ECOHUBS COMMUNITY · LEARNING HUB

FOUNDATIONAL GUIDE

Ultimate Guide to Intentional Communities

The whole landscape in one read — what these places are, what they ask of you, and how to tell whether one is right for you.

11 LESSONS   101 MIN READ   UPDATED 13 AUGUST 2026

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Contents

ABOUT THIS DOCUMENT

This is the whole guide as it stood on 13 August 2026. The quizzes are printed with their answers and explanations, which is what makes them useful on paper. The cost estimator on the web version is interactive; here you get the four equity models it is built on, and the accompanying spreadsheet does the arithmetic.

The live version, with working quizzes and the calculator, is at ecohubs.community/learn/guides/intentional-communities.

What is an intentional community?

The definition that actually predicts daily life, and the three things people confuse it with.

THE SHORT VERSION

An intentional community is a group of people who **chose each other**, **live together or near each other**, and have **written down how they decide things**. Three conditions, and the third is the one that does the sorting.

The first two describe a lot of nice streets and student houses. The third is what makes a community a community rather than a friendship with good luck — and its absence, far more often than any failure of idealism, is what ends the attempt.

Nothing in the definition requires shared income, shared politics, a rural setting or a spiritual practice. Those are options inside the category, not conditions of entry.

Most people arrive at this subject with a picture already loaded: a farmhouse, a lot of people in their twenties, some pooled money and a certain amount of guitar. That picture is about fifty years old, describes one uncommon form, and is the single biggest obstacle to seeing the field as it is.

The useful definition is duller and much more predictive.

Three conditions

They chose each other. Membership is deliberate and mutual. Someone applied, or was invited, and somebody said yes. This rules out a street you happened to move into, however friendly, and it rules out a building whose residents share nothing but a landlord.

They live together or near each other. Under one roof, in clustered homes, or across a few adjoining properties — but physically close enough that the ordinary business of life overlaps. This rules out a network that meets annually and talks online in between, however real and well-organised that network is.

They have written down how they decide things. Not what they believe — how they decide. Who has a say, in what, and what happens when they disagree.

Two out of three is common, and it is where most of the disappointment in this field lives.

Why the written part carries the weight

A statement of values is worth writing and settles almost nothing. “We value transparency” cannot be broken, only disappointed. “Minutes are published within three days, and any member may see the accounts on request” can be broken — which is exactly what makes it useful, because a group can notice, name it, and act.

The **agreements** that matter in practice are unglamorous and procedural:

- How a decision is made, and by whom, and within what limits
- What each member owes financially, and when
- How somebody joins, and how somebody leaves
- What the community decides, and what it explicitly leaves alone
- What happens when an agreement is not kept

That last one is the most commonly missing. A rule with no stated consequence is a preference, and every member works out which is which inside a year.

The one before it is the most commonly *unasked*. People arrive at this subject with a worry they rarely say out loud — *will these people be too involved in my life?* — and it has an answerable version: **what does this place claim authority over, and where does the claim stop?** A community that has written that down can tell you whether your working hours, your visitors, your diet or your car are anybody else's business. One that has not will decide each of them the first time it comes up, in a meeting, about a particular person.

THE TEST THAT WORKS ON ANY VISIT

Ask to read the agreements, and ask when they were last reviewed. A community that can hand you a current document has a working system. One that describes the feeling but cannot find the text has an intention — which is not worthless, but it is a different thing, and it will not help when two members disagree about what was decided in 2019.

RCOS · LAYER 0

The RCOS Standard turns that question into a document. A community declares its **scope** — the assets it governs, the domains it decides in, the activities under collective control — and, in the same breath, states what is **out** of scope.

Then it adds the rule that does the work: anything not declared in scope **is** out of scope, and the community may not exercise authority over it. Silence resolves in the member's favour rather than the group's, which is the opposite of how an unwritten arrangement drifts.

`RCOS Core v0.1 — §2.2 Scope Declaration`

What the label does not tell you

This is where most misunderstandings start, because the term is deliberately broad.

It does not mean shared income. That is a **commune**, one option inside the category and a minority one. The majority of intentional communities have entirely private finances — members hold their own jobs, pay their own bills, and share the cost of the roof.

It does not mean shared politics or a shared faith. Some are explicitly spiritual, many are explicitly not, and plenty contain people who disagree about most things and have simply agreed how to decide.

It does not mean rural. Urban housing co-operatives and city **cohousing** projects are intentional communities in exactly the same sense as a land-based **ecovillage**.

It does not mean giving up your home. In most forms you have your own front door, your own kitchen and your own bathroom.

Knowing that a place calls itself an intentional community therefore tells you very little on its own. It tells you these people organised themselves on purpose. What they actually share is a separate question, and it is the one worth asking first.

Is this an intentional community?

Four real-ish situations. Each one fails or passes on a single condition — chosen membership, proximity, or written agreements. Ruling cases out is the fastest way to learn the definition.

1. Six friends bought flats in the same building over several years. They eat together most Sundays and lend each other tools. Nothing is written down.

- ○ Yes — they chose each other and live together

  Two of the three conditions are met, and that is exactly the trap. Without written agreements there is no way to settle a disagreement about money, noise or who joins next — which is what the third condition exists for. This is a very good friendship group.

- ○ No — there are no agreements correct answer

  Right. Chosen membership and proximity are both there; the written part is missing. Groups in exactly this position are usually fine for years and then discover, all at once, that they never agreed how to decide anything.

2. Forty households in private homes around a common house. There is a written decision-making process, a membership procedure, and a schedule of shared costs.

- ○ Yes correct answer

  All three conditions are met. This is cohousing — the form that asks least of your finances, and much the commoner of the two arrangements this guide compares.

- ○ No — they do not share income

  Sharing income is not part of the definition. Only communes do that, and they are a minority. An intentional community can have entirely private finances.

3. Three hundred people worldwide who share a set of values, hold a constitution, elect a council and meet once a year in person.

- ○ Yes — they have agreements and chose each other

Two conditions again, and a different one missing. Everything here is real and well organised, but nobody lives near anyone else, so none of the daily questions an intentional community exists to answer ever arise.

No — they do not live together or nearby correct answer

Right. This is an association or a network. Proximity is what turns shared values into shared laundry, shared noise and shared decisions about the roof.

4. A developer markets "co-living" apartments with a shared roof terrace, a co-working room and a residents' messaging group. Anyone who can pay may buy one.

Yes — shared space and a community of residents

Shared facilities are not the test. Nobody chose anybody, there is no membership process, and the building rules are the developer's rather than the residents'. This is a housing product with amenities.

No — nobody chose each other and nothing governs it correct answer

Right, and this is the most common way the term gets stretched. Watch for it: shared space is easy to build and easy to advertise, while chosen membership and self-governance are neither.

Where the term gets stretched

Two directions, and both are worth recognising.

Outward, by marketing. Developers occasionally sell conventional housing as community on the strength of a shared roof terrace and a residents' messaging group. There is no membership process, nothing is self-governed, and the rules belong to the developer. Shared facilities are easy to build and easy to advertise; chosen membership and self-governance are neither.

Inward, by drift. Established communities sometimes keep the label for decades after the founders' agreements stopped being read by anyone. Nothing was broken — the document simply stopped being consulted, new members never saw it, and the text now describes a place that no longer exists. This is the quieter failure, and the more common one.

WHAT WE DON'T KNOW

There is no registry and no certification. Nobody audits a group before it calls itself an intentional community, and the phrase is not protected in any jurisdiction we know of. Treat the label as the beginning of a question rather than an answer.

What to ask on a visit

TAKE THESE WITH YOU

1. **May I read your agreements?** A yes, with an actual document, tells you more than an hour of conversation.
2. **When were they last reviewed?** "We're due a review" is a fine answer. "I'm not sure where they are" is the answer you came for.
3. **What do you actually hold in common — land, money, decisions, or goodwill?** Ask it in those words. Communities that use the term precisely will answer without hesitating.

DEEP · WHERE THE DEFINITION COMES FROM

The umbrella usage in English is largely the Foundation for Intentional Community's. The organisation has catalogued communities in North America since 1937 and deliberately spans everything from cohousing to communes to housing co-operatives to ecovillages — a breadth that is the point rather than a weakness. The label describes a *legal and social arrangement*, not a lifestyle.

That breadth is also why the field's own data is thin. Because the category is self-declared and the directory is self-listed, nobody knows how many intentional communities exist, how long they last, or what proportion end. Figures circulate anyway — the claim that ninety per cent fail is repeated constantly and has no sound source we have been able to find. Anyone quoting a survival rate for this field is quoting a guess.

What *is* documented, in the academic literature around the Communal Studies Association and its international counterpart, is the *pattern* of failure rather than its rate: which things go wrong, in what order, and what the communities that lasted did differently. That is a more useful thing to know, and it is what the rest of this guide is built on.

SOURCES & FURTHER READING

1 Foundation for Intentional Community ↗ — the directory since 1937, and the source of the umbrella definition

2 Communal Studies Association ↗ — the academic literature, including the journal Communal Societies

3 RCOS Core — Layer 0: Identity & Scope — how a community states what it is, what it is not, and what it does not govern

Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

The forms, told apart

Four forms, and the single question that sorts them — what is actually held in common?

THE SHORT VERSION

Four forms cover most of what you will meet: **cohousing** (private homes, shared facilities, separate finances), **ecovillage** (a purpose — regenerating the place it sits in), **commune** (pooled income), and **co-operatives and land trusts** (shared ownership only).

They are not points on one scale from casual to committed. They answer different questions, and a single project frequently occupies more than one — an ecovillage laid out as cohousing on land held by a community land trust is an ordinary combination, not an exotic one.

One question sorts them faster than any label: **what is actually held in common — land, income, decisions, or only goodwill?**

People tend to arrange these words on a ladder, with cohousing at the mild end and commune at the committed end. It is an understandable picture and it is wrong, and holding it makes the field impossible to read.

The words are answering different questions. *Cohousing* describes an **architecture**. *Ecovillage* describes a **purpose**. *Commune* describes an **economy**. *Co-operative* and *community land trust* describe **legal ownership**. Asking whether a place is a cohousing or an ecovillage is a bit like asking whether a building is brick or a school.

The four, side by side

Generalisations, not rules. Every label here is self-applied and none is certified.

	Cohousing	Ecovillage	Commune	Co-op / land trust
The word describes	An architecture	A purpose	An economy	A legal shell
Income	Private	Usually private	Pooled	Private
Your home	Private, self-contained	Varies	Often allocated	Private, held via a share or lease

	Cohousing	Ecovillage	Commune	Co-op / land trust
What you own	Usually the home	Varies widely	Usually nothing personally	A share, or the building but not the land
Ecological aim	Optional	Definitional	Optional	Optional
Typical size	20–40 households	A handful to several hundred	20–100 adults	Any
Ease of joining	Easiest	Varies	Hardest	Moderate
Ease of leaving	Sell, much like anywhere	Varies	Complex, and written down	Sell your share, often at a capped price

Cohousing is a shape

Cohousing
is private, self-contained homes clustered around facilities the residents own and run: almost always a **common house** with a kitchen big enough to cook for everyone, often a laundry, a workshop and guest rooms that individual homes were built small enough to do without.

Four features recur almost everywhere the form appears. Residents take part in the design. The site is laid out so that encounter is likely — cars at the edge, front doors facing a shared path. The facilities are genuinely shared rather than merely communal-looking. And the community runs itself, with no landlord and no developer who stayed on.

Crucially, **households keep their own money**. That single fact removes most of the disputes that break other kinds of community, and removes most of the interdependence that makes them meaningful to the people who want that.

Ecovillage is an aim

Ecovillage
is a claim about purpose: a community consciously designing its social, cultural, ecological and economic systems to _regenerate_ the place it sits in, in the Global Ecovillage Network's framing. Note the word — regenerate, not merely harm less. A settlement that recycles diligently is making a different and smaller claim.

Notice how much the definition leaves open. It says nothing about whether you own your home, whether there is a common kitchen, or how many people live there. That is why the label covers places as different as a three-household land project and a settlement of several hundred, and why it carries less information than people expect.

Commune is an economy

In a **commune**, members pool income. Earnings go into a common pot and needs come out of it.

The consequence people underestimate is not financial. It is that a shared purse makes almost everything a group matter: if the community pays for your dentistry and your trip to see your mother, the community has a legitimate interest in both, and needs an agreed way to say no without it feeling like a tribunal. Communes that work have usually spent years building exactly that.

The compensating advantage is hard to get any other way. A shared purse makes care affordable — illness, a new child, retraining. Nobody negotiates for it.

Co-operatives and land trusts are legal shells

These sit *underneath* the others rather than beside them.

In a **housing co-operative**, members collectively own the organisation that owns the building and hold a share plus a right to occupy. In a **community land trust**, a non-profit holds the land permanently and leases it to residents who own their buildings — so the land is off the market and the housing stays affordable to the next household.

Neither says anything about how much people share socially. A co-op can be a close community or an ordinary block of flats with a shared freehold.

WHAT WE DON'T KNOW

None of these labels is protected or certified. Nobody audits a project before it calls itself an ecovillage, and "eco" appears in a good deal of ordinary property marketing. Treat every label as the start of a question.

The question that actually sorts them

Forget the labels and ask what is held in common. There are four things it can be, and the answer is rarely all of them:

Land — do the members collectively control the ground and the buildings, or does each own their own? **Income** — does money pool, or does each household keep its own? **Decisions** — what is decided collectively, and what is nobody else's business? **Goodwill only** — is anything actually shared, or is this proximity plus warmth?

A community that uses these words precisely will answer all four without hesitating, and often before you finish asking. One that cannot is telling you something too.

What to ask on a visit

TAKE THESE WITH YOU

1. **Which of land, income and decisions do you share — and which do you deliberately not?** The second half of that question is the revealing one.

2. **What would I own, exactly?** Ask to be shown the lease, the deed or the share certificate rather than told.
3. **Who was the last household to leave, and what did they take with them?** How a form treats exit tells you more about it than how it describes entry.

DEEP · THE WIDER FIELD, FOR REFERENCE

Four forms cover most of what you will meet, but the field names many more, and you will run into some of them in directories.

By economy: income-sharing communities, partial-income-sharing groups, cost-sharing households, and communities with a solidarity or hardship fund but otherwise private money.

By purpose: spiritual and monastic communities, Camphill and other care-based communities, artist and maker communities, student co-operatives, senior cohousing, and single-issue projects formed around one practice.

By tenure: freehold clusters, housing co-operatives at market and limited equity, community land trusts, the German *Mietshäuser Syndikat* model — where each house is owned by its own company, the residents' association holds 51% and the Syndikat 49%, and the two hold one vote each on selling or converting it, so neither can privatise the building alone — and long-lease arrangements on land held by a trust or a church.

By age and origin: intentional communities founded as such, and traditional villages that adopted the framing later. The Global Ecovillage Network deliberately includes both, which is why its member list contains places that have existed for centuries.

Two things are worth taking from this list. First, most real projects are combinations, and asking "which one is it?" often has no clean answer. Second, the vocabulary varies by country far more than English-language sources suggest — *bofællesskab*, *Wohnprojekt*, *habitat participatif* and *ecoaldea* do not map neatly onto each other, and a directory in one language will use categories a directory in another does not have.

SOURCES & FURTHER READING

1. Cohousing vs ecovillage — the two most-confused labels, told apart properly
2. Commune vs cohousing — the money question, in detail
3. Global Ecovillage Network ↗ — the ecovillage definition and its four dimensions
4. Foundation for Intentional Community ↗ — the directory, and the breadth of what the umbrella covers
5. Mietshäuser Syndikat – the building blocks of the network ↗ — the 51/49 house company, and the veto that makes reprivatisation take two
6. Diggers & Dreamers ↗ — UK directory and publications, useful for European vocabulary

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How this is written

What daily life actually looks like

A week, concretely — meals, work, meetings, noise and the privacy nobody warns you about.

THE SHORT VERSION

Most weeks look ordinary. You go to work, you cook some of your own meals, you close your door. What differs is the texture: two or three shared dinners you can skip, a few hours of work for the place, a couple of hours of meetings a month, and the constant low fact of being known.

The thing people underestimate is not the labour or the meetings. It is **privacy** — not the absence of a lock, but the absence of anonymity. Someone notices when you are low, when your car is gone, when you skip three dinners in a row. For some people that is the entire point. For others it is unbearable, and they usually find out too late.

Descriptions of community life tend to arrive in one of two registers: the brochure, where everyone is laughing over a long table, or the exposé, where it all collapses into a governance dispute about the compost. Both are real days. Neither is a week.

Here is the texture, as plainly as we can put it.

A week, roughly

Meals. Most established communities eat together two or three times a week, cooked on a rota, in the **common house**. Attendance is almost always optional and there is usually a sign-up sheet so the cook knows numbers. If you cook once a month for thirty people, you eat eleven meals you did not cook. That trade is the single most-cited practical benefit of community life, and it is real.

Work. Somewhere between two and six hours a week of work for the place: grounds, maintenance, cleaning the shared rooms, admin, sitting on a circle. Communities vary enormously in whether this is counted, and how strictly.

Meetings. Expect a whole-community meeting monthly or fortnightly, one to two hours, plus whatever circle or working group you sit on. Two to five hours a month is typical in a settled community. In a forming one it can be triple that, and forming groups routinely underestimate this by a factor of two.

Everything else. Your job, your family, your own kitchen, your own evening. The mistake newcomers make is imagining community life *replaces* ordinary life. It sits on top of it.

The work nobody put on the rota

Every community has a rota, and every community has a second, invisible layer of work that never reaches it: remembering that the insurance renews, noticing that a new member has not been included in anything for a fortnight, absorbing the awkwardness after a difficult meeting, being the person who always makes the tea.

This work is real, it is time-consuming, and it distributes itself unevenly — very often along the same lines it does everywhere else. Communities that are honest about it name it and try to count it. Communities that are not describe it as someone "just being good at that", which is how a person ends up doing it for eleven years.

A QUESTION WORTH ASKING TWICE

Ask who does the invisible work, and then ask the same question of somebody else. The answers rarely match, and the gap between them tells you more about how a community runs than its constitution does.

Noise, doors and the privacy gradient

Well-designed communities think in terms of a **privacy gradient**: from fully public (the path, the common house) through semi-private (your porch, your bit of garden) to fully private (behind your door). The gradient matters because it lets you regulate contact without having to announce that you want to be left alone.

Where it is missing — homes opening directly onto a shared kitchen, no defensible outdoor space, thin walls — people withdraw entirely instead, because the only available setting is *all* or *nothing*.

The privacy that is hardest to arrange is not spatial. It is **not being observed**. In a community of forty, people know roughly when you come home, whether you went to the meeting, and how you looked when you did. Nobody is spying. It is simply the arithmetic of living near people who pay attention.

Some readers find that description warm. Others find it claustrophobic. Both reactions are information, and it is worth noticing which one you had.

How much shared life do you actually want?

Five questions, no right answers. Communities differ enormously in how much contact, process and privacy they expect, and knowing your own shape first saves everyone a wasted year.

1. It is an ordinary Tuesday evening. What would you like to be true?

- ◯ Dinner is cooked for thirty people and I am at the table
- ◯ There is a shared meal I could go to, and tonight I did not
- ◯ I am cooking in my own kitchen and might knock on a door later

2. Your community meets for two hours, twice a month. How does that land?

- ◯ Good — that is how I know what is happening and get a say
- ◯ Fine, if the meetings are well run and actually decide things
- ◯ Heavy — I would want to delegate most of it and be told the outcome

3. You had a difficult week and were visibly not yourself. Several people noticed and one asked.

- ◯ That is exactly why I want to live somewhere like this
- ◯ Glad someone asked, though I would want to be able to say "not now"
- ◯ I would find being observed that closely difficult

4. The community needs about four hours a week from each adult. How do you feel?

- ◯ Four is low — I would want the work to be a real part of my life here
- ◯ About right, as long as it is counted fairly
- ◯ I would rather contribute money than hours

5. You disagree with a decision the group is about to make.

- ◯ I want the conversation, even if it takes three meetings
- ◯ I say it once, clearly, then live with the outcome
- ◯ I would probably not raise it at all

WHAT THIS MEASURES

Contact

How much daily overlap with other people you want. High: shared meals most nights, doors open, people in your kitchen. Low: warm neighbours you see when you choose to.

Process

How much collective decision-making you can tolerate — and enjoy. High: you find meetings a reasonable price for being heard. Low: you would rather someone competent just decided.

Privacy

How much unobserved life you need. High: you need a door that closes and time nobody accounts for. Low: you are comfortable being known, and being noticed when you are not around.

What you give up

Stated plainly, because most accounts skip it.

Spontaneity, in some directions. Painting the shared hallway, cutting down a tree, or putting a shed up is now a group matter. The decision may be quick, but it is not yours alone.

Anonymity. See above. There is no version of this life where nobody notices you.

The option of not dealing with it. In a street, you can dislike a neighbour for a decade and never resolve it. In a community you will be in a room with them on Thursday, and the group will expect the two of you to be functional. That expectation is the point, and it is also exhausting when you are tired.

Some speed. Things that one person could decide in a minute take a week, because more people are affected and they have a right to a say.

What you get

Also plainly, because the trade is real.

Fewer things and more capacity — one workshop, one set of tools, three cars instead of twenty. Children who can be let out of the front door. Meals you did not cook. Somebody who notices when you are unwell. Neighbours who know what your work is and ask about it.

And the one that people who leave say they miss most: a default answer to the question *who would I call?*

WHAT WE DON'T KNOW

None of this arrives automatically. A community with the architecture and none of the practice — a beautiful common house and no cooking rota — delivers almost none of it. What produces the texture described here is habit, maintained deliberately, usually for years.

What to ask on a visit

TAKE THESE WITH YOU

1. **How many hours did you spend in meetings last month?** Ask three people. The variance is the answer.
2. **When did someone last do a job nobody wanted, and who was it?** You are listening for a name, and for whether the same name comes up twice.
3. **What is the most recent thing the community decided that you personally disagreed with?** A community where nobody can answer this is either very new or not telling you something.

4. **Where can I be, here, where nobody can see me?** Asked lightly. The answer is usually a place, and sometimes a pause.

DEEP · THE NUMBERS BEHIND SHARED LIVING

The practical case for shared facilities is an arithmetic one, and it is the part of community life that is easiest to verify from outside.

The Global Ecovillage Network and its members have published a good deal on resource sharing, and the recurring finding is that **shared infrastructure is the main reason community footprints sit below national averages** — not individual virtue. One workshop instead of twenty sheds; a pool of vehicles instead of a car per adult; guest rooms that are occupied rather than spare bedrooms that are not.

The most-cited single figure is the Findhorn ecological footprint study, conducted in 2006 with the Sustainable Development Research Centre, which put the community's footprint at roughly half the UK average — reported at the time as the lowest recorded for a settlement in the industrialised world.

WHAT WE DON'T KNOW

That figure is twenty years old, describes one community, and is quoted far more often than it is checked. Treat it as evidence that the ambition is achievable, not as a benchmark to expect. We have not found a comparable study repeated at scale since, and anyone citing a general footprint reduction for "ecovillages" as a category is extrapolating.

The honest summary: sharing infrastructure demonstrably reduces resource use, the effect is large, and the field's supporting data is thinner and older than its confidence suggests.

SOURCES & FURTHER READING

1. Global Ecovillage Network ↗ — community profiles and sustainability assessment material
2. National CoHousing Alliance ↗ — common house design, meal patterns and the privacy gradient
3. Diggers & Dreamers ↗ — first-hand accounts of daily life in UK communities

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How this is written

How communities decide

How decisions are actually made, how each method fails, and how to read a community's governance from the outside in one visit.

THE SHORT VERSION

Three methods carry a proposal: **a threshold vote** (approvals clear an agreed share), **consensus** (nobody sustains a reasoned objection), and **consent** (nobody has an objection judged serious enough to stand). None is correct in the abstract, and almost every community that lasts uses more than one — sorted by what the decision costs to get wrong.

Two things are often mistaken for methods and are not. **Sociocracy** is a system for deciding who is allowed to decide without asking. **Polls and ranked votes** produce a picture of where the group stands; nothing passes and nothing fails.

What actually predicts whether governance works is not the method. It is three things written down: **who may object**, **on what grounds**, and **when the decision gets reviewed**. A group that has not written those has issued everyone a veto and hoped nobody uses it.

Governance is the least romantic subject in this guide and the one that most reliably predicts whether a community will still exist in ten years. Not because the right method saves a group, but because the *absence* of an agreed one lets power settle wherever it likes — usually on whoever has the most time, the longest history, and the most stamina at eleven at night.

The three that carry a proposal

A threshold vote. A written proposal is adopted if approvals clear an agreed share — more than half, or two-thirds for the weightier things. It is fast, legible, and for reversible operational decisions it is often the right answer; communities that put everything through consensus usually end up doing this informally anyway, just without admitting it. Its cost is structural: it manufactures a losing minority every time, and a minority that loses repeatedly stops coming.

Consensus. A proposal is amended until nobody sustains a reasoned objection. It produces buy-in that nothing else matches, and the amendment loop — raise a concern, change the proposal, test again — is a genuinely good teacher of how to hear each other. Past ten or fifteen people it starts handing a veto to whoever is most tired or most stubborn.

Consent. A proposal passes when nobody has a reasoned, paramount objection. The question narrows from *do you agree?* to *can you live with it, and can you name a harm?* The bar moves from enthusiasm to tolerability, and the burden moves onto the objector to say what is actually wrong. Its standard — good enough for now, safe enough to try — assumes a review date, and quietly breaks without one.

The pair people most often confuse has a page: **consensus vs consent**. So does the argument most founding groups have: **majority vote vs consensus**.

Two things that are not methods

Polls and ranked votes do not decide anything. A poll reports how the group split; a ranked vote elects one option from several without splitting the vote. Both are for the stage *before* a proposal exists, and using them there is why some communities' proposals pass easily — the disagreement was found before anything was drafted. A poll mistaken for a decision is one of the more reliable ways to produce an argument in March.

Sociocracy is a system, not a method: **circles** with defined **domains**, linked in both directions, deciding by consent inside their boundary. It answers "who may decide this without asking?" rather than "what counts as agreement?" It is what lets a community of sixty stop bringing the compost rota to a general meeting — and the test of whether it is real is simple: if forming a circle has not made the general meeting shorter, the domain was never real. See also **sociocracy vs holacracy**.

Not one method — usually three

The thing most groups arrive at the hard way, usually after an evening spent on tile colours: sort decisions by what they cost to get wrong, and give each class its own method.

Operational business — the rota, the repair, the order — should be fast, delegated and reversible. **Strategic** decisions that commit money or change direction deserve a higher bar and a real discussion window. **Constitutional** questions about the community's purpose, its agreements and its membership rules should be slow on purpose. And a decision nobody can classify defaults to the higher tier, or every borderline case drifts down toward the easier meeting.

On a visit, this is a useful thing to ask about directly. A community that names one method for everything is either very small, or not really using it. The full version is in **decision methods**, including what **decision tiers** have to have written down to work.

The rule that matters more than the method

Whichever method a group picks, one thing decides whether it works: **who may stop a decision, and on what grounds.**

If any member may block anything for any reason, the community has not adopted a method. It has given everyone a veto and hoped nobody uses it — which holds until the first person does, and then never again.

A workable **blocking concern** is defined three ways. **Who** may raise one — everyone, or the circle whose domain it is, or full members rather than those in a trial period. **On what grounds** — almost always harm to the group's stated aim rather than personal preference. And **what happens next**, because a block that only stops things creates a queue that nobody owns.

Its necessary partner is **stand aside**: disagreeing on the record without stopping the group. Without it, anyone with a reservation faces only two options — swallow it, or escalate to a block they do not really believe in. Both are corrosive, and communities using consensus at any scale almost always have an explicit stand-aside convention.

Is this a blocking concern?

A proposal is on the table: replace the common house roof this autumn, using the maintenance fund. Five people speak. Which of them has raised something that should stop the decision?

1. "I would have chosen a different builder."

- A blocking concern
  This is a preference. It may be an informed one, and it is worth hearing during the proposal stage — but it names no harm to the group or its aim. Treating preferences as blocks is how consensus quietly becomes a veto.
- A preference correct answer
  Right. The test is not whether you would have done it differently; it is whether this would damage the group or stop it meeting its aim. "I would have chosen differently" almost never clears that bar.

2. "This spends the reserve we agreed in March to hold for winter heating repairs."

- A blocking concern correct answer
  Right. It names a specific harm, ties it to something the group already agreed, and is checkable — anyone can go and read the March minutes. This is exactly the shape a valid objection takes.
- A preference
  It reads like a factual correction, which is what makes it strong. A reasoned objection points at a consequence the group has already said it does not want.

3. "I don't trust the person who brought this proposal."

- A blocking concern
  It may be a serious and legitimate problem — but it is not an objection to this proposal, and blocking here would settle nothing. The roof still needs deciding, and the distrust would surface again next month on a different subject.
- Neither — this belongs somewhere else correct answer
  Right, and this is the one groups handle worst. A real concern about a person goes to the conflict process, not the decision. Communities that let it be raised as a block end up relitigating a relationship every time anyone proposes anything.

4. "We agreed last year not to take on new debt, and this needs a loan."

- A blocking concern **correct answer**
  Right. Like the reserve, it is a conflict with a standing agreement — and the resolution is not to override it quietly but to either change the proposal or reopen the agreement deliberately.
- A preference
  A standing agreement is not a preference. Where a proposal contradicts one, the group has two honest options and neither of them is to proceed while pretending the agreement does not exist.

5. "Something about this makes me uneasy and I can't say what."

- A blocking concern
  Not yet — an objection has to be articulable, or nobody can address it and the proposal simply stalls. But dismissing it is the wrong move too: unease often turns out to be right, and it is worth asking for time to find the words.
- Not yet — this is a stand-aside **correct answer**
  Right. Standing aside records the disagreement without stopping the group, which is what makes it possible to be honest about doubt. If the unease later becomes specific, it can be raised properly — and the minutes will show who felt it first.

The meeting itself

Method matters less than most groups expect. **Facilitation** matters more.

The facilitator holds the process — whose turn it is, which stage the proposal is at, when a decision has actually been reached — while staying out of the content. Naming the decision sounds trivial and is the thing groups most often fail to do, leaving meetings that end with nobody certain what was agreed and two people remembering it differently in March.

Rotate the role, even when someone is obviously good at it. A permanent facilitator accumulates authority nobody granted them: they decide what gets discussed, and when a thing is settled. Rotation also spreads the skill, which is what a community needs when its one competent facilitator is away for a month.

Reading it from the outside

You cannot audit a community's governance in an afternoon. You can learn a surprising amount.

Ask to see a decision, not the method. "How do you decide things?" produces the brochure answer. "Walk me through the last significant decision you made" produces the real one — who proposed it, who objected, how long it took, and whether anyone can remember.

Ask about a reversal. A group that has never revisited a decision either makes flawless ones or does not really review. The second is far more likely, and it is the failure mode that turns a temporary measure into a permanent rule.

Watch a meeting if they will let you. Not for the content — for who speaks, who does not, who interrupts, who decides when it is over, and whether the person facilitating is also arguing.

Ask a newer member. Someone in their first year will tell you how the process felt to learn. Someone in their twelfth has forgotten there was anything to learn.

WHAT WE DON'T KNOW

No method fixes a group that cannot talk to each other. All of these change how a decision is *closed*, not whether the underlying disagreement was heard. A community with an unresolved power problem will produce bad decisions under any of them — and will usually blame the method.

What to ask on a visit

TAKE THESE WITH YOU

1. **Who may block a decision, and on what grounds?** If the answer is vague, everything else about their governance is decoration.
2. **Show me a decision that was reversed.** You are testing whether review is real.
3. **Who facilitated your last meeting, and who facilitated the one before?** Two different names is a good sign.
4. **What happens when someone does not do what they agreed to?** The answer is usually the most honest thing you will hear all day.

DEEP · WHAT THE RESEARCH ACTUALLY SUPPORTS

The strongest empirical work here is not about intentional communities at all.

Elinor Ostrom studied common-pool resources — irrigation systems, fisheries, forests, some managed successfully for centuries — to explain why the standard prediction of inevitable collapse kept failing. *Governing the Commons* (1990) distilled the answer into eight design principles, and the work won her the Nobel Memorial Prize in Economics in 2009.

Several transfer directly, and none of them are about picking the right decision rule:

- **Clearly defined boundaries** — who is a member, and what is held in common
- **Rules that fit local conditions** rather than being imported wholesale
- **Collective-choice arrangements** — the people affected by the rules can change the rules
- **Monitoring**, by people accountable to the members
- **Graduated sanctions** — a first breach is not treated like a fifth
- **Accessible conflict resolution**, cheap and local
- **A recognised right to organise**, not overridden from outside
- **Nested units** for larger systems — the circle idea, arrived at independently

The pattern worth taking: what predicts durability is not the elegance of the decision rule but whether a group can **change its own rules, notice breaches, and respond proportionately**. Most governance failures in communities are failures of monitoring and graduated response, not of voting arithmetic.

Note the limitation honestly. Ostrom's cases are resource-management commons, not households. People do not live inside an irrigation system, and the emotional stakes of a shared kitchen are not the emotional stakes of a shared aquifer. The principles travel; the evidence base does not transfer wholesale.

SOURCES & FURTHER READING

1. Ostrom, E. — Governing the Commons (1990) ↗ — the eight design principles and the evidence behind them
2. RCOS Core — Layer 2: Governance & Decision Logic — the specification this lesson explains in plain language
3. Sociocracy For All ↗ — circles, domains and consent, for groups without shareholders
4. Seeds for Change ↗ — free, practical consensus and facilitation guides

Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

What joining costs

Three numbers — entry, monthly, exit — and why the third is the one that changes the answer.

THE SHORT VERSION

Three numbers decide whether you can afford a community: **what you pay to get in**, **what you pay every month**, and **what comes back when you leave**. Almost everybody asks the first, most people ask the second, and hardly anyone asks the third — which is a problem, because the third is the one that changes the answer.

Entry is usually the ordinary local price of a home, because in most forms you are buying a home. The monthly charge is a service charge under a different name. The exit is where the forms genuinely differ: sell at market, get an agreed slice of the appreciation, get your original share back with no uplift, or get nothing.

We publish no price ranges on this page, and that is deliberate. Read on for why.

This is the page people act on, so it is the page where inventing a plausible number would do the most damage. We have therefore written it the other way round: the structure of the cost in full, every figure we cite attributed to a source you can go and read, and an explicit list of what we could not find out.

The three numbers

Entry. What you hand over to move in. In cohousing and most co-operative forms this is the price of a home, and it is a normal local property price, because you are competing with everyone else in that town for a building. In an income-sharing **commune** it is often nothing at all.

Monthly. Dues, service charge, association fee — the same thing under four names. It covers what the community owns in common: insurance, the shared heating, the roof of the common house, the reserve for the roof of the common house in fifteen years.

Exit. What returns to you when you go. This is set entirely by the legal form, it is written down before you arrive, and it is the number that decides whether the years you spent there cost you a little or a great deal.

If you only take one habit from this lesson: **ask the exit question first**. It is the fastest way to find out whether a community understands its own **agreements**.

What entry buys, by form

The word "joining fee" is misleading, because in most forms you are not paying a fee — you are buying an asset, and the question is which asset.

In **cohousing** you usually buy the home outright, and the shared facilities come with it. Cohousing homes are priced against comparable homes nearby on a cost-per-square-metre basis, which is why they sit at ordinary market rates: the common house is paid for by every household having built slightly less private space.

In a **housing co-operative** you buy a share in the organisation that owns the building, plus a right to occupy your home. The share can cost a great deal or very little depending on whether the co-op is market-equity or limited-equity — and that distinction, not the size of the flat, is what determines what you walk away with.

Under a **community land trust** you buy the building and lease the ground beneath it. Entry is lower than the open-market price precisely because you are not buying the land. That discount is the whole mechanism, and it is paid for at the other end.

In a **commune**, entry is typically nothing, and so is your stake. You are joining an economy, not buying into one.

Some communities also charge a small membership or application fee, and many require a **trial period** — often six months to two years — during which you are contributing labour and usually paying to live there. That is a real cost, and it is not on any price list.

The monthly number, and why nobody can quote you one

The best data we have found on ongoing costs is a study by the Cohousing Association of the United States with the Cohousing Research Network, which collected annual budgets from **20 communities comprising 611 units** and published the analysis in its newsletter.

What it shows about where the money goes is genuinely useful:

Cohousing Association of the US / Cohousing Research Network, 20 communities, 611 units. The remainder is a small residual.

	Share of the average annual budget
Utilities and insurance	34%
Savings — the reserve fund	33%
Self-performed admin and maintenance	15%

	Share of the average annual budget
Trade and professional contracts	12%

The line worth staring at is the second one. **Roughly a third of what you pay each month is not for this year at all** — it is the reserve, saved against the roof, the boiler and the resurfacing. A community whose dues look enviably low is often one that is not saving, and the bill arrives later as a special levy that nobody budgeted for.

What the same study will not give you is a headline figure. Across those 20 communities, the portion of annual dues going to self-performed admin and maintenance alone ranged from **$50 to $2,890** per average unit; the portion going to trade and professional contracts ranged from **$80 to $2,950**. Those are two categories out of four, and they already span two orders of magnitude.

That spread is the finding. There is no average monthly cost for community living, any more than there is an average rent.

WHAT WE COULD NOT VERIFY

We found no aggregate published data on ongoing costs for the UK or continental Europe — no survey comparable to the American one, from any national network we could reach. Individual communities publish their own charges, and some are admirably clear about it, but a handful of self-published examples is not a range and we will not present it as one.

The American study is also twenty self-selected communities, in one country, reported in a member newsletter around 2016. It is the best thing we have found. It is not a benchmark.

So: **this page contains no price ranges, because we do not have any we would stand behind.** If you see confident figures for "the cost of joining an intentional community" elsewhere, ask where they came from.

The exit number

Four models cover almost everything, and a community will tell you which one it uses in a single sentence if it has its house in order.

You own it and may sell at market. Freehold homes, and most cohousing. You get what the home is then worth, less the cost of selling. There may still be a condition attached — some communities require that the buyer go through the membership process first, which can slow a sale considerably.

A community land trust, on an improvements-only formula. You keep an agreed share of the appreciation of the building; the rest stays with the trust so the next household can afford it. Grounded Solutions Network's technical manual describes the typical share as about **25%** of the appreciated value of the improvements — not the land — and notes that some trusts set it higher, and some scale it with tenure, giving as an example a share rising from **5% after one year to 30% after thirty**.

Your share back at its original value. Many limited-equity co-operatives return exactly what you put in, with no uplift. Ask whether it is even index-linked; frequently it is not, which means inflation quietly takes a share.

Nothing returns. You were renting, or you were a member of an income-sharing community. Any assets you arrived with remain yours — but the years generated no equity, and that is the trade you accepted.

None of these is unfair. They are different bargains, and the CLT and limited-equity models exist precisely to keep the home affordable for whoever comes next. What is unfair is finding out at the point of leaving.

What the years cost you

Three numbers decide whether an offer is affordable: what you pay to get in, what you pay every month, and what comes back when you leave. The third is the one nobody asks about, and it is the one that changes the answer most.

WHAT COMES BACK, BY MODEL

You own it and may sell at market

You get whatever the home is then worth, less the cost of selling. Freehold homes, and most cohousing.

Structural — ordinary property law.

Community land trust, improvements-only formula

You bought the building, not the ground under it, and you keep only an agreed share of the building's appreciation. The rest stays with the trust so the next household can afford the home.

Grounded Solutions Network puts the typical share at about 25%, with some trusts scaling it from 5% after one year to 30% after thirty.

Your share is returned at its original value

You paid for a share in the organisation and you get that same sum back, with no uplift. Common in limited-equity housing co-operatives.

Structural — set by the co-operative's own rules. Ask to read them.

Nothing returns

You were renting, or you were a member of an income-sharing community and held no stake in it. Any assets you arrived with are still yours.

Structural. Twin Oaks, for instance, freezes members' existing assets rather than absorbing them.

The interactive version of this works out what the years cost you from your own numbers. There is also a spreadsheet with the same arithmetic in the guide downloads, which works offline and lets you keep the figures a community gives you.

The costs that are not on the price list

The trial period. Six months to two years of contributing before you are a member, usually while paying to be there.

The move itself. Communities are often somewhere other than where your job is. Factor a possible change of work, or a commute, and in some cases a year at lower earnings.

Unpaid labour. Two to six hours a week of work for the place is normal, and it is real value you are contributing. It is not a hidden fee — it is a large part of why the dues are what they are — but it is time you cannot sell to anyone else.

Special levies. See the reserve fund above. Ask when the community last raised one, and what for.

The lawyer. Read the lease, the ground lease or the share agreement with someone who does this for a living. It is the cheapest line in this entire lesson and the one most often skipped.

What to ask on a visit

TAKE THESE WITH YOU

1. **What did the last household who left take with them, and how was that number arrived at?** Two questions in one. The second is the real one, and a community that can answer it has a functioning formula rather than a custom.
2. **What is in the reserve fund, and when was it last reviewed?** You are asking whether the low monthly figure is real.
3. **When did you last raise a special levy, and how much was it?** “Never” is a good answer only from a community old enough to have needed one.
4. **What happens if I cannot pay?** Every community has an answer. Some have written it down.

DEEP · THE ONE FORM WHERE THE NUMBERS ARE ACTUALLY PUBLISHED

Income-sharing communities are the exception to everything above, because when there is a single common purse someone has to write down what each member gets — and several of them publish it.

Twin Oaks in Virginia, founded in 1967 and the longest-running secular income-sharing community in the United States, states its terms openly. All income from the community’s businesses goes to the collective; nobody earns an individual wage or salary. Members work **38.5 hours a week**, counted in labour credits, split between the collective businesses and domestic work — cooking, childcare and maintenance count the same as making hammocks. Housing, food, clothing and healthcare are provided, and each member receives a personal spending allowance of **roughly $100 a month** for whatever the community does not supply.

The entry cost is nothing. The exit is also nothing, with one important protection: members keep the assets they arrive with, frozen for the duration of membership rather than absorbed.

Read that as a genuine financial proposition rather than an eccentricity. It buys something no other form on this page offers — care that nobody has to negotiate for. Illness, a new child, retraining and old age are simply covered. What it costs is the ability to accumulate anything, and the freedom to spend without reference to anyone else.

It is also worth noting *why* these figures exist at all while cohousing's do not. A common purse forces a community to publish its arithmetic. Private finances let everyone keep the question vague — which is exactly how a field ends up with no usable cost data.

SOURCES & FURTHER READING

1. Cohousing Costs After You Move In — Cohousing Now! (Coho/US) ↗ — the 20-community, 611-unit budget analysis, and the dues ranges quoted above
2. Resale Formula Design — Grounded Solutions Network (2011) ↗ — chapter 12 of the CLT Technical Manual; the source of the 25% and 5–30% figures
3. Twin Oaks Community — FAQs ↗ — the labour quota, the allowance and the asset-freezing rule, from the community itself
4. National CoHousing Alliance ↗ — successor to Coho/US; community listings, and homes currently for sale
5. Foundation for Intentional Community ↗ — directory listings, many of which state entry costs and monthly charges directly

Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

Owning, leasing, renting

The four legal shells, what you could sell, and the mortgage question answered directly.

THE SHORT VERSION

Four legal shells cover almost everything: **freehold** (the home is yours), a **share in a co-operative** (the organisation owns the building, you own part of the organisation), a **ground lease under a land trust** (you own the building, a trust owns the ground), and a **tenancy** (you have a right to live there and nothing more).

Two questions tell them apart, and both have documentary answers: **what could you sell, and to whom?** and **would a lender lend on it?**

The second is the practical blocker. A freehold home is financed like any other. A land trust home is financeable, but only through a route with specific conditions the trust has to satisfy. A co-operative share is not real property at all, so an ordinary mortgage does not apply. And a tenancy, however long and however fully you take part in governance, builds nothing.

Everything in the previous lesson depended on which of these you are being offered. This one is about reading the document — because in every case there is a document, and being shown it is the single most informative thing that happens on a visit.

The four shells

Generalisations across jurisdictions. The document in front of you outranks this table.

	Freehold	Co-op share	Ground lease	Tenancy
What is in your name	The home and its land	A share in the organisation	The building, not the ground	Nothing
Who owns the rest	An association you belong to	The co-operative	The trust owns the land	A landlord or the community
Can you sell it	Yes, on the open market	Yes, back or on, at the co-op's price	Yes, at the formula price	No

	Freehold	Co-op share	Ground lease	Tenancy
Who chooses the buyer	You, often subject to membership	The co-operative	The trust	Not applicable
Financing	An ordinary mortgage	A share loan, from few lenders	A mortgage, on specific conditions	None needed
What your heirs get	The home	The share	The lease, subject to the formula	Nothing

What would you actually own?

Four arrangements, described the way a community would describe them on a first visit. In each case, what have you actually bought — and could you get a mortgage on it?

1. "You buy the house itself, in your own name. The common house and the grounds belong to an association that every household is a member of, and you pay it a monthly charge."

- ○ The house, outright **correct answer**
  Right. This is ordinary freehold with common parts held in common — the shape most cohousing takes. You can sell on the open market, and an ordinary lender will treat it like any other house, though it may ask about the association's finances.
- ○ A share in an organisation
  The association owns the common parts, not your home. Your name is on the deed of the house, which is what makes this financeable in the ordinary way.
- ○ A lease on land somebody else owns
  Nothing here separates the land from the building. Where a trust holds the ground, the community will say so early and in writing — it is the whole point of the arrangement.
- ○ A right to live there, and nothing more
  A monthly charge is not rent. Service charges exist in ordinary owner-occupied housing too, and paying one says nothing about whether you own the home.

2. "You pay for a share in the co-operative. The co-operative owns the whole building. Your share comes with a written right to occupy flat 3. When you leave, you get back what you paid for the share."

- A share in an organisation **correct answer**

  Right, and the financing consequence is the one to remember: a share is not real property, so an ordinary mortgage does not apply. You need a share loan, secured on the share and on your occupancy rights, and far fewer lenders offer them.

- The flat, outright

  The co-operative owns the building. You own a share of the organisation that owns it — which is a genuine asset, but a different one, and it is sold in a different way.

- A lease on land somebody else owns

  A right to occupy is not a ground lease. Under a land trust you own the building and lease the ground; here you own neither, and hold a share instead.

- A right to live there, and nothing more

  Closer than it looks, but the money makes the difference: you get your share back when you go. A tenant gets a deposit back, not a stake.

3. "The house costs noticeably less than the comparable one down the road. A charity owns the ground and leases it to you on a long lease. When you sell, a formula sets the price and the buyer has to qualify."

- The building, on land somebody else owns **correct answer**

  Right. This is a community land trust. The discount and the resale formula are the same mechanism seen from two ends — the reason the house is cheaper now is the reason you keep only part of the gain later.

- The house, outright

  You own the building, which is real property and is mortgageable — but not the ground under it. A price below the comparable house next door is almost always land being held out of the sale.

- A share in an organisation

  No share changes hands. The trust owns the land permanently and you hold a lease on it, which is why the arrangement can survive many owners.

- A right to live there, and nothing more

  You can sell, and you keep a share of the appreciation. A capped return is still a return, and it is a very different position from renting.

4. "You pay monthly. You have a written agreement, you sit in every meeting, you have a full vote on everything including the budget, and you have lived here twelve years."

- A right to live there, and nothing more correct answer

  Right, and this is the one people get wrong. Governance and ownership are separate questions. Twelve years of full participation builds no equity, and nothing here is yours to sell — which may be a perfectly good arrangement, so long as you know it is the one you are in.

- A share in an organisation

  A vote is not a share. Many communities give residents full governance rights without any financial stake, deliberately — it is how a group includes people who cannot buy in.

- The home, outright

  Nothing was bought. Length of residence creates no ownership on its own, however settled it feels by year twelve.

- The building, on land somebody else owns

  A tenancy is a lease of a kind, but it is a lease of the home rather than of the ground, and it ends rather than being sold. The test is whether you have anything to pass on.

What you can sell, and at what price

In a freehold arrangement you sell at whatever a buyer will pay. The common qualification is that the buyer must also go through the community's membership process, which can slow a sale considerably and is worth asking about — a two-month membership process on top of a normal sale is a real cost.

Everywhere else, a formula sets the price. Formulas exist for a reason that is easy to lose sight of when it is your gain being capped: they are the mechanism that keeps the home affordable for the household after you. Take the formula away and the discount you received on entry becomes a windfall you take with you, once, and the arrangement is over.

Two protections are worth knowing about, because a well-run organisation offers them and a badly-run one does not.

A formula cannot normally be changed under you. In the classic community land trust structure, a change to the resale formula cannot be imposed on leases already in effect — existing homeowners have to agree to amend their own lease. Ask whether the same is true of the arrangement you are being offered.

You are expected to have taken advice. The model land trust ground lease documents informed consent in writing, through a letter from the homeowner setting out their own understanding of the deal and a separate letter from a solicitor confirming they reviewed it. That is a structure that assumes you got advice. Get advice.

The mortgage question

This is the blocker that stops people who are otherwise ready, and it deserves a direct answer rather than "speak to a broker".

Freehold is ordinary. A lender will treat it as it treats any house, though it may want to see the residents' association's accounts and its reserve fund.

Land trust homes are financeable, on conditions. In the United States there is an established route: the loan can be sold to Fannie Mae if the ground lease carries the Community Land Trust Ground Lease Rider – Form 2100 – executed and recorded, and if a list of other conditions is met. Those conditions tell you a great deal about what a lender is worried about:

- The trust, or an affiliate, must have **at least two years' experience** successfully managing affordable housing.
- The ground lease must be **based on one of the recognised model leases**, or the lender needs specific approval for it.
- The lease term must run **at least five years beyond the mortgage's maturity date**.
- The home must be owner-occupied, a principal residence, and one or two units – **not a manufactured home and not a co-op unit**.
- Almost every ordinary loan product is available; the exception is adjustable-rate mortgages with a short initial fixed period.

Read that list as a checklist for the *trust*, not for you. A ten-year-old trust using a model lease is straightforwardly financeable. A brand-new project with a bespoke lease its founders wrote themselves is where people get stuck, and the fix is upstream of you.

A co-operative share needs a different product entirely. The loan is secured on your shares and on an assignment of your rights under the occupancy agreement – not on real property. It is called a share loan, the market for it is much smaller than the mortgage market, and eligibility depends partly on the co-operative's own rules: a transfer fee, for example, can put the loan out of reach unless the lender is exempt from it on a foreclosure or the fee is charged only on profit.

In the UK and Europe, expect a specialist. Ecology Building Society, to take a lender that publishes its terms, lends up to 80% loan-to-value to housing associations and community land trusts and 75% to housing co-operatives and cohousing groups, over terms up to 35 years, and has a separate product for individuals buying into cohousing. It also states conditions that tell you what it is underwriting: a housing co-operative needs at least four independent resident members with at least half in paid employment, and new build has to reach a high energy rating.

THE THING NOBODY MENTIONS: RESTRICTIONS CAN FALL AWAY ON FORECLOSURE

Under the American land trust route, the resale restrictions **do not survive foreclosure**. The appraisal is even written on the explicit assumption that the restrictions have been removed.

This is not a trick – it is what makes the lending possible at all, because a lender will not accept a security it cannot realise. But it means the affordability that the whole structure exists to protect depends on the household keeping up its payments, and that a trust's stock can leak out of the scheme one repossession at a time. Ask any trust how many homes it has lost this way. A trust that has thought about it will have an answer and a policy.

Inheritance

Ask this early, however far off it feels, because it is where the four shells differ most and where families get an unwelcome surprise.

A freehold home passes like any other. A co-operative share passes as an asset, but whether your heirs may *live there* is a separate question governed by the co-operative's rules and usually requires them to be accepted as members. A land trust home can be inherited — the technical guidance is explicit that people do receive these homes through inheritance — but the heir takes the lease as it stands, resale formula included, and the trust will want them to understand that before they inherit rather than after. A tenancy usually ends, though some jurisdictions give a resident family member succession rights.

The practical version: **the community's rules on inheritance are in the same document as everything else, and you can read them before you commit.**

WHAT WE DON'T KNOW

Everything named above is American or British, because those are the systems that publish their rules in a form we could check. Property law is national and sometimes regional; the *shapes* here travel well and the specifics do not. The German *Mietshäuser Syndikat* model, French *habitat participatif* and Danish *andelsbolig* co-operatives each solve these problems differently, and none maps cleanly onto the four columns above.

Take the questions with you. Do not take the answers.

What to ask on a visit

TAKE THESE WITH YOU

1. **What exactly would I own — and may I see the document that says so?** The lease, the share certificate, the deed. Being shown it is the answer; being told about it is not.
2. **Who has lent on this before?** A community that can name a lender and a household who used it has removed your hardest obstacle. A community that has never had a buyer need finance has not yet tested its own structure.
3. **Can the resale formula be changed, and by whom?** You are asking whether the terms you sign are the terms you keep.
4. **What happens to this home if I die, and what happens if I stop paying?** Two unpleasant questions that a well-run organisation has already written answers to.

DEEP · WHY THE PAPERWORK LOOKS LIKE THAT

The elaborate documentation around resale-restricted ownership exists to defeat one specific accusation: that the buyer did not really understand what they were signing.

The model community land trust ground lease handles this with two attachments. One is a **letter of agreement**, in which the homeowner states their own understanding and acceptance of the resale terms. The other is a **letter of attorney's acknowledgement**, confirming that a lawyer has reviewed the lease with them. Neither is decoration. A structure that limits what somebody can sell their home for is vulnerable to being challenged as unfair years later, and the surest defence is a contemporaneous record that the buyer knew.

The same guidance recommends something communities routinely skip: **reminding homeowners of the terms periodically**, rather than at purchase and then never again. Most people read their resale formula exactly twice — the day they buy and the day they sell — with twenty years in between. Trusts using fixed-rate or indexed formulas can send an owner the current formula price each year, which both reinforces understanding and demonstrates that the organisation is accountable.

There is a general lesson in this for any community, not only for land trusts. The documents that cause disputes are rarely the ones that were badly drafted. They are the ones nobody looked at again.

SOURCES & FURTHER READING

1. Fannie Mae — Community Land Trust Checklist ↗ — Form 2100, the model-lease requirement, the lease term rule, and the foreclosure point
2. Fannie Mae Selling Guide — Loan Eligibility for Co-op Share Loans ↗ — what a share loan is secured on, and how transfer fees affect eligibility
3. Ecology Building Society — community-led housing mortgages ↗ — published loan-to-value limits and eligibility conditions, for a UK lender
4. Resale Formula Design — Grounded Solutions Network (2011) ↗ — formula amendment, informed consent, inheritance, and periodic reporting
5. What joining costs — the three numbers these shells decide, with a calculator for the last one

Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

Membership: getting in, and getting out

The stages, what a fair membership agreement contains, and why a good process protects you as much as them.

THE SHORT VERSION

Joining is a process, not a decision. Four stages recur: **guest**, **visitor**, **provisional member**, **full member**. Each answers a different question, and the whole thing commonly takes somewhere between six months and two years.

A slow process is a good sign, not an obstacle. **It protects you as much as it protects them** — you are also deciding, and the stages exist so that both sides find out before either is committed.

The part to read hardest is not the joining. It is the leaving: notice, valuation, and what happens if the community asks you to go. A community that has written all three down has thought about the worst day. Most of the disappointment in this field comes from arrangements that only described the good ones.

Communities describe their membership process in the language of welcome, and it is genuinely meant. But it is also a screening process on both sides, and reading it that way makes it far more useful.

The four stages

Guest. A short stay, usually paid, on the community's terms. This is a look, not an application. Most communities have a fixed guest programme precisely so that being interested does not oblige anybody to anything.

Visitor. A defined period, often a few weeks, during which you live roughly as a member does: on the work rota, at the meals, and usually in at least one meeting. This is where most of the mutual assessment happens.

Provisional or associate member. Months rather than weeks. You take on real obligations and usually a financial commitment, but not the full stake, and either side can still stop. Whether provisional members may vote — and on what — is one of the most revealing things about a community's constitution.

Full member. The stake, the vote, and whatever the **agreements** say about exit.

The durations vary enormously and there is no standard. What is fairly consistent is the *shape*: a short look, a longer trial, a probationary stretch, and then commitment.

There being no standard across the field is not the same as there being no standard inside a community, and it is worth not letting the first excuse the second. The useful question is never *how long is a provisional period usually?* — nobody knows, and the answer would not help you anyway. It is **how long is yours, what am I being assessed on, and who decides when it ends?**

A community that can answer all three has a stage. One that answers none has a waiting room — and the person kept in a waiting room longest is rarely the one with the most objections against them. It is usually the one nobody is quite comfortable enough to reject.

RCOS · LAYER 1

The RCOS Standard writes that into a structure. Four membership states have to exist — applicant, trial or probationary, full, exited — as a minimum rather than a maximum, so a community may add its own. What it may not do is leave somebody between them: **no individual may hold more than one state at a time** (§3.1.4), which makes "sort of a member" an unavailable position rather than a common one.

A probationary period is mandatory, and must state its **duration**, its **evaluation criteria** and a **clear transition decision process** (§3.3.2). Failing to transition has to trigger a defined exit or extension rather than simply continuing.

The clause to hold up against a real agreement is §3.4.4: **no obligation may be enforced without a corresponding, documented right.** Rights and obligations must be symmetrical and proportionate to the state (§3.4.3) — and note what that does and does not say. During probation, rights *may* be limited while obligations must still be explicit (§3.3.3), so the asymmetry a trial member feels is permitted. What is not permitted is the undocumented version of it.

RCOS Core v0.1 — §3.3 Trial and Evaluation

A published process, in full

Generalities are cheap here, so it is worth reading one real process that a community publishes rather than describes.

Twin Oaks in Virginia runs a **three-week visitor period**. During it, prospective members are interviewed by the Membership Team, covering their life history and questions about how they handle conflict and disagreement. After the stay, visitors leave for an **input period**, during which every member of the community gives their assessment in one of three forms: **accept**, **visit again**, or **reject**. The Membership Team then makes the final determination.

Three features of that are worth noticing, because they are what a well-designed process looks like anywhere.

Everyone gets a say, but the decision is held by a body. A whole-community vote on a person can turn into a popularity contest; a small team with the whole community's input has to give reasons. This is also why admission is one of the few places where communities using **consent** often deliberately do *not* use it: a single unexplained **blocking concern** against a person is nearly impossible to appeal, and is the mechanism by which a community quietly stops admitting anyone unlike itself.

"Visit again" exists. A process with only yes and no forces a premature answer. A middle option lets a community say *we don't know yet* honestly, which is usually the truth.

The decision happens after you leave. Nobody has to deliver a verdict to your face over dinner, and you are not sitting in the room while people work out how they feel.

What a fair membership agreement contains

THE CHECKLIST

1. **What you pay, when, and what it buys** — the entry sum, the monthly charge, and which of the four legal shells you end up in.
2. **What you are expected to contribute** in labour or meeting attendance, stated in hours rather than in spirit.
3. **What you may decide**, alone and with others, and what needs the group.
4. **How the agreements change**, and whether your consent is needed for changes affecting your own stake.
5. **How you leave voluntarily** — notice period, how your stake is valued, and how long payment takes.
6. **How the community may ask you to leave** — the grounds, who decides, what warnings come first, and what you receive.
7. **What a suspension is, and how long it may last** — if you can be stood down from a role, a meeting or the rota while something is worked out, whether that has an end date.
8. **What happens if you cannot pay**, whether through illness, job loss or a change of circumstance.
9. **Where disputes go** when the two of you disagree about any of the above.

A community that hands you a document covering all nine has done the work. Missing items are not necessarily a red flag — many are simply young — but each gap is a decision that will be made later, under pressure, by whoever is in the room.

Rejection

You may well be turned down, and it is worth deciding in advance not to read it as a verdict on you.

A good refusal is **timely, specific enough to act on, and does not pretend.** "We are not able to offer membership, and the reason is that we have decided to prioritise households with school-age children this year" is a real answer. So is "several members felt the fit was not right, and we are not going to elaborate further" — blunt, but honest about its own limits.

What a bad refusal looks like is the absence of one: an application that stays open indefinitely, invitations that quietly stop, a decision nobody will confirm was made. Communities do this out of conflict-avoidance rather than malice, and it wastes months of your life. If you have been in a process for a year without a stage change, ask directly where you stand and give a date.

The reverse also matters. **You may withdraw at any point**, and doing so at the provisional stage is a success of the process, not a failure of it. That is what the stage is for.

Leaving

Most people who join a community will eventually leave one, and the terms are decided long before that day.

Notice. Communities commonly want more notice than a tenancy does, for a practical reason: your departure may require them to find both a buyer and a member, and those are two different searches.

Valuation. How your stake is priced, by whom, and how long it takes to be paid out. The gap between a formula price and a market one is **the exit number**, and it is worth working out before you sign, not after.

Being asked to leave. Every community has grounds; most have not written them down. Twin Oaks states its plainly — repeated unacceptable behaviour, with consistently not doing enough work and violent behaviour given as examples — and describes attempting resolution through several steps first, noting that people often leave voluntarily once the difficulty becomes clear. That combination, **stated grounds plus a graduated response**, is the thing to look for. Grounds without a process is arbitrary; a process without grounds means the group cannot actually act.

WHAT WE DON'T KNOW

We have found no reliable data on how long membership processes take, how many applicants are accepted, or how many members leave in a typical year — and we have looked. Communities that publish their process are a self-selecting minority, and nobody aggregates it.

So take the stages here as a shape to compare a real community against, not as a norm it should match. A six-week process is not a warning sign and a three-year one is not a virtue; what matters is whether the community can tell you what happens at each stage and who decides.

What to ask on a visit

TAKE THESE WITH YOU

1. **Who has left in the last three years, and why?** Ask for numbers and then for stories. A community with no departures in five years is either remarkable or not counting.
2. **Has anyone ever been asked to leave? What happened?** The most uncomfortable question in this guide, and the most informative.
3. **Who was the last person you turned down, and how did you tell them?** You are finding out whether they can say no cleanly, which is also how they will treat you.
4. **What can a provisional member decide, and what can't they?** The answer describes how the community thinks about power, in one sentence.
5. **If I changed my mind at the provisional stage, what would I get back?** Ask before you need to know.

DEEP · WHAT THE PROCESS IS REALLY SCREENING FOR

The membership literature is unusually candid that communities are not primarily selecting for shared values.

Diana Leafe Christian's *Creating a Life Together* — the standard practical reference on forming communities, published in 2003 — devotes a chapter to selecting people to join you, and the theme running through it is **emotional maturity** rather than agreement. Shared values get a group through the first year. What determines whether it survives the tenth is whether its members can be disagreed with, can hear a criticism without escalating, and can stay in a room with someone they are annoyed by.

This is why the interview questions in a good process tend to be about conflict rather than about beliefs. “How do you handle it when a decision goes against you?” predicts far more than “what do you think about consensus?”

There is an uncomfortable corollary. A screening process that selects for people who are easy to be around also selects, without intending to, for people who are like the existing members — in class, in background, in manner, in the specific register of politeness a group has grown used to. Communities that care about this build in explicit counterweights: written criteria rather than a general sense of fit, a body that has to give reasons rather than a whole-group vote, and a periodic look at who has been turned away and what they had in common.

The honest summary is that the process is doing something necessary and something risky at the same time, and that the communities which handle it best are the ones that say so out loud.

SOURCES & FURTHER READING

1. Twin Oaks Community — FAQs ↗ — the three-week visitor period, the input process, and the stated grounds for asking someone to leave
2. Christian, D. L. — Creating a Life Together (New Society Publishers, 2003) ↗ — the standard practical reference; chapter 18 covers selecting people to join you
3. Foundation for Intentional Community ↗ — directory listings, many of which set out a community's membership process in full
4. **RCOS Core — Layer 1: Membership System** — the four membership states, and the requirements on trial periods, exit and suspension
5. **Owning, leasing, renting** — what your stake actually is, which decides what leaving returns to you

Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

Children, ageing and the shape of a life

Childcare, schooling, teenagers, growing old and dying — the decades most accounts skip.

THE SHORT VERSION

Most descriptions of community life are written about a single decade. A life is longer than that, and the questions that decide it for a household are usually about the other decades: who looks after a two-year-old, where a nine-year-old goes to school, what a fifteen-year-old does on a Friday night, and what happens when somebody can no longer manage the stairs.

Two things are worth knowing before the detail. **Schooling is a legal question before it is a philosophical one**, and the law differs enormously between countries. And **a community is not a care provider** — shared life reduces isolation and does not replace nursing, and the communities that handle ageing well are the ones that said so early.

This is the lesson that decides it for a lot of families, and it is the one most often left out — partly because it is unromantic and partly because the honest answers are mixed.

Small children

The practical case is real and it is the thing parents most often report. Someone else is around. A meal you did not cook arrives three times a week. There are adults your child knows well who are not you.

The complications are equally real and less discussed.

Shared childcare is rarely as shared as it sounds. Most communities have no formal childcare at all — what they have is proximity, which turns into help unevenly and usually along familiar lines. Ask whether childcare here is a rota, a favour, or paid work. All three exist and they behave completely differently when someone is tired.

Other people have opinions about your child. In a street this is a raised eyebrow. In a community it is a conversation, possibly a meeting. Communities differ enormously in whether an adult may correct someone else's child, and the ones that have never discussed it are the ones where it goes wrong.

Children are a workload the community shares unevenly. Households without children often subsidise, through both money and tolerance, things only families use. This is one of the most common quiet resentments in community life, and naming it early is how communities defuse it.

A CLAIM WE COULD NOT CONFIRM

The most-repeated benefit of raising children in community is that they can roam — that because neighbours know each other, children get a freedom their peers have lost.

We went looking for evidence and found something more awkward. A 2019 Canadian multi-site study of 1,699 children aged 8 to 12 measured exactly this: whether parents agreeing that "most adults who live in the neighborhood look out for other people's children" predicted children's independent mobility. **It did not** — the association was not significant in the final analysis. What *was* strongly associated, negatively, was parents' fear of traffic, crime and dangerous crossings.

That study is of ordinary Canadian neighbourhoods, not of intentional communities, and nobody appears to have run the equivalent inside one. But it points somewhere useful. If children roam more in cohousing, the likeliest reason is not that everybody knows them — it is that the **cars are parked at the edge**, which is a design decision rather than a social one, and one you can see on a site plan before you move in.

Schooling

Start with the law, because it constrains everything else and people routinely get this backwards.

Home education is lawful in the United Kingdom and in most of the United States. It is **illegal in Germany**, and has been since 1918 — a ban the European Court of Human Rights upheld unanimously in *Wunderlich v. Germany* in January 2019, holding that compulsory school attendance pursues legitimate aims including avoiding the emergence of parallel societies, and that removing the children of parents who refused to comply was proportionate. Whatever you think of that, it is the legal reality in a country with a very active community movement.

So the first question about a community's beautiful plan for its own learning group is not whether it is a good idea. It is what the plan actually is, legally: a registered school, a supplementary group alongside compulsory attendance, or an intention nobody has tested.

Beyond the law, the practical questions are duller and more predictive. How far is the school, and is there a bus? Do the children here go to the same school, or six different ones? A community whose children scatter across half a county shares far less than the brochure implies, because the school run is where family time goes.

Teenagers

Adolescence is the hardest test a community's culture faces, for a reason that is structural rather than about anybody's parenting.

A community is a small place where everyone knows you, and the developmental task of being fifteen is to become someone your parents did not design. Those two things are in tension. Teenagers in communities frequently report the same two complaints: that there is nowhere to be unobserved, and that there is nothing to do that was not organised by adults.

Communities that handle it well tend to do three things. They give young people somewhere that is genuinely theirs and not supervised. They give them a real say in decisions from a stated age, rather than a token one. And they accept that some teenagers will want out, and do not treat leaving as a betrayal of the project.

The ones that handle it badly treat adolescence as a failure of the community's values, which guarantees that the young person's exit is also a rupture.

What would your household need?

Six questions about who is in your household and what the next decade might hold. There is no score and no result — at the end you get a list of things worth asking a real community, put together from your answers.

1. Are there children in the picture?

- ◯ **Yes, under school age**

  Ask: How many children under five live here now, and how many did five years ago? · Is childcare shared, and if so is it a rota, a favour, or paid? · Where can a child be, unsupervised, that an adult can still see?

- ◯ **Yes, of school age**

  Ask: Which schools do the children here go to, and how do they get there? · Has this community ever run its own school or learning group, and what happened to it? · How are disagreements about other people's children handled?

- ◯ **Yes, teenagers or nearly**

  Ask: What do the teenagers here do on a Friday night, and where do they go? · Has a teenager here ever been asked to change their behaviour by someone who is not their parent? How did that go? · Do young people get a say in decisions, and from what age?

- ◯ **Possibly, in the next few years**

  Ask: What has happened when a household here has had a baby — did anything change for them practically? · Is there a home here big enough for a growing family, and how would we move into it?

- ◯ **No, and not planned**

  Ask: How does the community balance the needs of households with children and those without? · Who pays for things only some households use?

2. How settled are you about schooling?

- ◯ **Ordinary local schools are fine**

  Ask: How far is the nearest school, and is there a bus? · Do most families here use the same school? A community whose children are scattered across six schools shares less than it looks.

- ◯ **We want something alternative**

  Ask: Is what you have here a registered school, a supplementary group, or an intention? · Who teaches, are they paid, and what happens if they leave? · What does the law in this country actually require, and who here has checked recently?

- ◯ We are considering home education
  Ask: Is home education lawful here, and on what conditions? · Does anyone here home-educate now, and would you introduce us to them?

- ◯ Not applicable

3. Is anyone in your household ageing, or caring for someone who is?

- ◯ We are thinking about our own later years
  Ask: Who is the oldest person living here, and how long have they been here? · Has anyone grown old and died here? What did the community actually do? · Which homes are step-free, and could one be adapted?

- ◯ We may need to care for a parent
  Ask: Could a parent of mine live here, and on what basis — as a member, a guest, or not at all? · Is there a guest room or an annexe, and how is it allocated? · What has the community done when a member needed to be away caring for someone?

- ◯ Both, honestly
  Ask: What is the community's position on care — what would you do, and what would you not do? · Has anyone here had to leave because their needs outgrew what the place could offer?

- ◯ Not yet
  Ask: What is the age spread here? A community with everyone within ten years of each other will meet this all at once.

4. Where does your income come from?

- ◯ Jobs outside the community
  Ask: How do people get to work from here, and how long does it take? · Is the internet good enough to work from home, and who pays for it?

- ◯ We hope to work here or nearby
  Ask: Which people here earn their living on site, and doing what? · What does the community charge for use of its space or land for a business?

- ◯ Pension or savings
  Ask: What have the monthly charges done over the last ten years? · What happens to a member whose income falls below the charges?

- Uncertain or changing

  Ask: Is there any hardship provision, and who decides on it? · Has anyone been carried financially, and for how long?

5. How long do you imagine staying?

- The rest of our lives, if it works

  Ask: What happens to my home when I die, and who decides? · Can a member of my family who is not part of the community inherit it?

- Ten years or so, then we will see

  Ask: How long does it take to sell or hand back a home here, in practice? Ask about the last one. · What did the last household who left take with them?

- We want to try before deciding

  Ask: Is there a way to live here without buying in — a rental, a long guest stay, an associate membership? · What would we get back if we changed our minds at the provisional stage?

6. Does anyone in your household have a support need the community should know about?

- Mobility or access

  Ask: Which parts of this site can a wheelchair reach, including the common house and the meeting room? · Has anyone here needed the buildings changed, and what happened?

- Mental health

  Ask: What has the community done when a member was unwell for a long stretch? · Is there any expectation that members support each other through a crisis, and is it written down?

- Neurodivergence, or sensitivity to noise and crowding

  Ask: How loud is it here in the evening, and where is the quietest home? · Is attendance at meals and meetings genuinely optional, or optional in theory? · How are meetings run — is there a way to contribute in writing rather than out loud?

- Not that we know of

  Ask: How would this place cope if one of us became unable to do our share for a year?

- Yes, but we would rather not say here

  Ask: What does the community need to know about a member, and what is nobody's business? · Who holds personal information about members, and where is it written down?

Growing old

Here the field makes a claim it is usually careful about and occasionally is not.

Senior cohousing is designed around **independent living with mutual support** — private homes, shared meals, neighbours who notice. Charles Durrett, the architect who brought the model into English, is explicit that it does not replace formal caregiving when it is needed; what it supplies is a layer of informal help underneath the formal system, not instead of it. The practices that go with it have a name — *co-care* — and the distinction from *care* is the entire point.

That distinction matters because the failure mode is predictable. A group of friends in their sixties buys a site together. Twenty years later one of them needs two people to help her out of bed at three in the morning, and the community discovers that willingness is not the same as capacity, and that the person doing most of the helping is also seventy-eight.

Communities that avoid this talk about it years before it happens. Durrett's own formation process for senior groups is a ten-week study course, run before anybody builds anything, in which prospective members work through ageing in place, the economics of later-life housing, and specifically what they will and will not take on for each other. Ten weeks of talking about incontinence and dementia before choosing a site is not most people's idea of a housing project. It is why some of these communities work.

The physical questions are simpler and worth asking on a first visit. Which homes are step-free? Can one be adapted? Is the common house reachable without stairs, and the meeting room? A community that cannot get a wheelchair to its own governance is going to lose members before it means to.

Death, and the family who are not here

The end of the story is in the documents, and it is worth reading them before you need to.

What happens to your home is decided by which of the four legal shells you are in — freehold passes normally, a co-operative share passes as an asset though your heirs will usually need to be accepted as members to live there, a land trust home can be inherited but the heir takes the resale formula with it, and a tenancy usually ends.

The part nobody plans for is social. Your family may not be part of this community, may not have chosen it, and may arrive grieving into a place with strong opinions about how things are done. Meanwhile the community has lost someone it saw every day and has no standing in the funeral.

Communities that have been through it once tend to write something down afterwards: who is told, who has keys, what happens to the person's things, whether the community may hold its own gathering, and who talks to the family. Ask whether they have. If somebody has died here, the answer is usually yes and the story is worth hearing.

What to ask on a visit

TAKE THESE WITH YOU

1. **How many children live here, and how old is the oldest person?** Two numbers that describe the community's next twenty years better than anything it says about itself.

2. **Who has grown old here, and what did the community actually do?** Not what it would do. What it did.
3. **Has a teenager here ever been told off by someone who is not their parent? What happened?** You are asking how the culture handles a genuine collision.
4. **Where would my child be, unsupervised, that an adult can still see?** The answer is a place, and it tells you what the site was designed for.
5. **Has anyone died here?** Asked gently, and worth asking.

DEEP · WHY THE AGE CURVE MATTERS MORE THAN THE AGE

The single most useful number about a community's future is not the average age of its members. It is the **spread**.

A group founded by friends in their late fifties has a lovely first decade and then meets every ageing question at once, with nobody younger to carry it. A community that has kept recruiting across generations meets the same questions one household at a time, with people at different stages who are not all exhausted simultaneously.

This is why so many established communities describe themselves as intergenerational, and why the ones that mean it treat it as an active policy rather than a description — reserving homes, adjusting entry costs, or deliberately admitting households they would not otherwise prioritise. Left alone, a community ages at exactly the rate its founders do, because people join groups that look like them.

The same logic runs the other way. A community of young families is delightful and will have twelve teenagers at once in nine years' time, which is a different place entirely. Neither shape is wrong. What is wrong is not knowing which one you are joining, and both are visible from the age list on a first visit.

There is an honest gap here worth naming: we have found no longitudinal work following intentional communities across a generational turnover — what happens as founders age out and whether governance survives it. Given how much of this field's advice is about founding, the absence of good evidence about the second generation is conspicuous.

SOURCES & FURTHER READING

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3. The Cohousing Company — Senior Cohousing ↗ — co-care versus care, and the ten-week study course senior groups run before building
4. National CoHousing Alliance — Senior Cohousing ↗ — communities, events and material on ageing in cohousing
5. **Owning, leasing, renting** — what your heirs would actually receive, by legal shell

Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

Conflict, power and repair

The five conflicts that actually recur, the power nobody voted for, and what a repair process has to contain.

THE SHORT VERSION

Communities do not fail because they have conflict. They fail because the conflict arrives before the process does, and by then nobody can agree on a process either.

Five things recur almost everywhere: **money**, **noise**, **work contribution**, **parenting**, and **who is involved with whom**. None is about values. All of them are about proximity.

The harder problem is **power nobody voted for** — founders, long-timers, the person who has the keys and knows how the boiler works. Declaring that a community has no hierarchy does not remove this; it removes the ability to name it, which is worse.

A repair process is worth having only if someone who is not in charge can start it.

Every community will tell you it takes conflict seriously. The way to find out is to ask when its process was last used and by whom, because a process that has never been triggered is a document, not a practice.

The five that actually recur

Money. Not usually large sums. A special levy, a member who is behind, whether the community should have bought the expensive one. Money disputes are rarely about money; they are about whether the decision felt like it was made with you or at you.

Noise. Comically small and genuinely corrosive. The workshop at eight on a Sunday, the dog, the band practice, the child who has just discovered a recorder. Noise disputes escalate because both parties are entirely reasonable and neither can concede without giving up something ordinary.

Work contribution. Who is doing their share, who decides what counts, and whether the invisible work shows up on any rota. This is the one most likely to be about something else — usually a feeling of not being valued, expressed as an argument about hours.

Parenting. Whose child, whose rules, whose business. Sharpened by the fact that everyone involved thinks the matter is obvious, and that they disagree about what is obvious.

Romance and its ending. People who live near each other form relationships, and some of those relationships end. When they do, both parties still have a vote, still eat in the same room, and still sit on the same circle. Communities are often mortified to discuss this in advance and then find that a single break-up has reorganised the entire social map.

Notice what is not on the list: ideology, vision, the founding values. Those produce arguments in the first year. What produces conflict in year eight is the ordinary friction of living close to people.

The one that is not what it looks like

Those five are subjects. There is a second question worth asking of any dispute, and it is the one communities most often skip: **is this actually between these two people?**

Some conflicts are not. They are produced by a rule, an incentive or an allocation, and the two people having the argument are simply the two standing where the rule pinches. The rota that counts hours nobody can do at that time of day. The parking that was never enough for the number of households. The levy that falls hardest on the members with least. Each of those arrives looking exactly like an interpersonal problem — two annoyed neighbours, one of whom is being unreasonable — and each of them survives mediation, because mediation produces a truce between people who were never the cause.

The tell is repetition with different casts. If the same argument keeps happening between different pairs of people, it is not a people problem, and the community that keeps treating it as one will work steadily through its own members looking for the difficult one.

RCOS · LAYER 4

The RCOS Standard requires a community to sort its conflicts before handling them, and names four classes it must include **at minimum** — a community may define more: **interpersonal**, **role-based** (a dispute about authority, responsibility or mandate), **structural** — the one above — and **breaches of a declared norm, scope or safety boundary**. Anything involving credible safety risk, coercion, abuse or threats is additionally **safety-critical**, and triggers elevated safeguards before the rest of the process runs.

Each class has to state its own entry criteria, its permitted and required resolution pathways, and its documentation and privacy rules — with response priority and timelines where a community sets them (§6.1.3). So classifying a dispute is what selects its route, rather than a label applied afterwards.

Then the clause that is easy to skim past and does most of the work: **misclassification or avoidance of classification is itself a process failure**, subject to review. A community that keeps every difficulty interpersonal never has to change anything — and under RCOS that habit is the thing on record, not the disputes.

`RCOS Core v0.1 — §6.1 Conflict Classification`

Power nobody voted for

The most-quoted text on this is not from the communities movement at all. Jo Freeman's essay **"The Tyranny of Structurelessness"**, written for the women's liberation movement in 1970 and published in 1972, makes an argument that has never stopped being relevant here: **a structureless group is impossible**. Every group develops a structure. The only question is whether it is visible.

Where structure is informal, Freeman argued, it forms around friendship networks and access to information, and it produces an elite that is unaccountable precisely because the group denies it exists. There is no way to challenge a power that officially is not there.

In a community, the informal structure is usually easy to spot once you look for it:

- The **founders**, whose objection carries a weight nobody has written down.
- The **long-timers**, who remember why a rule exists and can therefore end a discussion by remembering.
- The person who **holds the information** — the accounts, the keys, the passwords, how the heating actually works.
- Whoever has the **most time**, which in practice means whoever is retired, or without children, or does not have to be up at six.

None of these people is doing anything wrong. That is the point. Informal power accumulates around competence and availability, and the people who hold it are frequently the ones working hardest.

Freeman's remedies are practical and transfer directly. **Delegate specific authority to specific people for specific tasks, by an agreed procedure.** Require them to be accountable to the group. **Rotate the tasks**, so nobody comes to own a role. Allocate by ability and interest rather than by who volunteered first. And spread information as widely as possible — *information is power*, so a community where only two people can read the accounts has two people in charge whatever its constitution says.

This is also why the rotation of facilitators matters more than it sounds, and why "we don't really need a structure, we all get on" is the single least reassuring sentence a community can say to a visitor.

What a repair process has to contain

Communities collect conflict methods — mediation, restorative circles, nonviolent communication, an external facilitator on retainer. The method matters far less than four structural questions, and you can ask all four in a single conversation.

Who may start it? The most important one. If only the board, the founders, or a majority can trigger the process, then it is unavailable to precisely the person most likely to need it: someone new, alone, and in conflict with somebody established. A process any member may initiate is a different thing entirely from a process the community may initiate.

What happens first? Almost every workable system starts with the two people talking, usually with support. The purpose is not to be nice about it; it is to keep the group from being recruited into the dispute before either party has stated it plainly.

Who holds it, and are they neutral? In a community of thirty, the obvious mediator is often the person everybody trusts — who is also somebody's close friend, and probably has a view. Small communities routinely need someone from outside, and the ones that have thought about it already know who to call.

What can it actually conclude? A process that can only recommend is a conversation. Repair needs the possibility of an outcome: an agreement, a change to a rule, a consequence, an apology on the record. Elinor Ostrom's work on long-lived commons found the same thing from a different direction — durable systems have **graduated sanctions** and **cheap, local conflict resolution**, so a first breach is not treated like a fifth and getting a dispute heard does not require an ordeal.

WHAT WE DON'T KNOW

No process resolves a conflict where one party has substantially more power than the other and the community will not say so. Mediation between unequals produces agreement, not resolution — the person with less power concedes, everyone records that it was settled, and it resurfaces in eighteen months attached to something else.

This is the failure that gets misdiagnosed most often. The community concludes its process did not work and goes looking for a better method, when the problem was never the method.

When to leave instead

Repair is not always the right answer, and a guide that only counselled persistence would be doing you a disservice.

Some honest signals that a situation is not repairable from inside it: the same conflict has been through the process more than once and returned unchanged; the people who could act are the people the conflict is about; you are being told that your problem is your own attitude, by everyone, consistently; or you have stopped saying what you think in meetings and have not noticed when you stopped.

Leaving a community is expensive — financially, socially, and in the sense of losing a place you meant to stay in. That cost makes it tempting to keep trying long past the point where trying is doing anything. Knowing the exit terms in advance is partly protection against that, because a decision to stay is only a real decision if leaving is a real option.

What to ask on a visit

TAKE THESE WITH YOU

1. **When was your conflict process last used?** "Never" from a ten-year-old community of forty means it is not usable, not that there has been no conflict.
2. **Could someone who is not on the board start it?** If the answer takes a while, that is the answer.
3. **Who here would you call if you were in a dispute with a founder?** You are testing whether there is anywhere to go that is outside the informal structure.
4. **What is the last thing the community changed because someone complained?** Repair that never changes anything is management.
5. **Who knows the passwords, the accounts and the boiler?** Ask lightly. Note the names, and whether it is the same name three times.

DEEP · WHY 'WE HAVE NO HIERARCHY' IS THE WARNING SIGN

Freeman's argument deserves stating precisely, because it is usually softened into something much weaker.

The claim is not that informal structure is inferior to formal structure. It is that **the choice is not available.** Groups produce structure the way they produce norms — automatically, from repeated interaction. Declaring a group structureless does not prevent the structure forming; it forbids the group from describing it. And an undescribed structure cannot be elected, cannot be limited to a term, cannot be held to a task, and cannot be voted out.

The consequence Freeman identified is specific and unpleasant: the informal elite is not chosen for competence or commitment, but for whoever is closest to the centre of the friendship network. In her original context, that meant women outside the social core of a group were effectively excluded while everyone maintained that the group was open to all. In a community it means the same thing, with the additional twist that the excluded person also lives there.

The corollary is the useful part. Formal structure is not the opposite of an egalitarian community — it is the mechanism by which one stays egalitarian. Written domains, rotating roles, published accounts and a defined term of office are all ways of making power visible enough to be shared. A community that resists all of them in the name of trust is choosing an aristocracy of the well-connected, usually without meaning to and always while denying it.

Worth holding alongside a limitation: Freeman was writing about political organising, not households. A family-scale community cannot run on procedure alone, and a group that answers every interpersonal difficulty with a new rule has its own recognisable pathology. The argument is for structure that is *visible*, not for structure that is *heavy*.

SOURCES & FURTHER READING

1. Freeman, J. — The Tyranny of Structurelessness (1970/1972) ↗ — the essay itself, free from the author; the seven principles for democratic structuring
2. Ostrom, E. — Governing the Commons (1990) ↗ — graduated sanctions and accessible conflict resolution, among the eight design principles
3. **RCOS Core — Layer 4: Conflict, Repair & Accountability** — conflict classes, the resolution ladder, and the safeguards that apply when the parties are unequal
4. **RCOS Core — Layer 2: Governance & Decision Logic** — domains, delegated authority and accountability, specified
5. Seeds for Change ↗ — free practical guides on facilitation and working through group conflict

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Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

Why communities end

Where the two different ”90% fail” figures come from, the six patterns that recur, and the endings that are not failures.

THE SHORT VERSION

Nobody knows what proportion of intentional communities fail. There is no register, no denominator and no follow-up study, so any survival rate you are quoted is a guess — including the ninety per cent figure, whose trail we follow below.

What *is* documented is the **pattern** rather than the rate: six things go wrong repeatedly, and only one of them is about conflict. The rest are about writing — a vision never written, a decision method never agreed, money without terms, founder authority that never converted, no repair process, and the slow one, drift.

And some endings are not failures. A community that finished what it set out to do, or wound itself up deliberately and paid everyone out, did not fail. It ended.

The ninety per cent

You will meet the claim that ninety per cent of intentional communities fail. It is repeated in newspaper articles, in books, by people who have lived in communities for decades, and — we should say plainly — in a great many pages competing with this one.

We went looking for its source. Here is what we found.

The nearest thing to a foundation is **Rosabeth Moss Kanter's *Commitment and Community*** (Harvard University Press, 1972), a genuinely serious piece of sociology that surveyed **91 communal projects founded in America between 1780 and 1860**. Kanter needed an operational definition of success, and chose one: a community counted as successful if it **lasted at least 25 years**. On that measure only a handful qualified — the Shakers, Amana, Oneida and a few others.

Look at what has to happen for that to become “ninety per cent of intentional communities fail”:

- A study of **nineteenth-century American communes** becomes a claim about communities today.
- A study of a **specific historical window**, 1780 to 1860, becomes a claim about a permanent rate.
- **Lasting fewer than 25 years** becomes *failing*, which would make most businesses, most marriages and nearly every voluntary organisation a failure.
- And a **sample of 91 self-selected historical cases** becomes a rate for a category that had not been invented yet.

Deborah Altus, who works in this field's own scholarship, asks the question that the arithmetic invites: should longevity alone be the measure of success, and should short-lived communities be regarded as failures?

The other ninety per cent

There is a second source, and it is the one most people are actually half-remembering. It is also about something different.

Diana Leafe Christian's *Creating a Life Together* (2003) — the standard practical reference on forming communities, written by the then editor of *Communities* magazine — opens with this: **most aspiring ecovillages and community groups, "probably 90 percent", never get off the ground.** Their envisioned communities never get built. They cannot find the right land, or they run out of money, or they get mired in conflict before there is anything to be in conflict about.

Read that carefully, because it is not the claim it gets turned into.

Christian is describing **groups trying to start a community**, not communities that exist. A forming group that never buys land and never builds anything did not fail as a community; it never became one. Her figure says nothing about the odds facing a community you could go and visit next week — which is what "ninety per cent of intentional communities fail" is always taken to mean.

She is also careful about it in a way that the people quoting her are not. The number is hedged — *probably* — and it comes from her own experience: editing the magazine, visiting dozens of communities, and interviewing scores of founders. It is a practitioner's estimate, offered as one, rather than a count of anything.

TWO DIFFERENT NINETY PER CENTS

Kanter, 1972. 91 American communal projects founded between 1780 and 1860. Success defined as lasting 25 years. Most did not.

Christian, 2003. Roughly 90% of *forming groups* never build anything at all. An experienced estimate, explicitly hedged.

Neither is a failure rate for existing intentional communities. They have been welded into one sentence that neither author wrote, and that sentence is the one that circulates.

The genuinely useful part of Christian's argument is not the number at all. It is what she does with it. Having looked at the groups that made it and the groups that did not, she concluded that **the successful tenth had all done the same five or six things right, and the unsuccessful nine-tenths had made the same handful of mistakes.**

That is a claim about *pattern* rather than *rate*, from somebody who looked at a great many cases. It is also, more or less, the rest of this lesson.

WHAT WE ARE AND ARE NOT SAYING

We are **not** saying most communities succeed. We do not know. Nobody does.

There is no registry, listing is voluntary, and no one follows up on the ones that stop listing — a community that quietly dissolves simply disappears from the directory, indistinguishable from one that stopped updating its profile. The denominator does not exist, so neither does the rate.

Nor are we saying the two figures above are invented. Kanter counted something real and Christian estimated something real. **What does not exist is the thing they get quoted as** — a failure rate for existing intentional communities. One is a nineteenth-century longevity threshold; the other is about groups that never built anything.

If the number comforted you, it should not have. If it frightened you off, it should not have. And if you are joining a **forming** group rather than an established one, Christian's version is the one that applies to you, and it is worth taking seriously.

The six patterns

The rate is unknown. The pattern is not — it recurs across the case literature, the practitioner writing and the accounts of people who were there, and it is consistent enough to be worth checking a real community against.

1. A vision that was never written. Everyone agreed at the start, so nobody wrote it down. Four years later the group discovers it never agreed about whether this is a housing project with shared meals or a life's work, and both parties can point at the same warm memories.

2. No agreed decision method. Covered in lesson 4 and worth repeating here, because it is where a founding group most often mistakes goodwill for a system. Without a stated method, the first genuinely contested decision has no legitimate way to close.

3. Money without agreements. Not a lack of money — a lack of terms. Who owes what, what happens when someone cannot pay, what a member's stake is worth on the way out. Communities that skip this are usually being kind: writing it down felt like distrust among friends. It becomes distrust among friends later, with interest.

4. Founder authority that never converted. The founders carried the project and were right to. What kills communities is when that informal authority is never turned into something anyone can hold, limit or inherit — so the group cannot disagree with them, and cannot continue without them. See lesson 9 on why declaring that there is no hierarchy makes this worse rather than better.

5. Conflict with no process. Not conflict. Conflict *without* a route. The dispute has nowhere to go, so it goes everywhere: into the meetings, the meals, the rota, and eventually into who is still speaking to whom.

6. Drift. The slow one, and the most common. Nothing breaks. The agreements stop being read, then stop being taught to new members, then describe a place that no longer exists. Shared meals thin out from three a week to one to occasionally. Nobody decided any of this. One day the community is a pleasant street where people are polite to each other, and everyone is vaguely sad without being able to say what was lost.

Drift deserves its own note because it is the only one on this list that does not feel like anything while it is happening. The others announce themselves. Drift is what a community gets for being reasonable and busy.

Spot the early warning

Five things you might notice on a visit. Which ones would genuinely worry you? Some of these sound much worse than they are, and one sounds like nothing at all.

1. Twelve years in, the founders still make most of the significant decisions. Nothing about their role is written down — it is simply how things happen.

- Serious — I would want this resolved before joining **correct answer**

  Right. This is founder authority that never converted into anything anyone can hold. It is not that the founders are doing wrong; it is that their power cannot be delegated, limited, questioned or inherited, so the community has no way to continue without them and no way to disagree with them.

- Worth watching, but not disqualifying

  Twelve years is long past the point where this is a phase. Early on, founders deciding things is simply how a project gets built; a decade later, an unwritten authority is the structure, and the community has quietly chosen not to have a governance system.

- Normal — someone has to lead

  Leadership is not the issue. Unaccountable leadership is: nobody voted for it, nobody can end it, and the founders themselves usually cannot put it down even when they want to.

2. There was a serious conflict here last year. It went on for months and in the end two households left.

- Not a warning sign in itself **correct answer**

  Right, and this is the one people misread most. A community that has had a real conflict and survived it has information about itself that a placid one does not. The follow-up question is the whole thing: what changed afterwards? An answer names a rule, a process or a role. No answer means it was endured rather than resolved.

- Serious — two households is a lot

  Departures are the visible part and the least informative. Communities that never lose anybody are usually either very young or very good at making people quietly stop speaking up.

- Worth watching

  Reasonable caution, but it points at the wrong thing. Watch what the community did after, not the fact that it happened.

3. You ask to read the agreements. Everyone is friendly about it, and after twenty minutes nobody can find a current copy.

- Serious — this is the most dangerous item here **correct answer**

  Right, and it is the quiet one. Agreements nobody can find are agreements nobody has consulted, which means the community is running on memory and habit. Every dispute now becomes an argument about what was decided, settled by whoever has been there longest — which is founder authority arriving by the back door.

- Untidy, but a filing problem

  That is exactly how it presents, which is why it survives for years. The test is not whether the document is tidy but whether anyone has read it recently; a text nobody consults has stopped governing anything.

- Fine — the culture is what matters

  Culture is what happens when everyone agrees. Agreements are what you need when they do not, and the moment you need them is exactly the moment nobody can find them.

4. Meetings routinely run to three hours. Several people mention, without much rancour, that they are exhausting.

- Worth watching — a fixable problem **correct answer**

  Right. This is usually a method problem rather than a power problem: too much brought to the whole group, no delegated domains, weak facilitation. It is genuinely fixable, and communities fix it all the time. It becomes serious only if you find they have known for years and nothing has changed.

- Serious — this will burn people out

  It does burn people out, and it is still the most tractable item on this page. Long meetings have known remedies — circles with real authority, a consent threshold, a rotating facilitator — and a community open enough to admit its meetings are exhausting is usually open enough to try them.

- Normal — self-governance takes time

  Partly true, and it is also how a community ends up with a governing class of whoever can still concentrate at eleven at night. Length is not a virtue.

5. One member covers a large share of the running costs. Asked what would happen if they left, people laugh and say they never would.

- Serious — the community has a single point of failure **correct answer**

  Right, and there are two problems, not one. The financial exposure is obvious. The subtler one is that a member the community cannot afford to lose has power nobody granted them and nobody can name — which distorts every decision they have an opinion about, whether or not they ever use it.

- [ ] Worth watching

  The laughter is the finding. A community that has thought about this has an answer — a reserve, a plan, a cap on any one member's share — and one that has not is relying on a person rather than a structure.

- [ ] Fine — generosity is a good thing

  It usually is generous, and generously meant. It is still a dependency, and dependencies that nobody will discuss are the ones that end projects.

Endings that are not failures

Treating every ending as a failure is both unkind and analytically useless, and it is the habit that makes the ninety per cent figure feel plausible.

Completion. Some communities are formed to do something — house a group through a stage of life, hold land until a trust could take it, support a project. Finishing is not failing.

Deliberate dissolution. A group decides, while it still can, that this is not working, sells up, pays everyone out under the terms it agreed, and goes. Executed well, that is a governance success, and it is far better than the alternative of a slow attritional decline in which the last three members are left holding a building and each other's resentment.

Transformation. A commune becomes a housing co-operative; an ecovillage becomes an ordinary village that happens to have a common house. The original thing ended. Something continued.

People leaving. A household leaving is an event, not a verdict. Twelve years is a long time to live anywhere.

The endings genuinely worth avoiding are the ones where **nobody chose** — where the money ran out, or the founders left and nothing had been transferred, or one conflict was allowed to run until the place emptied. What those have in common is not bad luck. It is that a decision was available earlier and nobody made it.

What to ask on a visit

TAKE THESE WITH YOU

1. **What nearly ended this place?** Nearly every community over ten years old has an answer. One that says "nothing" is either very fortunate or not telling you.
2. **And what changed afterwards?** The real question. A rule, a role, a process — or nothing, in which case it will happen again.
3. **Who wrote your vision, and when did you last read it out loud?** Not whether you have one.
4. **What would happen here if the three most involved people left in the same year?** Watch whether anyone has thought about it before.

5. **How would this community end, if it decided to?** Almost nobody is asked this. The communities that can answer it are, in our experience, the ones least likely to need to.

DEEP · WHAT DURABILITY ACTUALLY SEEMS TO REQUIRE

Strip out the anecdotes and two bodies of work point in the same direction, from opposite ends.

Kanter's finding, taken on its own terms. Whatever one thinks of the 25-year threshold, her actual argument was not about longevity but about **commitment mechanisms** — the practices by which a group binds members to it. Sacrifice, investment, renunciation, communion, mortification, transcendence. The nineteenth-century communities that lasted asked a great deal of their members and structured that asking. This is genuinely uncomfortable reading for the modern movement, because most of those mechanisms are ones a contemporary community would rightly refuse to use, and several are indistinguishable from the machinery of a high-control group. The honest reading is not "ask more of members" but that **cohesion has a cost, and a community that asks almost nothing should expect to hold people loosely** — which may be exactly what it wants.

Ostrom's finding, from the commons. Long-lived common-property systems share design principles rather than a decision rule: clear boundaries, rules that fit local conditions, the people affected being able to change the rules, monitoring by people accountable to members, **graduated sanctions**, cheap conflict resolution, and nested units at scale. Nothing about consensus, and nothing about values.

Put beside each other, the two agree on something the field's own folklore does not: **durability is a property of structure, not of intensity of belief**. The communities that last are not the ones that believed hardest. They are the ones that could notice a breach, respond proportionately, and change their own rules without a crisis.

An honest gap to close the lesson on. Ostrom studied irrigation systems and fisheries, not households. Kanter studied communes founded before 1860. Neither is evidence about an intentional community founded this decade, and **there is still no longitudinal study of the modern movement** — nobody has followed a cohort of communities founded in, say, the 1990s and reported what became of them. Until somebody does, everything in this lesson is a pattern rather than a prediction, and should be read that way.

SOURCES & FURTHER READING

1 Kanter, R. M. — Commitment and Community (Harvard University Press, 1972) ↗ — 91 communal projects founded 1780–1860, and the 25-year success threshold everything traces back to

2 Christian, D. L. — Creating a Life Together (New Society Publishers, 2003) ↗ — the "probably 90 percent" of forming groups that never build, and the five or six things the rest got right

3 Altus, D. — The Value of Community: What Defines Success? ↗ — a Communal Studies scholar questioning longevity as the measure; the 90% figure appears in the comments. Archived — the Foundation for Intentional Community has since removed the original.

4 Ostrom, E. — Governing the Commons (1990) ↗ — the eight design principles, and what they imply about durability

5 **RCOS Core — Layer 6: Evolution & Adaptation** — versioning and the learning log — the layer aimed squarely at drift
6 Communal Studies Association ↗ — the academic literature on communal societies, historical and contemporary
7 **How this is written** — why we mark what we could not verify rather than dropping it

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Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked.
How this is written

Is this for you — and how to find one

The reasons not to do it, stated first — then directories, visits, and the whole guide's questions in one place.

THE SHORT VERSION

The reasons not to do this come first, because a guide that spent ten lessons explaining community and then only encouraged you would not be much use. If you want to escape rather than join, if you cannot tolerate meetings, if you need the option of not dealing with people, or if you are running from something — this will not fix it, and it will find out.

What the life actually rewards is duller than the brochures: tolerance for process, willingness to be known, and patience.

If you are still here, the practical route is short. Search the directories, narrow by **what is held in common** rather than by label, and then visit — twice, in different seasons, on the guest track. Everything in this guide converts into questions you can ask on those visits, and they are all gathered at the end of this page.

Four reasons not to

Stated without hedging, because each of these is a real pattern and each ends badly for everyone involved.

You want to escape rather than to join. These are opposite motions. Community is not fewer demands than ordinary life; it is different demands, and more of them are unavoidable. People who arrive wanting less contact with the world find they have signed up for a great deal more contact with forty specific people.

You cannot tolerate process. Not "you find meetings boring" — everyone finds meetings boring. The question is whether you can sit through a ninety-minute discussion of a decision you think is obvious, and accept the outcome, repeatedly, for years. If the honest answer is no, this life will be an ongoing irritation to you and you will be an ongoing problem to it.

You need to be able to not deal with people. In a street, a bad relationship can be left unresolved for a decade. Here, you will be in a room with that person on Thursday. For some people that expectation is the entire appeal. For others it is intolerable, and the ones who find out too late usually describe it as claustrophobia rather than as anything to do with governance.

You are running from something. Divorce, bereavement, burnout, a lost job. Communities are unusually good at supporting people through these things and unusually bad at being the reason someone moved. A membership process may well spot it before you do — the interview questions about conflict in lesson 7 are partly for exactly this — and a community that turns you down in that year may be doing you a kindness.

One more, less often said: **if you cannot afford it, do not let anyone tell you that is a mindset problem.** Go and read lesson 5 again, and work out the exit number before you commit anything.

What the life rewards

The traits that predict a good fit are unglamorous, and none of them is idealism.

Tolerance for process. Not enjoyment of it. The ability to treat a slow decision as the price of a shared one.

Willingness to be known. People will notice when your car is gone and when you are low. If your instinctive reaction to that sentence was warmth, that is a real signal. If it was a flinch, that is also a real signal, and worth trusting.

Patience with other people's pace. Somebody will take three years to understand something you understood on day one. They are also the person who will notice when you are ill.

The ability to say a plain no. Communities run on people who can decline a request without either resenting it or disappearing. This is rarer than it sounds and more valuable than almost anything else you can bring.

Which kind of community fits you?

Five questions, along the five dimensions that actually predict daily life. There is no right answer — the point is to find out what you are looking for before you go looking.

1. What would you most want the place to be for?

- ◯ Knowing my neighbours and not raising a family alone
- ◯ Healing a piece of land and living from it
- ◯ Building a shared life, not just shared facilities
- ◯ Somewhere secure I can actually afford, long term

2. How much would you want money to be shared?

- ◯ Not at all — my income stays mine
- ◯ Shared costs and some shared assets
- ◯ Most things pooled, with a common budget

- ◯ Everything — one purse, needs met from it

3. How should decisions get made?

- ◯ Lightly — I would rather not be in many meetings
- ◯ By consent, with written agreements everyone can see
- ◯ Together and at length, even when it is slow
- ◯ Mostly delegated to people who know the subject

4. What would you want to own?

- ◯ My home, outright
- ◯ A share of something held in common
- ◯ Nothing personally — the land belongs to the project
- ◯ I would want that decided carefully, not quickly

5. Where and how would you want to live?

- ◯ In or near a town, with my current work and life
- ◯ Rural, hands in the soil, a slower income
- ◯ As self-reliant as possible, off-grid if I can
- ◯ Somewhere I can leave and return to without drama

WHAT EACH RESULT MEANS

Cohousing

Your own front door and your own finances, with neighbours you actually know. The lowest-risk form here: if it does not work out you sell a home much like any other. Best when you want company and shared facilities rather than a shared economy.

Ecovillage

The ecological work is the point — land, water, food, the long horizon. Expect far more variation in what you are joining, and read carefully: the label is self-applied and covers everything from three households to several hundred.

Commune or income-sharing community

Shared income and usually shared property. It removes internal wealth gaps and most wage-based hierarchy, and it asks for the deepest interdependence of any form here. Read the exit terms before anything else.

Housing co-operative or land trust

A legal structure more than a lifestyle: the land or building is held collectively and you hold a right to live there. Strong on affordability and permanence, lighter on shared daily life than the other three.

How to actually find one

Start with the directories. The Foundation for Intentional Community's directory is the largest in English and covers everything from cohousing to communes. The Global Ecovillage Network lists ecologically-oriented projects worldwide. Diggers & Dreamers covers the UK and is the best English-language route into European vocabulary. Cohousing has its own national networks in most countries where the form has taken hold.

Search by what is held in common, not by the label. This is the single most useful habit from lesson 2. "Ecovillage" and "cohousing" will each return places that have almost nothing in common with each other. *Do they share land, income, decisions, or only goodwill?* narrows the field faster than any category filter.

Read the listing for what it does not say. A profile that describes the values in detail and the legal structure not at all is telling you which one it has thought about.

Use the guest track. Almost every established community has one, and it exists precisely so that being interested does not oblige anybody. It is also, usually, cheap.

Go twice, in different seasons. A summer visit to a rural community is a different place from a February visit. If you can only manage one, make it the unglamorous one.

Talk to someone who left. The hardest and most valuable conversation available to you. Ask the community for a name; a confident one will give you several.

WHAT WE DON'T KNOW

Directories are self-listed and unverified. A profile may be years out of date, the community may have dissolved, and nobody checks. Treat a listing as a lead rather than as a description, and confirm everything on a visit.

The whole guide, as questions

Here is every "ask on a visit" question from this guide in one place. Take the ones that apply to you. Nobody expects you to ask all of them, and a community that welcomes several of them has already told you something.

WHAT IT IS

1. May I read your agreements?
2. When were they last reviewed?
3. What do you actually hold in common — land, money, decisions, or goodwill?
4. Which of those do you deliberately *not* share?
5. What would I own, exactly? Show me the lease, the deed or the share certificate.
6. Who was the last household to leave, and what did they take with them?

DAILY LIFE

7. How many hours did you spend in meetings last month? (Ask three people.)
8. When did someone last do a job nobody wanted, and who was it?
9. What is the most recent thing the community decided that you personally disagreed with?
10. Where can I be, here, where nobody can see me?

GOVERNANCE AND CONFLICT

11. Who may block a decision, and on what grounds?
12. Show me a decision that was reversed.
13. Who facilitated your last meeting, and who facilitated the one before?
14. What happens when someone does not do what they agreed to?
15. When was your conflict process last used — and could someone who is not on the board start it?
16. Who knows the passwords, the accounts and the boiler?

MONEY AND PROPERTY

17. What is in the reserve fund, and when was it last reviewed?
18. When did you last raise a special levy, and how much was it?
19. What happens if I cannot pay?
20. Who has lent on this before?
21. Can the resale formula be changed, and by whom?
22. What happens to this home if I die?

MEMBERSHIP, AND THE LONG RUN

23. Who has left in the last three years, and why?

24. Has anyone ever been asked to leave? What happened?
25. Who was the last person you turned down, and how did you tell them?
26. How many children live here, and how old is the oldest person?
27. Who has grown old here, and what did the community actually do?
28. What nearly ended this place — and what changed afterwards?

If the answer is yes

The next step is smaller than it feels. Pick three communities from a directory, write to all three, and ask about their guest programme. You are not committing to anything and neither are they; that is what the stage is for.

If you would rather someone did the filtering, Seeking is our own service — you say what you are leaving and what you are looking for, and a person picks a few genuinely active communities, with honest notes about each. Free, and no account.

And if the answer is no, or not now, that is a real answer and a useful one. Most of what makes community work — knowing your neighbours, sharing a few things, having somewhere to take a disagreement — can be built on an ordinary street by anyone willing to start it.

DEEP · THE QUESTIONS TO ASK YOURSELF, WHICH ARE HARDER

The visit questions are the easy half. These are the ones nobody can ask on your behalf, and they are worth writing answers to before you go anywhere.

What am I actually short of? Company, meaning, money, time, a sense that daily life connects to something. Communities supply the first and the last reliably, the second sometimes, and the third and fourth rarely — community life generally costs more time than it saves. If your honest shortage is time, this is the wrong solution and it will take three years to find that out.

What would I be giving up, and have I said it out loud? Proximity to family. A career that only exists in cities. A particular kind of privacy. The answer may well be that it is worth it. It should still be a sentence you have said, ideally to the other people in your household.

Whose decision is this? More communities are joined by one enthusiastic person and one accommodating partner than anyone in the movement likes to admit, and it is a recognisable route to a departure four years later. If someone in your household is agreeing rather than choosing, that will surface — in a meeting, in front of everyone, at the worst possible moment.

What would make me leave? Write it down now, while you are calm and nothing is at stake. Not as a threat, and not for anyone else to read. People inside a difficult situation lose the ability to judge whether it is normal, and a note written by the version of you who was thinking clearly is the best correction available.

What am I bringing? Every community is short of the same things: people who finish what they start, people who can chair a meeting without steering it, and people who notice the quiet member. None of that requires expertise. It requires showing up for years.

SOURCES & FURTHER READING

1. Foundation for Intentional Community — the directory ↗ — the largest English-language directory; self-listed and unverified, so treat entries as leads
2. Global Ecovillage Network ↗ — ecologically-oriented projects worldwide, including long-established traditional villages
3. Diggers & Dreamers ↗ — the UK directory, and the best route into European vocabulary
4. National CoHousing Alliance ↗ — cohousing communities, including ones currently seeking members
5. Seeking — our own matchmaking — a person hand-picks a few active, aligned communities with honest notes; free, no account

Written by EcoHubs members, with AI assistance for drafting and editing, and reviewed by a person before publication. Facts are checked against the sources listed; anything we could not verify is marked. How this is written