

Cohousing Now!

Access to Financing & Affordable Models



Access to Financing & Affordable Models of Cohousing

In our quest to expand cohousing, Coho/US has long recognized two major challenges: (1) accessing financing and (2) creating more affordable models. This month, Coho/US made headway in addressing both, establishing a formal collaboration with [Partnerships for Affordable Cohousing](#). Pooling our reach, credibility and knowledge will bolster our mutual efforts to develop and promote strategies to broaden access and affordability.

The impetus for collaboration is the development of a loan program, to increase access to financing for construction and expansion of cohousing communities. A loan program also provides the opportunity for individuals, foundations and public funding sources to invest in cohousing and promote our housing model. We have been in conversations since last fall with the National Cooperative Bank, a potential financial partner in this endeavor, and we may consider collaborating with foundations whose goals of sustainable communities mirror ours.

Coho/US and PFAC are both committed to increasing cohousing models that employ a broader range of creative financing opportunities. For one, growing cohousing will be expedited with creative models; for another, we believe that cohousing should be available to everyone, including low-resourced individuals and families. Many cohousing communities have struggled to create affordable units, with varying degrees of success. Often both public and private means are employed with some communities utilizing public resources, while others have generated private resources to make some units affordable. [Read more...](#)

Conferences & Events

National Cohousing Conference - May 29-31, 2015



Register Now!

The Conference will change your life - showing you a new possibility for living & connecting you to people who want to make it happen. Grace Kim, presenting [Common House Design](#)

[Amazing Intensives from our Cohousing Rockstars](#)

[Join Me at the Conference](#)

[Urban Cohousing - Best Positioned to Meet our Aspirations?](#)

Turn old homes into cohousing to create new communities that are cheaper and more diverse than "built" cohousing. - Kevin Wolf and Fred Olson, Retrofitting Existing Neighborhoods

[Ailing common meal system?](#) Let's make a treatment plan!

[What is your Community's Green Footprint?](#)

[The Power of Consensus](#)

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Classified Ads

Homes for Sale

[Colorado Mountain Ranch & Farm -- For Sale at Heartwood Cohousing](#)

[Eco-home in Midcoast Maine](#)

[For Sale in New Hampshire's Greenest Community](#)

[LEED Platinum Home in Santa Fe New Mexico](#)

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[3 Bedroom Home at Mosaic Commons, \\$349,000](#)

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[Liberty Village](#) [Richmond Cohousing](#) [Gainesville Cohousing](#)

Cohousing Blogs

Creating More Affordability in Your Community

Chris ScottHanson, [Urban Cohousing Associates, Inc.](#)

You're probably tired of hearing about smaller units, standardization, simple unit plans, modest finishes, all with the goal of achieving more affordability. Well it's true, these all help, but there are other affordability strategies that are based on interpersonal relationships, community, and trust, that can be just as effective, if not more so. The strategies outlined in the series to follow have been collected over the past 25 years of doing cohousing projects across the US and Canada. Many of the strategies outlined below are what I call "internal banking." These internal banking relationships are magical when they happen, and it would seem they can only happen when there is a strong sense of community, and trust. [read more...](#)

Affordability at Jamaica Plain Cohousing

Patricia Lautner, [Communitas Development](#)

One of the things I am most proud of is the way JP Cohousing has continued to prioritize affordability goals. When we moved in (2005), 14 of our 30 units were sold to 'low and moderate' income families - according to the HUD guidelines on affordability.



We accomplished this goal in many ways:

- *no customizations of units,
- *lower grade finishes in the units to keep prices down (high grade finishes in the common house though),
- *a large mix of unit types - more expensive to build but

folks had options to buy smaller units they could afford, *we left some projects unfinished for later including building the patio (completed in 2007 I believe) and adding solar panels (completed just last summer). But the most important mechanism we used to keep a mixed income demographic was our internal **affordability assistance fund** (AAF). [read more](#)

Facilitation Trainings on Tap

[Laird's Blog](#)

Editor's note - come to Laird Schaub's [Facilitation & Leadership intensive at the National Cohousing Conference](#)

A year ago I had breakfast with a friend in Michigan who had participated in my two-year facilitation training back in 2005-07, and she shared a story about how my program helped her professionally. She applied for a job in a large city that would require her to bring together various stakeholders who were not used to talking with each to make common cause. That meant setting up and running effective meetings, building trust to where people shared openly, and then assisting them to come to a united

[Passive Solar Contemporary in Durham, NC](#)

Seeking Members

[Build your Home & Life at Katywil, CO-farming, CO-homesteading, CO-housing](#)

[Join a Green, Intergenerational Cohousing Community near Sacramento!](#)

[Riverside Living in Eugene, Oregon. Breaking ground soon!](#)

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Cohousing Professionals

[Caddis Architecture](#)

[CoHousing Solutions](#)

[Kraus Fitch Architects | Home - Community - Planet](#)

[McCamant & Durrett Architects: The Cohousing Co](#)

[schemata workshop | architecture & planning](#)

In the News

[Why DC Residents are Moving to Cohousing Communities:](#)

Washingtonian Magazine
"It's the opposite of a hippie commune," says Ann Zabaldo, a cohousing developer and Takoma Village resident.

[Stone Curves Turns 10 with Strong Sense of Community](#)

Tucson, Arizona



"The kids are a lot more free to run and roam," Sean Mulligan said. "This neighborhood was designed to be kid and family centered. The neighborhood has an eye on each other. There is always an adult who

understanding despite substantive cultural and political differences. After wending her way through the application and interview process she became a finalist for the position. [read more](#)

Living in Community

Wolf Creek Lodge: Proactive Adult Cohousing in Grass Valley, California

Many members love our Common Meals at Wolf Creek Lodge. At Common Meals we have time to really be part of our community.

Mostly we relax and talk over dinner with our neighbors. Once a month, when we are on cook team duty, we have to work as a team to plan and execute - on plan, on budget and on schedule. Don't panic. If you can chop onions and peel carrots you will be welcome on a cook team.

Our photographer dropped in on some of this month's meals to catch the cooks in action and get pictures of the fruits of their labor.



Common meals during the week are at 6:00 pm.

During the weekend there can be a Sunday Brunch. On Saturday's rather than a cook team we often have a potluck.

The cook team recently decided to try something different. Why not a

common lunch? It was a great success. The weather cooperated so we ate outside on the patio. Some commented that they preferred to eat their main meal at lunch rather than at dinner.

[read more from the Wolf Creek Lodge newsletter](#)

End Notes

" **Community for Baby Boomers**" is the theme of the Spring 2015 **Communities** magazine from **FIC** (consider subscribing!), with great articles on senior cohousing, aging in community, and *The Power of Community* by Chuck Durrett. One recommended read:

The Intergenerational Challenge by Laird Schaub

At the Fellowship for Intentional Community we get a steady flow of inquiries from people who are seriously shopping for a life in community. A significant fraction of those are older than 50-for convenience, let's label them "seniors." Overwhelmingly, seniors want an intergenerational community-not a seniors-only enclave. To be sure, there are some for whom it is a greater priority to have a reliably adult decibel level at common meals. [read more](#)

Thanks for reading

Cohousing Now! provides news and events on Cohousing... Now! From **Coho/US**, the Cohousing Association of the United States, Cohousing Now! is emailed monthly. Please forward to your friends, communities, and other lists to spread the word about cohousing!

is the point person, watching out for the kids."

Is communal living making a comeback?

Crain's Chicago Business

"The movement is exploding because baby boomers are tired of the capitalistic, individualistic way they've been living and are craving a more sustainable, community way of life," says Joani Blank, 77, of Oakland, Calif., a former board member at the Cohousing Association of the US.

[more news](#)

Resources

[2015 National Cohousing Conference Flyer](#) - for posting

[Cohousing Brochure](#)

[Creating More Affordability in Your Community](#) - a selection of ideas from Chris ScottHanson

[Policy Example - Affiliates Guidelines](#) from CoHo Ecovillage
"The vision is to create and maintain meaningful and mutually beneficial relationships with those outside our on-site community."

[Creating Cohousing Books](#)

Cohousing Directory - New

[At Home: Cohousing in West Los Angeles](#)

[Northern Berkshire Cohousing Community](#)
North Adams, Massachusetts

[ElderSpirit Community at Trailview](#)
An update from Abingdon VA

[Millrace Cohousing](#)
Goshen, Indiana

[Elder Commons](#)
Chapel Hill, North Carolina

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