

Horizon Cohousing – FAQs

Do you have any age requirements?

Most of the existing members are aged 60-plus. We want to live positively and actively - and may well grow old together in our cohousing scheme. We welcome couples and single people of any age who do not have dependent children.

Don't you like children then?

We'd love to have children visiting. But then we'd like them to go home again. Many of us feel that we have 'done' the living with children thing but lots of us still like them. When you look at the sort of sites we've been considering they are mostly compact and urban, with modest gardens, and they're not really well suited to families or bigger households.

Will pets be allowed?

We don't envisage banning pets. But we know that the presence or absence of pets, and how many there are, and whether they intrude upon/contribute to other residents' lives has caused disagreements in other cohousing groups. As our group grows we will agree how we want to manage this issue.

Can we each design our own home?

Everyone will contribute to design discussions for the development as a whole. Past experience elsewhere leads us to know that individualising the design to each home causes time delays and cost increases. So there will be only limited flexibility once we agree an overall set of design decisions. But you can paint and decorate the inside of your own home in whatever bizarre style you wish.

Do we own our own home? Can we sell it?

The most likely – and usual cohousing arrangement – is that together the residents are directors of the company that owns the freehold of the site. The company then issues 999 year leases to each home-owner (i.e. ourselves!). If you want to sell, you can sell either to the company or on the open market with reference to some company stipulations about cohousing commitments to be made by your purchasers. We may levy a small contribution to communal funds as part of the buying/selling process.

Will we have a garden?

Gardens need land and land costs money, so since land and construction costs will be high anyway, we need to be careful. However, we all want to have some natural surroundings and not live in a concrete jungle. Several of us would like to grow stuff, but please don't imagine rolling plains.... Private gardens are unlikely. But direct access to shared outdoor space or a private balcony for each home is a pre-requisite in our design planning.

Who gets to make decisions?

The seven founder Directors are the decision-makers in the planning stages – consulting on various key decisions with everyone interested in the possibility of a Horizon home. Once a

site is secured, all the people who are going to live there will become Horizon members and will share the decision-making. Big decisions will be made by consensus – we have started some training on how to do this. Smaller decisions will get made by agreed sub-groups with designated responsibilities.

Is there a spiritual or other unifying basis to the group?

We came together because we think that this is such a sensible and practical way of living. We have no common belief system beyond that. We hope and believe that this means that nobody can feel more 'in' or 'out' than anyone else. We do have a set of values; you can see these on our website. We might adjust them a bit as the group expands and develops, but we suspect that they are pretty much sorted.

How often does Horizon hold its group meetings? Can I join by zoom?

The founder Directors currently usually meet once a month for 'business' meetings – principally about site identification and site progress updates at the moment. There are occasional gatherings where everyone interested (we're calling these folk 'Explorers') can share views to inform key decisions. Attending face to face is best but Zoom involvement may sometimes be possible.

The whole group and small groups also meet socially from time to time. The community develops through doing stuff together – before, during and after the build stage.

Will I need lots of money?

You will need more than if you were buying an equivalent home somewhere else. We plan high eco-spec buildings, and each home-owner will need to pay towards the cost of the communal spaces to be built and maintained. But fuel bills should be low.

Do I need to put lots of money up front?

Hard to say this stage but maybe around £10,000 before anything gets built. (Please see our document *How Are We Planning to Work With Our Pool of New Horizon 'Explorers'*). But the more we can put up front together, the less we will need to borrow – and therefore the more we will all save by not having to pay interest on a bigger company loan. We acknowledge that some of us will be able to put up more than others, and that's okay.

Won't it get impossible if people get old, decrepit and dependent at the same time?

It could. So we are looking for a spread of ages across the group, the younger ones knowing that when they get older there will be new younger blood replacing those who have expired. Not all older people become hugely dependent and we have started to discuss how we might enable paid external carers to provide support if that becomes necessary. We are very clear that our individual responsibilities entail 'looking out for' rather than 'looking after' one another.

Other information is available on our website - www.horizoncohousing.org - where you will also find more formal policy documents. They need updating from time to time and more will be added as the group develops and sees a need for additional formality.

Last updated - July 2023