we are seeking to introduce to NJ communities in the wake of Superstorm Sandy.

Creating diverse, walkable, and socially cohesive neighborhoods is worthwhile in itself, but it takes on a larger purpose in the context of a regenerative vision for local communities.

Cohousing neighborhoods can serve as vehicles for innovation in designing a sustainable future, and then sharing the most successful outcomes.

The Regenerative Vision

What’s different about our approach is that we see cohousing as part of a larger solution set, inside the context of the “great transition” that our society is undergoing in the face of multiple challenges to the viability of our ecosystem.

This vision can be shared with those interested in joining the cohousing neighborhoods, as part of the inspiration for these communities, and part of the economic foundation of the community. These neighborhoods can then become the seeds of change.

This is not to say that every individual living in the cohousing development needs to be actively involved.

Regenerative design is a process-oriented systems theory based approach to design. The term “regenerative” describes processes that restore, renew or revitalize their own sources of energy and materials, creating sustainable systems that integrate the needs of society with the integrity of nature.

…the end-goal of regenerative design is to redevelop systems with absolute effectiveness, that allows for the co-evolution of the human species along with other thriving species. (Wikipedia)
engaged in the work of social, economic and environmental transformation; there are plenty of good and practical reasons for wanting to live in a cohousing community.

**A Sharing Economy**

One special aspect of cohousing is its focus on “the sharing economy,” which is emerging as one of the major complements to the traditional economic model which has led to both much of the world’s economic progress and to the planet’s increasing ecological challenges. The Sharing Economy has both local and global implications, leading to the more efficient and socially-just utilization of resources in both developed and developing economies.

In cohousing, sharing tools, tasks, and decision-making is a natural part of daily life. Expanding the sharing economy, both informally and formally — through alternative currencies and economic models — is a central part of the transition we are seeking.

**Spawning a New Movement**

Clearly the desire to re-create community in our lives reflects a larger yearning and demand for transformational change. We believe this vision is coalescing into one that in many ways parallels the views expressed in *The Natural Step*: that we need to create a more just, humane, and civilized society in order to stop destroying the planet.

“Every few hundred years in Western history there occurs a sharp transformation. Within a few short decades, society—it’s world view, its basic values, its social and political structures, its arts, its key institutions—rearranges itself. And the people born then cannot even imagine a world in which their grandparents lived and into which their own parents were born. We are currently living through such a transformation.”

—Peter Drucker, author, Post-Capitalist Society

What is emerging is a global movement for change, expressed in a variety of ways, and still battling an older view that purports to stand for a status quo that never actually existed. The reality is that society is constantly changing, and we can choose to embrace and support this evolution consciously or be dragged along by it. Marching at the forefront of the movement allows us to see where we are going and some of what lies ahead — a post-scarcity economy and a flourishing planet.

**Our Background and Vision**

The CRCS team has the background and the relationships to support the creation of a cohousing movement in New Jersey, given our experience in ecological design, real estate development; residential and mixed-use construction; municipal planning, zoning, and permitting; community organizing, communication and group facilitation; clean energy; project finance; website and database development and sales and marketing.

Two of us (Victoria Zelin and Jonathan Cloud) have spent nearly two years in discussions and planning around the development of ecovillages and intentional communities in New Jersey and Pennsylvania, with several groups and visionary individuals. We are interested in building for ourselves as well as for others, as we are boomers and “empty nesters” looking for more affordable and more sustainable living solutions.

The basis for CRCS (Center for Regenerative Community Solutions) is a vision of personal and social transformation that has animated all of our work since the late 1970s. Over the years we have spoken, written, and participated in a number of
programs and vehicles for social change, beginning with the publication of *Metamorphoses* and development of Econiche in the Gatineau hills outside Ottawa, and including a major role in the creation of the Landmark Education Center in Ottawa in the 1980s, the successful operation of a solar design and construction company, a major investment and real estate development initiative, a business-to-business credit exchange, and several other projects in Canada and the United States in the 1990s and 2000s.

We launched CRCS (the Center for Regenerative Community Solutions) in 2013, obtaining our full 501(c)(3) status by the end of the year. The mission of CRCS is to educate and assist local communities, local government, small businesses and non-profit organizations to reduce the effects of climate change and other issues that can affect their long-term ability to regenerate their ecological and economic systems. Rehabilitating abandoned or underutilized buildings and corporate complexes has become a major concern of NJ counties and municipalities. This concern is driven by a dwindling tax base, yet these "stranded assets" represent a major opportunity for not only restoring ratables but also reclaiming existing resources for mixed-use commercial and residential development.

In 2013 we assembled a stellar nationwide team to bid on the redevelopment of the Greystone Psychiatric Hospital site to create an ecovillage around the historic Kirkbride building. Undertaking the development of one or more less-than-35-unit developments — whether in a rural, suburban, or urban setting — is, for us, a manageable undertaking, and offers the opportunity to showcase several of our other cutting-edge solutions. We can also offer consulting services to other community developers and teams. Our approach to cohousing is innovative, participative, and sustainable.

**Creating New Business Models**

New Jersey PACE (Property Assessed Clean Energy) is CRCS’s first project. We are bringing to New Jersey a tool being used across the United States to finance clean energy projects, creating jobs and economic development while reducing energy costs and carbon emissions.

As an example, using PACE at the Greystone site mentioned above would reduce development costs by up to 20% while making the site relatively energy independent at a fraction of the energy costs of other development properties.

On a more global scale, CRCS has supported and actively participated in the development of the Global4C project, led by Dr. Delton Chen of Australia, to introduce an international carbon-based incentive currency, for which CRCS and Dr. Chen were awarded a prize at the MIT Climate Colab in 2014.

We have also engaged in speaking and writing on a range of other innovative and transformational strategies, including the development of "Commons Credits" and the Contribution Economy. Developing alternative currencies, mutual credit associations, and other initiatives have been part of our quest to create new and
more sustainable business models to support what Joanna Macy has called the “Great Turning.” Developing examples of “regenerative cohousing” is the latest of these undertakings.

**A Step-by-Step Process for Regenerating Communities**

Developing livable neighborhoods is a necessary if not sufficient condition for regenerating communities. Cohousing provides people with the experience of living in a traditional village or small community, without the constraining character of many traditional small communities.

By working through the process of developing one or more cohousing neighborhoods, we can begin to spell out a replicable step-by-step process for transforming communities with the potential outcome of creating a tipping point in humanity’s relationship to its nature existence.

**Other Resources**

In addition to our own experience, we have access to many other resources, including:


**Contact Us**

For more information, please contact us at:

Victoria Zelin & Jonathan Cloud
vzelin@crcsolutions.org • 908-507-3150
jcloud@crcsolutions.org • 908-581-8418

- The work of McCamant and Durrett, *Creating Cohousing* (3rd edition, 2011), also offers extensive case studies and useful information.

In New Jersey we can draw on the work of:

- The Housing and Community Development Network of New Jersey ([http://www.hcdnnj.org/](http://www.hcdnnj.org/)), a statewide association of more than 250 affordable housing and community development corporations, individuals and other organizations that support the creation of affordable homes, economic opportunities, and strong communities
- The Affordable Housing Alliance - [http://www.affordablehousingalliance.com](http://www.affordablehousingalliance.com)

**Our Invitation**

Regenerative Cohousing offers opportunities for local social investment and the creation of a community marketplace in which all can participate. We are currently looking for suitable properties for new construction or adaptive reuse, and for collaborators and potential participants.

If you are interested in helping us build livable and affordable cohousing solutions in New Jersey, we invite you to contact us today.