COME TOGETHER

Is communal living a wiser use of resources and a counter to societal ills like loneliness? With the cost of both newly built and older homes rocketing and a lack of supply, proponents of shared or co-housing say it's time to reconsider once-radical options.

BY ERIC TRUMP

In Dunedin, the residents of 24 energy-efficient homes on a hill overlooking the city share a trampoline, a vegetable garden and, sometimes, dinner. In Raglan, two sisters are recreating the bonds of their happy childhood by raising their own children together. In Auckland, Ngāti Whātua Ōrākei are housing their people in award-winning, architecturally designed terrace homes. All are co-housing arrangements – modern examples of communal living.

Co-housing is the latest iteration of "intentional living" in New Zealand. At its heart, co-housing brings together private dwellings around a shared space and facilities, redefining what a neighbourhood looks like. The pleasures of privacy are braided with those of a community – one that is planned, owned and managed by the residents themselves, usually without a property developer. Existing co-housing communities, such as Cohaus in Grey Lynn, Auckland (opened in 2021), Earthsong in the West Auckland suburb of Rānui (established in 1995) and Toiora in Dunedin (conceived in 2013), represent a possible exit from New Zealand's current double predicament of unaffordable and shoddy housing stock.

Though co-housing has not by any means gone mainstream in New Zealand – the number of projects is still low and failures probably outnumber durable successes – interest in the idea is growing. Mark Southcombe, an associate professor at Victoria University of Wellington's School of Architecture and an expert in the history and design of co-housing, says co-housing is an arrangement whose time has come. He believes that, one day, it could compose 5 to 10 per cent of New Zealand's housing sector.

"All we need for co-housing to make greater strides is for the right systems to be put into place so that these communities can begin and flourish."

The model of co-housing that interests many in New Zealand today got its start in Denmark in 1972, with a community called Saettedamen 30 miles north of Copenhagen. Denmark now has hundreds of bofœllesskaber, or "living communities", comprising about 50,000 Danes in all. The idea evolved out of a desire for affordable housing and a greater sense of community than single-family homes provide. Early co-housing residents also wanted to live in a way that would protect the environment. These communities were in theory open to all ages and ethnicities. Through their very design they are meant to encourage daily co-operation.

Similar ideas were not unknown in Aotearoa. Many different groups of people at different times have broken off from mainstream society to forge a fresh path and make a better life in intentional communities. Literature about intentional communities points to them having at least two features in common: they are composed of five or more adults and children from more than one nuclear family, and they cohere with a purpose, a vision or a goal. This might be living sustainably, obeying a god or, as was the case in the Anahata Community, established in 2000 on the site of Auckland's infamous Centrepoint Community, making "handmade educational jigsaw puzzles".

Some intentional communities here have had a more urgent and focused intent than others – namely, tino rangatiratanga and resistance. Parihaka in Taranaki is one. Founded by Te Whiti-o-Rongomai and Tohu Kākahi in the mid-1860s, it was the centre of a non-violent movement objecting to land alienation by the settler government. Members of the Parihaka community blocked surveyors from charting land that had been confiscated after war a decade earlier, which so enraged the colonial government that the settlement was brutally invaded and shut down in 1881. Following in the footsteps of Te Whiti and Tohu, in 1907 Rua Kenana founded his own religious community at Maungapōhatu, whose residents, the Iharaira or Israelites, also resisted land alienation.

These Māori communities of resistance were in turn an inspiration for what might be the best-known intentional community in New Zealand: the poet James K Baxter's Jerusalem. Baxter had a vision in 1968 in which he was instructed to move to Jerusalem on the Whanganui River and there found a community where "Maori and Pakeha would try to live without money or books, worship God and work on the land." This melding of Māori and Pākehā traditions Baxter called the "double rainbow". Baxter's fame as a poet attracted legions of young people desperate to escape the "half-gallon, quarter-acre pavlova paradise" of their parents, but the community also had a dark side and did not last after Baxter's death in 1972.

Other informal communities sprang up in the late 1960s and early 1970s. Young activist and future multi-municipalities mayor Tim Shadbolt was famously involved in a short-lived commune in Auckland, named the "People's Republic of Gibraltar Crescent", after his street.

In 1973 the Third Labour Government, sensing the spirit of the times and taking inspiration from the kibbutz model in Israel, set up the Ohu scheme. This programme saw Crown land leased to young people wishing to form a commune. The scheme was meant to give young New Zealanders land and housing and a chance to experiment with different social relationships, while also contributing to the building of their country. It was popular, but those interested found the application process arduous, and the government had trouble providing permits to isolated terrain.

Eight ohu were established, with only three remaining by 1983. The ohu with the greatest longevity, ceasing in 2000, was Ahu Ahu Ohu, in an isolated area of the Ahu Ahu River, a tributary of the Whanganui River, not far south of Jerusalem and now listed as "abandoned settlement" on maps. Members of this ohu spent hundreds of hours hacking through bush to build an access road. Their living and eating quarters were subject to fires and flooding. The track access trail was

ILLUSTRATION: VISUAL GENERATION, ISTOCK.

washed away. The land is back with the Department of Conservation now, and the bush is inexorably reclaiming the abandoned structures.

Given this background, when the seeds of today's co-housing were brought to and spread in Aotearoa, they fell on a land already somewhat receptive to the idea of diverse living arrangements. Michael Payne visited Denmark in 1975 and returned with the idea of establishing a dedicated Quaker settlement in Whanganui. Eight hectares were purchased and a settlement was up and running by 1976; now with 16 homes and other shared facilities, it is going strong today.

Above, Saettedamen, Denmark, one of the most successful cohousing initiatives. Right, Taiora's community garden provides vegetables for the community.

PHOTO JAN F STEPHAN, LOKALHISTORISK ARKIV, HILLERØD BIBLIOTEK

"Just don't call us a commune. We are a community with our own houses. And you don't have to join everyone else for dinner if you don't feel like it."

And so word gradually spread. There are now seminars, workshops and conferences all around New Zealand and the world promoting co-housing and explaining it to the sceptical and the curious. From Whanganui to Whangārei, from Wellington to Christchurch, co-housing is being planned, coming into existence and working to overcome challenges. "I'd say established communities are in the region of 20 to 24," says Mark Southcombe. "Though the number changes all the time with emerging projects."

In 2019 the Housing Innovation Society held its first co-housing hui, dubbed a "cohohui". (Regular cohohui have followed – the next one is on 23 June at Auckland University of Technology.) Representatives of collective housing projects and other urban housing initiatives gave presentations at the gathering to an audience who felt disenfranchised from the current housing market. The hui's founding statement acknowledged the grim reality of New Zealand's housing crisis: "Housing in Aotearoa is in crisis. Whether it's housing quality, cost, or the fact that a growing number of people are living in isolation, the current approach to housing is not addressing these key issues . . . There's a growing appetite for new solutions."

In just about every way, the Toiora High Street Cohousing project is a paragon of co-housing neighbourhoods. Toiora's story reflects the larger one of co-housing in New Zealand. The name itself has a mix of meanings. "Toiora" means wellbeing in te reo, while one meaning of "toi" is pinnacle; the name also gestures to the Toitū stream that once flowed nearby. The 24 freehold terrace homes, built around a central lawn on a 5000-square-metre piece of land, are on the site of the former High Street School, which closed in 2011 — three of the homes are in one of the old school buildings. A community of around 55 people representing nine nationalities live here.

Architectural designer Maria Callau is a director of SUR Architecture, and with architect Tim Ross helped create Toiora. Originally from Bolivia, Callau has been in New Zealand for 20 years. Toiora is her home.

A tour of the property reveals the lush central lawn and a trampoline. Perimeter paths are made of hoggin, a compacted mix of sand, gravel and clay that slows the formation of puddles. The terraced houses surround the lawn on two sides, with windows facing the central common area. There's a large vegetable garden, a common house with guest rooms, a sauna, a laundry, a workshop with shared tools and a kitchen where communal meals are cooked twice a week. A small parking lot has a charging station for electric vehicles.

"Just don't call us a commune," says Callau. "We are a community with our own houses. You don't have to join everyone else for dinner if you don't feel like it."

That she feels obliged to point this out is understandable. Despite Toiora's tidy paths, swept porches and general sense of order, for some the scent of patchouli and the jangle of love beads still linger when the topic of communal life comes up. Neighbours hearing about a prospective co-housing development might well wonder if a new Tim-Shadbolt-at-Huia-style "republic" was on the way. The memory of the 1960s and 70s did taint the recently built Buckley Rd co-housing project in Wellington. "Their own real estate agent, not knowing what else to call them, referred to them as a cult," says Mark Southcombe.

The scent of patchouli and the jangle of love beads still linger for some when it comes to a hint of communal life.

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PHOTO ANDY SPAIN

THE PASSIVE HOUSE

A passive house is a radically energy-efficient building – a way of construction that's been used in Europe for two decades. Why are we not building more of them?

A few winters ago, my Kiwi partner and I lounged around the dry, well-insulated and centrally heated interior of our home in New York, as a heavy sky unburdened itself of fat snowflakes. She looked out a window laced in ice at our frozen street, turned to me and said, with an earnestness that surprised me, "If we ever move to New Zealand, I refuse to live in a cold house." Her eyes seemed to hold a terrible secret about New Zealand and its cold and crappy housing options. Still, I thought, how hard could it be to find a warm place to live?

We did move, to Dunedin, and I was eventually let in on the secret. I became acquainted with the one heated space where life happens and then the rooms surrounding it, so cold and damp The Exorcist might have been filmed in them; going to bed in a sweater, hat and the sexiest pair of wool socks available; chilblains; and draining endless cups of tea while fantasising about a wearable sleeping bag.

The majority of New Zealand's housing stock was built before 1978, the year the building code required minimal insulation. In winter, too many houses fall well below the 18-21-degrees-Celsius minimum the World Health Organization has set for interior rooms. Sub-standard housing in New Zealand caught the attention of the United Nations Children's Fund, which estimates 40,000 Kiwi children go to hospital every year because of inadequate housing and more than 200,000 live with the dampness that causes mould. Students at the University of Otago have contests to see who lives in the coldest flat, giving them such nicknames as "The Freezer" and "The Swamp". A 2003 study revealed that one student flat in winter was indeed colder than a refrigerator.

The health consequences of living in frigid homes are serious. New Zealand has some of the highest rates of asthma, rheumatic fever and skin infections in the world. A cold house can contribute to stroke and even cancer, and let's not forget how depressing it is to see your breath while making dinner. Children do better homework and sleep better in warm homes. Respiratory illnesses alone cost New Zealanders upwards of $6 billion a year.

The cold in low-performing houses also leads to soaring rates of fuel poverty, which happens when fuel costs outstrip household income. So, people either freeze or spend a fortune on heating. In 2020, Statistics New Zealand reported that one third of New Zealand homes are too cold in winter and too hot in summer. The Dunedin City Council estimates that 18,000 homes in the city are not "warm or dry enough to keep people comfortable and healthy at a reasonable cost".

Intriguing theories have emerged over the years to explain the Kiwi willingness to share quarters with the cold and its consequences. Jason Quinn is the founding director of Sustainable Engineering Ltd, an expert on passive house construction and author of *Passive House for New Zealand – The warm healthy homes we need*, a manifesto available for free online. In that book he quotes historian Jock Phillips, who traces the Kiwi tolerance for cold to macho frontier culture. "To admit to coldness and discomfort was to reveal yourself as an effeminate weakling," Phillips wrote.

Quinn has a blunter explanation. "We're happy for people to be cold, get sick and die early in New Zealand," he says. New Zealanders can and must do better, he says, not only in terms of making our houses more liveable and reducing health costs, but also because of New Zealand's commitment to the Paris Agreement and its imperative to lower greenhouse gas emissions. We cannot just burn more and more fuel to stay warm in leaky houses.

What's more, we have a solution to these problems: the Passive House Standard, an international standard set by the Passive House Institute in Darmstadt, Germany. Quinn is one of four accredited passive house certifiers in New Zealand. He has visited Toiora High Street Cohousing and given it top marks for fulfilling the promise of passive house construction. Toiora remains the first and, to date, only multi-residential co-housing development built to international passive house

standards in New Zealand.

In Quinn's view, New Zealand's new building codes do not go far enough. "A lot of places are no more than cowsheds, but humans live in them," he says. "Even affluent people with big, fancy houses are still too cold or too hot."

He singles out cheap aluminium window frames as one problem, noting that frames often protrude from houses, conducting heat outward and leading to condensation inside. "It's like asking someone to stay warm, while sticking his naked butt out a window."

Even new regulations, such as the healthy home standards for rental properties, are not effective. "Landlords have to add insulation and block off draughts only if it's 'practicable'. That word lets property owners get away with a lot."

What exactly is a passive house? Passivhaus got its start in Germany in 1991 as an effort by physicists and building scientists to create radically energy-efficient buildings. Today, there are more than 30,000 certified worldwide. Abroad, especially in Europe, where passive house buildings have really taken off, supermarkets, schools, offices and hospitals have been certified as passive houses.

Passive house homes consume 90 per cent less energy on average than a traditional house at the same temperature. This is achieved by relying on building physics. Depending on the structure, different components and construction methods are used. Before anything is hammered or poured, however, the building is modelled using software. This is essential. Homeowners know before their houses go up exactly how they will perform.

"The software takes into account the chosen building materials, but also the site-specific factors, like how the building faces the sun and shade, as well as the local climate," says Quinn. "It's much easier and cheaper, for example, to get to passive house performance standards in Auckland as opposed to Dunedin because of the different climates."

While modelling makes a difference, so do materials, though these vary from project to project. Some common features, also used in Toiora, are high levels of insulation, double- or triple-glazed windows with argon fill, well-sealed doors to prevent heat transfer, insulated concrete slab and a continuous building envelope. Air leakage testing is performed twice during construction with blower doors that pressurise a building to see if any air leaks out. As a result of these measures, passive houses are incredibly energy efficient and offer comfortable indoor temperatures everywhere in the house all the time, with excellent air quality. The whole idea is as much about healthy living as it is about low power bills.

Passive house builders in New Zealand, says Quinn, are informally competing to see who can get best results. "Passive house focuses on the features that last for 100 or more years, so we can pass our homes onto our kids." Passive house construction calls for considerable upfront investment, at about 5 to 10 per cent more than a standard building cost (though those costs are recouped through lower power bills). However, it may be possible to take elements of its methods — filtering air, above-minimum insulation — and apply them to any new home.

Writer Rachel Rose is building a straw bale and light earth home near Whanganui with the intent to achieve passive house certification. "I first heard about passive house about a decade ago when I was living in a co-housing community built with the best of intentions in the 1970s," she says. "The house was so cold, so damp, impossible to heat. I was miserable. The nadir was waking up to find ice on the inside of the south-facing window."

Spurred by that experience, Rose designed her new home to always have a comfortable ambient temperature. In the 70s house, there was a wood burner for heating but the temperature "could drop from 24 degrees Celsius at 10pm to 8 degrees by 7am. It's so hard to get out of bed when you can see your own breath."

In Dunedin, mechanical ventilation with heat recovery (MVHR) units are the hidden heart of the Toiora residences. When giving me a tour of their individual homes, homeowners would open an unassuming door with quiet awe to reveal their MVHRs, in this case the ComfoAir 180. The compact and quiet unit is connected to ducting that reaches every room. It draws air from outside and filters out such particulates as dust and pollen. Stale or moist air from inside rooms, such as kitchens and bathrooms, is expelled, but not before 90 per cent of its heat warms the incoming air and thereby prevents cold draughts.

"Toiora residents enjoy fresh air all the time," Quinn says. "It's like a fine spring day, just without the allergens."

At Toiora, heating and cooling requires no more power than a typical refrigerator. Every resident I spoke to reported their monthly power bills dropping when compared with their previous homes. Where they once paid between $400 to $600 a month for power, they are now averaging $50 to $100.

Sara Ferreira had relocated from Portugal and was happily surprised when she experienced the benefits of living in a certified passive house home. "I had no idea how cold my apartment in Lisbon was until I got to Toiora. I had to come to Dunedin to be warm!" she laughs.

There are just 119 certified passive house dwellings in New Zealand, which Quinn calls a "drop in the bucket". "Eventually, every structure is going to need to be as fuel efficient and durable as a passive house. Retrofitting existing housing stock is possible, but very expensive. It's easier to tear a house down than retrofit it."

The Toiora community is not only a social experiment, but an environmental one as well. The University of Otago's physics department has joined forces with Maria Callau's firm, SUR Architecture, to monitor temperature, humidity and CO_2 levels at 20 of Toiora's units.

On a recent evening, I tested the air at Callau's apartment. It was like visiting Goldilocks's pad. Even though Callau had been cooking, both downstairs and upstairs were neither too cold nor too hot, but just right, without a trace of mould or dampness. This was a place you would want to return to. It felt like home.

ILLUSTRATION: VISUAL GENERATION, ISTOCK.

Callau is used to this. "Some people get scared when they hear 'co-housing', as though hippies were coming," she says. "They might rather have two big houses than a community move in."

Toiora had its beginnings at a public meeting on co-housing in Dunedin in 2013. The meeting included a workshop by Robin Allison, one of the visionaries behind Earthsong, a well-known and enduring co-housing community in Auckland. After the meeting, eight shareholders – unknown to each other beforehand – joined forces to look for land. The High Street School site was owned by Ngāi Tahu and it was on the market.

"We had to come up with almost a million dollars quickly, so we found more people to join us," says Callau of the purchase. Determined, the group pulled it off and High Street was theirs. After that came the real work. The shareholders met every two weeks in the former schoolhouse on the property, held workshops and thrashed out all the issues. Callau and Ross proffered design after design for living quarters. What did people want? What were their priorities?

"We had to work out the details first, find consensus, do the calculations. Then, we had to find people to fill the homes." Some people dropped out along the way as the planning and resource consent went on, taking five years.

In the process, the Toiora shareholders fashioned what is known in cohousing as a vision statement, their version of a constitution. Riverside, an intentional community in Motueka, has a statement of intent, for example, calling for members "to do good, avoid doing harm, in all aspects of our lives, to the best of our ability" and to "strive to develop a fruitful, beautiful countryside and to make our living in ways that do not harm the planet". Toiora's vision statement was composed through group effort and calls for a "robust eco-design and layout" that will "establish a cohesive community that fosters well-being, diversity, and the right use of resources". The statement also emphasises the social environment and the use of communication that "promotes tolerance, safety, respect, and co-operation". Establishing co-housing and running it successfully amounts to a master class in learning how to talk so people will listen and listening so people will talk.

In the end, Callau says, "Everything was more expensive than we'd planned. We tried bringing costs down to allow for economic diversity. It would have been great to help a refugee family." All in, the price tag for the build was $12 million. The triple-glazed windows alone, imported from Germany, were $500,000. Finally, in 2021, Toiroa welcomed its inhabitants to their new houses, all built – or in the case of the existing buildings, renovated – to exacting "passive design" standards (see sidebar).

Securing financing was perhaps the most arduous obstacle for Toiora to overcome, one that has stymied other co-housing efforts, such as the proposed Cambridge co-housing project in Waikato. Those involved dreamed of a "multigenerational community" and affordable housing in a "vibrant connected community", according to the development's website. However, they were "forced out by a neighbouring development company with deep pockets". The district council built a road over their land and as a result: "We have given up."

"We have meetings about once a month, when we put on our land manager hats. We try to keep everything in the open and be fair about who does how much of what. We have epic spreadsheets."

Another co-housing fantasy that fizzled recently was the Urban Habitat Collective in Wellington. It began gestation five years ago, a group of 40 people planning to live in 25 units in two buildings. The group had a site, plans and building consents.

"Then building costs shot into the stratosphere away from our budget," says Bronwen Newton, a lawyer and community planner. Together with architect Jesse Matthews of Spacecraft Architects, Newton had started the collective. In August 2020 the cost of construction was estimated to be $12.2 million. Four months later it had risen to $14.7 million.

"We tried to reduce costs, but the next time we looked they were at $17 million."

Then their chosen construction company walked away. "I don't recommend trying to build multi-unit, multi-generational housing during a pandemic," says Newton. "We were victims of rising building costs, supply shortages and delays."

Maria Callau, left, director of SUR Architecture and resident at Taiora. Jesse Matthews, Hannah Schickedanz and Bronwen Newton, pictured right outside the site of the now-scuppered Urban Habitat Collective project.

Covid or not, Newton said other intractable obstacles stood in the collective's way, as they do for others. "More and more people may want to live in co-housing, but the legal and financial frameworks to encourage it are not in place. The environment is inhospitable. There are more hurdles to jump over.

"Local districts don't accommodate this kind of housing. Consents aren't hard to get, but it would be great if there were a provision for land, the way there is in some European countries. Banks tried to be reasonable and gave us support, just not much practical support."

Urban Habitat sold their land to Kāinga Ora. As to trying again to realise their plans, Newton is hesitant. "We got out of the shark tank with our shirts on. We're not keen to jump back in just yet."

Auckland urban planner Hamish Firth thinks a snowball effect will help projects like Newton's come to actuality in the future. "The more familiar co-housing becomes, the more familiar they are to banks, and the easier it'll be to borrow money. The more co-housing there is, the more we'll see."

While Auckland is intensifying to cope with a high-demand, low-stock housing market, Firth observes that, in general, banks are not fully understanding — yet — of co-housing.

"Banks have been doing the same thing for 100 years. They are risk averse. They'd rather you hire a project manager for $250,000 than do it yourself. They create hurdles to test the determination of the group."

His advice to anyone who wants to start a co-housing adventure: keep it simple.

"Try to inject a degree of convention. Banks want to know they're lending to a solid borrower. If you've got a building held in trust by a group with no title, that's a problem. Banks want to understand their risk."

The problem is familiar to whānau and hapū around New Zealand. For decades, communally owned Māori land has remained under-developed due to banks declining finance. Solutions are slowly being found as the need and yearning grows for bespoke, healthy and culturally nourishing papakāinga — a Māori form of co-housing. Papakāinga initiatives have sprung up in the past decades for some of the same reasons as other co-housing projects, but from a situation of even greater housing stress, and with extra pull factors such as ancestral connections to whenua. With finance remaining a problem, some iwi organisations have stepped in, as was the case for Kāinga Tuatahi, a 30-home urban kāinga in Ōrākei, Auckland.

The particular challenges for papakāinga are one issue that will no doubt be canvassed at the cohohui at AUT this June. Both Bronwen Newton and Mark Southcombe are also speaking — they will address the legal and financial barriers to co-housing, to ensure more people can form co-housing communities with greater ease than now.

Southcombe is puzzled by the reluctance of banks and local regulators to get on board. "These communities tend to be stable and affluent. Also, since they're not building for a profit, the buildings tend to be high quality and sustainable. They're actually low risk. Instead of treating them like half-way houses or commercial buildings, treat them as residences."

The difficulty with cohousing seems to be knowing how to make it happen. Newton said it sometimes felt like going in circles. "Either you've got the land and no group, or a group of people and no land. It can take a long time to launch, and in the meantime people lose interest or have to get on with their lives."

PHOTOS: LEFT, SUPPLIED; RIGHT, STUFF

Since central archives on co-housing are lacking in New Zealand, people interested in starting their own project have to turn to other co-housing establishments for information and inspiration.

Earthsong is the community most often cited as a model. The eco-neighbourhood has an oracular presence in New Zealand's nascent co-housing ecosystem: a community of 32 homes on 1.2 hectares that has been running for almost three decades. One of its co-founders, architect Robin Allison, wrote 2020's *Cohousing for Life* which is, like another manual, *Creating Cohousing*, a revered guidebook for how to create a community that is socially and environmentally cohesive. It has chapters on "community governance", "becoming developers" and being "good neighbours with the Earth". Part of Earthsong's vision statement is to "assist in education and public awareness" of innovative community design. That education involves holding workshops around the country.

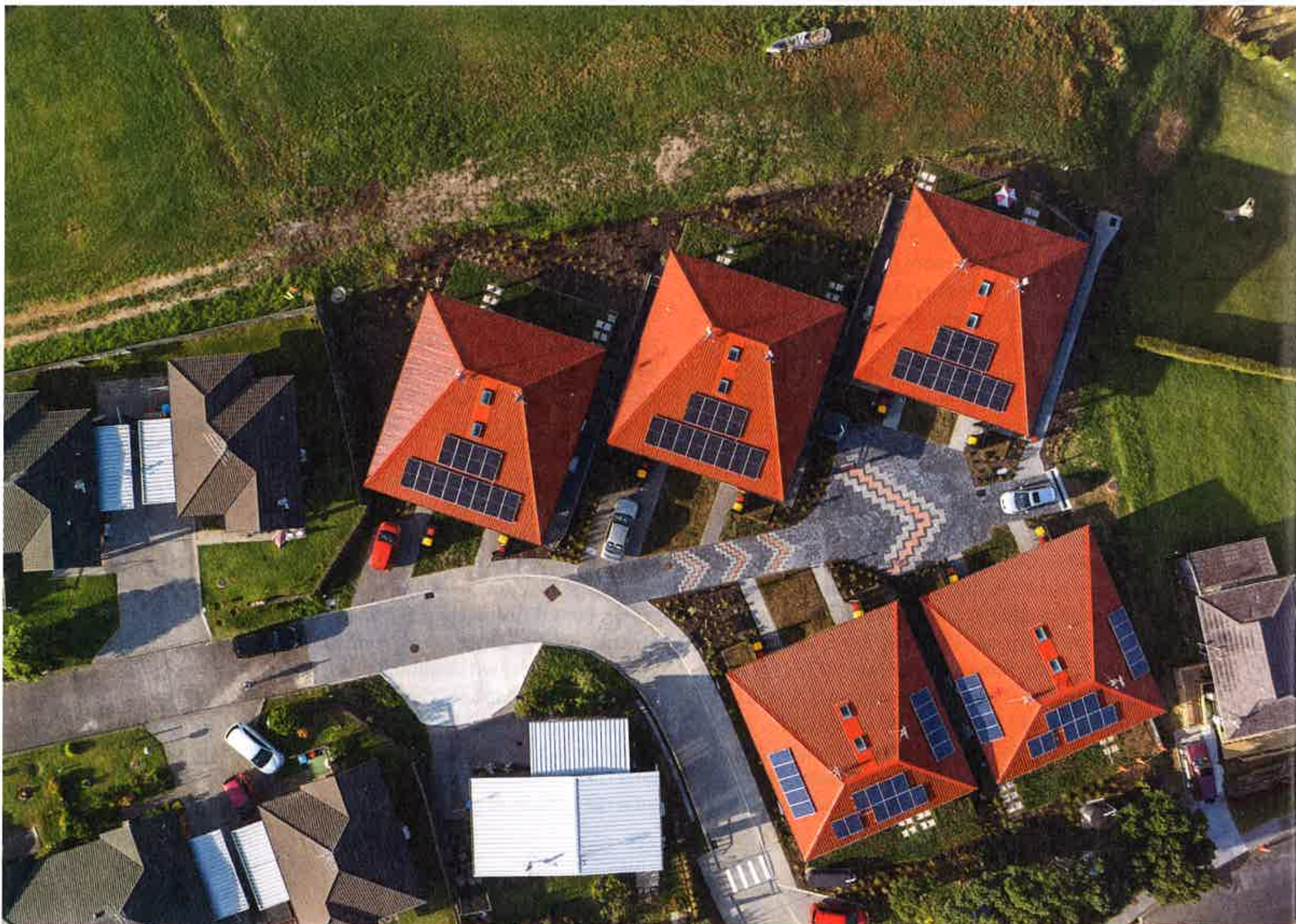
Below, a successful Papakāinga initiative with Ngāti Whātua Ōrākei. Kaumātua returned to their whenua at Takaparawhau (Bastion Point) with 10 new houses designed to sustain a living connection that will be carried for generations.

Allison sees healthy housing as a human right and Earthsong as "the project of my life". "Why should we have just one option dominated by the land developer? We can do better."

Since larger combined housing projects like Earthsong require great determination and resilience as well as money, some families and friends are striking out on their own to combine resources and achieve community and home ownership on a slightly smaller scale, without a vision statement or detailed plan. The writer Monica Evans did just that seven years ago with her sister Kate. They were both travelling in different parts of the world, when Monica texted her sister, "I want to raise babies with you!"

The effort, however, was still considerable. With their respective partners, they jointly purchased 2 acres of land in Raglan. The section was one title, already with dwellings (the previous owner had imagined co-housing and moved several buildings on to the land). Like the Toiora residents, the siblings and partners formed a company to purchase the land, which has an orchard and alpacas mixed in with harakeke, tī kōuka and banana palms. Monica Evans lives with her partner and two children in one house, and Kate with her two children and partner in another.

"We have meetings about once a month, when we put on our land manager hats," says Monica. "We try to keep everything in the open and be fair about who does



how much of what. We have epic spreadsheets."

Living with one's sibling may not be for everyone, but this arrangement works. "We know how lucky we are to have this place and want to make the best of it."

Toiora's people felt fortunate, too – to have found each other and a plot of land. They were resilient, and in the end secured a loan for their $12 million dream. The conditions set by the bank were stringent: a 35 per cent deposit and 10 per cent contingency, which are unusually high. They also had to sell 22 units 'off the plan' before building could begin. Then, those buying in had to secure mortgages for individual homes .

"Everyone was getting turned down for mortgages, which had us all worried. In the end, the bank asked us to remove the word 'co-housing' from their property covenant," Callau says.

These days, the foundational battle scars are barely visible, as though Toiora had been a part of the neighbourhood all along. With its well-designed homes and established gardens it resembles a stylised maquette of a happy neighbourhood.

In Dunedin's late-afternoon sun, children bounce on the trampoline, neighbours wave as they come and go, some are busy in the garden. "When you live here, you don't just buy a place to live. You buy a neighbourhood," says Jessica Ross, a resident since 2018. Ross is a relief teacher, married to James, also a teacher, and mother of two children, Grace and Lucy. They live next door to James's parents.

"It's great. The children have their grandparents in their lives. We've also got built-in day care." If James's parents aren't available Toiora has "surrogate grandparents" who can help out. The oldest resident is 84, the youngest, 18 months.

This is Ross's first home, and she feels it would be difficult to live anywhere else after Toiora. This has a lot to do with the web of relationships. "We have a pool of knowledge here that we share. If a tap leaks or you need a shelf built, there's probably someone here who can help."

A short walk from Ross is Janet Yiakmis, a retired restorative justice facilitator and occasional babysitter for Ross's children. Her home is a single storey, tūī burbling in the garden outside.

"I heard a biologist once talk about how individual cells work together to form an organism. Humans are like that, too. It's easier to reach a goal together," says Yiakmis.

Not that it's easy. Yiakmis, Ross, Callau all noted that the hardest part of co-housing was reaching consensus. The meetings can be long, differing views, negotiation arduous. But it is always worth it. When 50 people live together, concerns and questions come up all the time.

"Have you seen the card system?" Yiakmis asks. This system, also a feature of life at Earthsong, involves using differently coloured cards to indicate a stance during meetings. For example, blue signifies, "I have a comment or opinion," black is, "I have interpersonal difficulty/can't proceed," and green is "I can provide clarification/information". "These cards and the general guidelines around succinct and respectful speaking are liberating because they build trust and confidence." says Yiakmis.

"There's a mindfulness when we have meetings that makes speaking easier. In general, kindness is rampant and the fallback position is 'How can I help?'"

Her neighbour across the courtyard is Gay Buckingham, another of the older residents. Buckingham's been wearing a cast boot for three months after an ankle replacement and has first-hand experience of community support. "It's wonderful. People visit, bring me meals," she said. "At first, I didn't think I'd like group meals twice a week, but they're great."

Once she is up and flexible again, Buckingham plans to enjoy yoga on Sundays, the shared meals, the occasional music performances and Scrabble nights.

For Yiakmis and Buckingham, co-housing is more than just a socially healthy place to live. It's physically healthy, too. Numerous studies have shown relationships can aid cognition in aging brains and help curb the depredations of depression. One showed that living alone without attachment to a community is the equivalent of smoking 15 cigarettes a day.

In this country, we even have an organisation, Loneliness NZ, designed to combat loneliness by "promote social inclusion" and help people "make meaningful connections." This could be the mission statement of Toiora.

The community has been welcoming to immigrants, such as Callau, but also Sara Ferreira (Portugal) and Sander Zwanenburg (Holland).

"When I thought about joining, I thought maybe it's too hippy. But then I came to an open house and saw the group in action, the tolerance and communication and wanted to be here," says Ferreira, who has been at Toiora since 2021.

As a sole parent, she is also grateful to have help when she needs it. The number of teams she belongs to is testimony to how much she contributes to community life: the kitchen team, the garden group, the budget group.

Her daughter Amelia, 10, was not able to think of anything she disliked. She pointed to Buckingham's cat, stretching in Ferreira's doorway, to indicate what she liked most.

Co-housing may not be for everyone. Some will forever dream of a McMansion in a fenced field or a bunker on the shores of Lake Wanaka. But in today's New Zealand, it may be an idea whose time has come, or come again, given the history of communal living here.

You might think of co-housing as communal living with a good dose of realpolitik, or a practical utopia. That word, utopia, is meant to be a pun. One definition is "no place", the unreal, the impossible. The other, eutopia, is "good place". For the people who raised Toiora out of the ground, this is the good place. ■

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