



# WHAT IS COHOUSING? Social Infrastructure



**Benefits of a  
Common House**

**Open Space/  
Land Trust**

## **WHAT IS COHOUSING? Social Infrastructure**

**Work Share &  
Community  
Meals**



**Community  
Care**



**CHUCHO (JESÚS) ALVARADO**  
**FOUNDING MEMBER**

# **Benefits of a Common House**





**CHUCHO (JESÚS) ALVARADO**  
**FOUNDING MEMBER**

**Move in: 1999      Households: 18      Residents: 35**

**Unique Characteristic:**

**First cohousing community in Madison, WI**





VCC Common House  
with Art Lloyd in front  
(Founding Member +2015)



Nine unit building



Townhouse Building





Green and off-White House,  
19th. Century





Red Brick  
House,  
1920's



Children's playroom



Common dining room -  
meeting room





Kitchen



Parlor



Art - “All purpose” room





North  
Bedroom



South  
Bedroom



Cecilia and children  
carving pumpkins,

Fall 1999





Working in the kitchen



Thanksgiving treats,  
1999





Serving our  
dinner  
Thanksgiving,  
1999





Karen, her parents  
and relative  
Thanksgiving 1999



VCC Year-End  
Celebration,  
ca. 2003





Margaret Mergen  
85th. Birthday, 2002  
(+2011)

*We seek to: reflect diversity;  
to honor our connections to the land and locale;  
**to make decisions in general by consensus;**  
to negotiate differences in a principled fashion;  
and to share the daily and weekly work of keeping things  
going.*



“We see the Common House  
as part of our lives  
as connected to us  
as our own homes -  
Impossible to separate,  
full of memories... .  
It is happiness and sadness:  
like saying goodbye to Liz  
[Ferguson who died] in the South guest room  
but also countless dinners and conversations.

The Sopkin-Ringlers:  
Thor, Archana, April and Fritz





Liz Ferguson  
VCC founding member  
+ 2013



Margaret Rissman  
VCC member since 2016





Stephanie Fassnacht  
VCC Founding Member





Karen Gamble  
VCC Founding Member





Becca Schwarts & Oliver  
Anaman (4 years old)  
VCC Members since 2019



For virtual and photo tours  
of the VCC Common House,  
please go to:

<http://www.villagecohousingcommunity.com/VCCtourI.mov>

<http://www.villagecohousingcommunity.com/photo-tour/>



**Troy Gardens  
Cohousing Community**

**BETH WELCH  
FOUNDING MEMBER**



**Open Space/  
Land Trust**







**Troy Gardens  
Cohousing Community**

**BETH WELCH  
FOUNDING MEMBER**

**Move in: 2006      Households: 30      Residents: 87**

**Unique Characteristic:**

**The community is part of a land trust**



**Troy Gardens  
Cohousing Community**

**Open Space/  
Land Trust**



## TROY GARDENS DESCRIPTION

- TGCC is part of Troy Gardens, an award-winning 31-acre urban land use project
- 30 energy efficient green-built homes on five acres
- 20 affordable homes & 10 market rate homes
- 2 and 3 bedroom units
- 53 adults and 34 children at Troy
- TGCC is multi-generational: 3 babies and a handful of 80 year olds
- Universal design concepts: accessible for people with diverse abilities.
- Site is ideal: on city bus route, a block from Lerdahl Park, quick walk to Mendota Elementary, walking paths by two State owned institutions, and borders Troy Farm.
- “Troy Gardens” parcel has 26 acres of community gardens, a working organic farm, restored prairie, edible woodland and other natural areas.
- All 31 acres of Troy Gardens owned by the Madison Area Community Land Trust (MACLT)

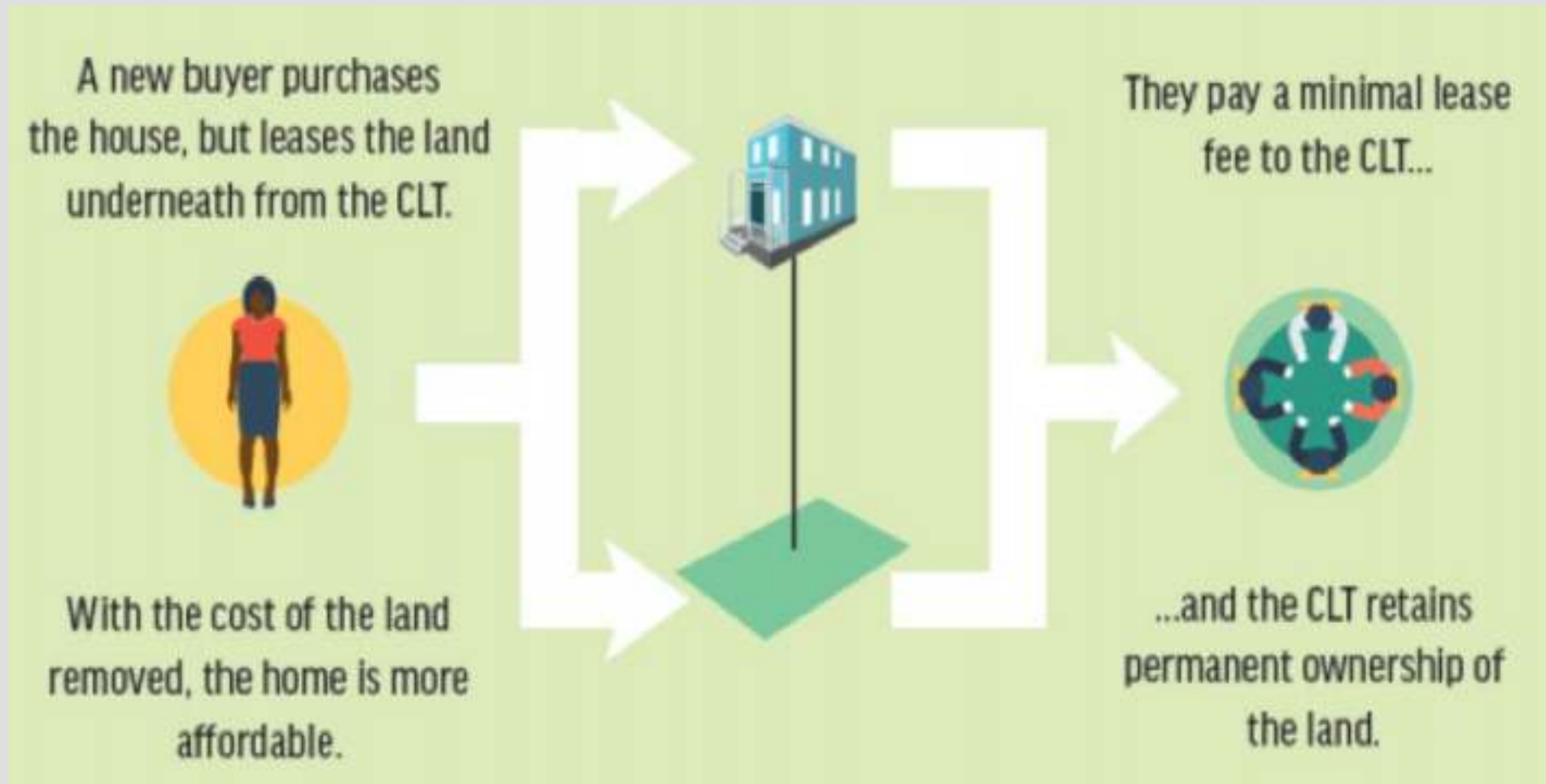


# MADISON AREA COMMUNITY LAND TRUST (MACLT)

- Founded in 1990
- 69 homes now: 59 affordable
- 10 at Troy Gardens are market-rate condos
- $\frac{1}{3}$  -  $\frac{1}{2}$  of board is always residents



# Community Land Trust homeownership



# HOMEOWNERSHIP PROGRAM: HOW IT WORKS

## HOMEOWNER BUYS THE HOUSE ONLY

- Leases the land from MACLT for \$75/month (\$50/month if condo)
- Community Land Trust owns the land
- Saves the homebuyer \$25,000-\$100,000 of mortgage debt
- Lower property taxes (fixed appraised value) saving thousands/yr

## GROUND LEASE BETWEEN MACLT AND HOMEOWNER

- Re-sell to income-eligible buyer from our queue following resale formula
  - Buyers must be below 80% AMI\*
- Come to MACLT for approval of Qualified Capital Improvements
- Remain owner-occupied

\* Area Median Income

# RESALE FORMULA FOR HOMEOWNERSHIP PROGRAM

**Maximum resale price =  
initial purchase price**

**+**

**25% increase in appraised value**

**+**

**Full appraised value of capital improvements  
(if approved)**

**Seller gets to keep a portion of the appreciated value &  
The home gets more affordable over time**



# CLT HOMEOWNER BENEFITS

## Benefits to Homeowners

- Stable place to live
- Autonomy over the home
- Wealth building with modest financial returns on investment
- Reduce risk of foreclosure by a factor of 10 (Thaden 2011)
- Community of support

## Public Benefit

- Addresses need for workforce housing as wages stagnate
- Permanent affordability: subsidy stays with the land
- Community wealth-building strategy (generations of impact)

## AFFORDABLE HOMEOWNER PROGRAM

- Average income served: 64% AMI at time of purchase
- Average home price: \$123,000
- Average savings: \$56,000 off of fee simple home price
- Property taxes: \$2,000-\$3,500 per year
  - Land assessed at \$12,000 - \$18,000 for tax rolls
- Female head-of-household: 25 / 59 (42.4%)
- Homeowners of color: 21 / 59 (35.6%) (including 14 Black homeowners)

## SUPPORTING OUR HOMEOWNERS

- Lender partners: credit coaching, connect buyers to downpayment assistance and other programs
- MACLT Orientation for applicants
- Realtor partner who walks buyers through process
- Required first-time homebuyer courses
- Consistent communication throughout homeownership: connections to social services, partners who offer maintenance classes, advice/support network of homeowners

*(slides created by Dr. Olivia Williams, Executive Director of MACLT)*

## TROY GREEN SPACE

- Residents grow vegetables to share and trade
- Growing and eating our food together strengthens our relationships and build community.
- No common house- but we meet, celebrate, potluck, and plan outside.
- Greenspace evolves a gazebo, an exercise zone in the treeline, raised garden beds, a natural playscape, a kid clubhouse, and a three part playground
- Greenspace used for: bike riding, bonfires, outdoor movies, barbecues, stargazing, kid parades, the Troy Circus, the giant Easter egg hunt, tag and capture the flag





**An abundance of nature  
in our backyard has  
allowed us to shift how  
we share time and space  
during the pandemic!**





**KAREN ECKLUND & ANNE KARCH  
FOUNDING MEMBERS**

**Work Share &  
Community Meals**







**KAREN ECKLUND & ANNE KARCH**  
**FOUNDING MEMBERS**

**Move in: 2008**

**Households: 40   Residents: 86**

**Unique Characteristic:**

**Mixture of large multi-unit  
buildings and single-family  
homes.**





## Work Share





# WORKSHARE AT ARBORETUM COHOUSING

## A System of Realms



Caption

- Administration** – *Board, Legal, Finance, Budget, Newsletter, Website*
- Kitchen and Eats** – *Community Meals, Sanitizer, Appliances, Pantry*
- Indoor** – *Cleaning, Washers, Dryers, Trash, Recycling, Indoor Plants*
- Outdoor** – *Mowing, Shoveling, Community Garden, Invasive Control*
- Property & Systems** – *HVAC, Fire Protection, Elevators, Plumbing, IT*



All Ages Take Part

## VALUING COMMUNITY WORK

- Expect 4 hours of work per member, honor system
- Groups within Realms do a lot of day to day work. Also monthly workdays
- Tasks for a variety of abilities and ages
- Lots of encouragement, Food, Fun, Teamwork
- Keep an open mind - and cultivate a sense of service
- There's most likely work being done that you're not aware of



# Community Meals

## Key points about Community Meals:

- We build community through working together -- on preparing and serving meals (and cleaning up, too!)
- Many ways to organize meals: volunteer cook teams; assigned cooks; community hired cooks
- Many ways to pay for meals: members pay in advance; members billed; members assume costs for meals they cook
- Keep a pantry stocked with staples (spices, rice, beans, flour and sugars)
- Potlucks are Community Meals too
- Sometimes we just order pizza because sharing a meal, any meal, with your friends and neighbors strengthens the community.



# Arbco Members Page

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## Community Meal

Posted Tue, 08/15/2017 - 9:30am by Karen Carlson

**Date of Event:**

Thursday, December 14, 2017 - 6:00pm

Chili and Southern Cornbread!

Meat or Vegetarian/Vegan chili (specify which when you sign up)

Buttermilk Cornbread

Green Salad with Oscar's Special Homemade dressing

Your cooks, Oscar, Anne K & ?

### Signups closed for this Event

#### ▼ Your signup information

E-mail address:

apkarch@charter.net

Attendance:

- Not recorded - ▼

# Arbco Members Page



RACHEL K

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## Community Meal: Summer Salads!

Posted Wed, 04/26/2017 - 10:57am by Karen Carlson

### Date of Event:

Sunday, August 13, 2017 - 6:00pm

Ready for some **delicious summer salads**? Come join us for:

Lentil and Rice Salad (with herbs, onions and vinaigrette dressing)

Southwestern Cucumber and Tomato Salad (with corn, avocado, peppers and chili lime dressing)

Cornucopia Salad (with lettuce, apple, mandarin orange, cranberries, sugared almonds, celery and optional grilled chicken and/or blue cheese crumbles with a white balsamic dressing)

Judy's famous brownies and Trader Joe's fruit floes for dessert

The whole menu can be vegetarian or vegan at your choice.

Sign up on line, in the book or e-mail Anne K before midnight on Friday.

Thanks,

*Your cooks, Anne K and Judy, and John M.*

**Signups closed for this Event**

▼ Your signup information

E-mail address:



**LAURIE FRANK  
FOUNDING MEMBER**



**Community Care**





**LAURIE FRANK**  
**FOUNDING MEMBER**

**Move in: 2019      Households: 45      Residents: 70**

**Unique Characteristic: We have 9 commercial artist studios connected to our community.**



# THE LINDEN CARE GROUP:TLC

- **Living our Common Community Values (01):**

(<https://drive.google.com/drive/folders/1uDJVYQt5YrGIFnW6SfyLeg8FpaBBOhTB?usp=sharing>)

- Caring Community,
- Diversity,
- Intentional Community Building,
- Sustainability
- **A core purpose of “community”**
- **Asking for and needing help**
- **Evolution of the TLC**

## LOOKING FOR HELP? One-Stop Linden Resources

**The Linden Care Group (TLC)**  
TLC request form: [\[google form\]](#)  
People:  
Name – Unit phone  
Name – Unit phone  
Name – Unit phone  
Name – Unit phone



**RESIDENTS  
ASSISTANCE FUND (RAF)**  
Request financial aid:  
[\[google form\]](#)  
To donate, contact Treasurer (name)

**MAKING, MINDING, MENDING COMMUNITY (3MC)**  
Contact: [\[email\]](#)

**Conflict Facilitators**  
Name  
Name  
Name



**Committee Contacts**  
Name  
Name  
Name



**Warranty/Maintenance**  
To submit issues: [\[google form\]](#)  
Maintenance Questions: [\[google group\]](#)

**Resales, Rentals, and Friends: [\[email\]](#)**

**Linden Board of Directors: [\[email\]](#)**

**Common space/calendar reservations: [\[google form\]](#)**

## Poster (02):

<https://drive.google.com/drive/folders/1uDjVYQt5YrGIFnVW6SfyLeg8FpaBBOhTB?usp=sharing>

## The Linden Care Group (TLC)

TLC request form: *[google form]*

People:

Name – Unit phone

Name – Unit phone

Name – Unit phone

Name – Unit phone



**Errands**

**Food**

**Pet care**

**And more!**

## **TLC PURPOSE:**

- Implementing our value of Care for our Community
- Liaise with Different Groups set up to help
- Coordination



## RESIDENTS ASSISTANCE FUND (RAF)

Request financial aid:  
[google form]

To donate, contact Treasurer (name)

### **RAF Documents (03-04):**

<https://drive.google.com/drive/folders/1uDJVYQt5YrGIFnW6SfyLeg8FpaBBOhTB?usp=sharing>



## MAKING, MINDING, MENDING COMMUNITY (3MC)

Contact: [email]

### Conflict Facilitators

Name

Name

Name



### Committee Contacts

Name

Name

Name

## Linden 3Mc Policy (05-06):

<https://drive.google.com/drive/folders/1uDjVYQt5YrGIFnW6SfyLeg8FpaBBOhTB?usp=sharing>



## Warranty/Maintenance

To submit issues: [\[google form\]](#)

Maintenance Questions: [\[google group\]](#)

**Resales, Rentals, and Friends: [email]**

**Linden Board of Directors: [email]**

**Common space/calendar reservations: [google form]**

**Linden RRF Policies (07 – 10):**

<https://drive.google.com/drive/folders/1uDjVYQt5YrGIFnW6SfyLeg8FpaBBOhTB?usp=sharing>

# THE LINDEN CARE GROUP:TLC

- Evolution of the TLC
- Living our Common Community Values (01):  
(<https://drive.google.com/drive/folders/1uDjVYQt5YrGIFnW6SfyLeg8FpaBBOhTB?usp=sharing>)
  - Caring Community,
  - Diversity,
  - Intentional Community Building,
  - Sustainability
- A core purpose of “community”
- Asking for and needing help
- **Creating a culture:** Developing a long-term framework and structures that outlive the individuals



# Questions?





**JOIN US!**  
for the  
**2022 Madison  
National Conference!**



**Madison, WI**





# 2022 Madison Cohousing National Conference!



**Largest Farmer's Market  
East of the Mississippi**



**World-class University**





# 2022 Madison Cohousing National Conference!



**Family-  
friendly  
Activities**



**And 4 Cohousing  
Communities!**





## CONTACT INFORMATION

**Village Cohousing:** <http://villagecohousingcommunity.com>

Chucho Alvarado: [alvarado1201@gmail.com](mailto:alvarado1201@gmail.com)

**Arboretum Cohousing:** <http://arboretumcohousing.org/wordpress/>

Karen Ecklund: [ecklund.karen@gmail.com](mailto:ecklund.karen@gmail.com)

Anne Karch: [karch.anne@gmail.com](mailto:karch.anne@gmail.com)

**Troy Gardens Cohousing Community:**

<http://affordablehome.org/troy-gardens-2/>

Beth Welch: [bethshohamwelch@gmail.com](mailto:bethshohamwelch@gmail.com)

**Linden Cohousing:** <https://www.lindencohousing.org>

Laurie Frank: [LSFrank@mac.com](mailto:LSFrank@mac.com)