

## Cohousing Now! Financial Leader Supports Cohousing



**Cohousing communities seeking financing and banking services can now consider National Cooperative Bank (NCB), a national financial leader.** I made mention of this possibility at the regional conference in Boulder last fall, and the national conference in Durham this spring. With a big smile on my face, I now have the pleasure of announcing that NCB has officially opened its doors to lending to cohousing.

For more than a year, representatives of NCB, Coho/US, and Partnerships for Affordable Cohousing (PFAC) have been working together to make this financing opportunity available.

Many of us have experienced the frustration of seeking financing for our communities. Cohousers often find themselves spending inordinate amounts of time educating and re-educating potential lenders as to the concept and value of cohousing, and in the worst cases having to correct preconceived notions. Failing at those tasks, lenders are usually unwilling to consider even the most robust financials and fine-tuned project budgets.

With 35 years of lending to housing communities nationwide, and advocating for cooperatives, NCB understands and values cohousing. As pointed out by NCB's Robert Jenkins, the guiding principles of cohousing and NCB align very well. So much so, that not only has NCB opened its doors to us, they met us at the stoop and invited us in. [Read more about NCB's products and offerings at this link.](#)

We are also exploring other financial opportunities, such as below market rate funding that incorporates an affordable housing component. As this work progresses, we'll keep you updated. I want to thank you - the supporters of Coho/US. Without you, establishing these programs would not be possible. If you see value in our work, I ask that you please consider us for your [charitable giving.](#)

*Yours in Community, **Bill Hartzell**, Board President*

### Conferences & Events

#### [Bringing Cohousing to the North Bay Sept 13 in Novato Calif](#)

Already home to FrogSong Cohousing, a thriving community ten years in the making, a vision for a new network of cohousing projects has emerged.



#### [What is Cohousing and Why Should You Care?](#)

with Alice Alexander, Sept 19, 2015 (Dallas, Texas)  
Sponsored by [Dallas Cohousing](#) and [The Grove](#)

#### [Twin Oaks Communities Conference](#)

**Labor Day Weekend Sept 4-7, Louisa, Virginia**

This annual event is for people interested or involved in intentional communities to share ideas, network, and enjoy a weekend together. Here's one great experience:



#### [Finding Your Tribe at the Twin Oaks Communities Conference](#)

**[West Coast Communities Conference](#)** - New this year!  
**October 9-11, Mendocino County, California**

Join other community explorers in the splendor of nature for a weekend of skill-building, networking, and celebration that promises to inspire and educate. Whether you are brand spanking new to intentional communities or have been living in them for years, plentiful opportunities for all.

#### [Regional Cohousing Conference Opportunity](#)

Interested in partnering with Coho/US to produce a regional conference? Share your creative ideas with us!

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### Classified Ads

#### Homes for Sale

[New home in vibrant ecovillage on Maine coast with no fossil fuel bills](#)

[Nevada City Cohousing Home for Sale-price just reduced!](#)

[Wonderful light-filled detached home in Arcadia: \\$319,900](#)

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

[Townhome in Monterey Cohousing, Minneapolis area](#)

## Cohousing Blogs

### NCB Expands Financing and Banking Services to Support Cohousing Communities



"The National Cooperative Bank is excited to join with Coho/US's work to expand the availability of cohousing as a housing option across the United States" stated Robert Jenkins, NCB's Director of Social Initiatives. "Cohousing's emphasis on democratic control and people joining together to meet the needs of the community is very much aligned with NCB's cooperative principles. Further, cohousing's emphasis on sustainable practices and economic diversity fit well with NCB's commitment to supporting initiatives that strengthen America's communities." [read more](#)

### Bored with Consensus

Laird Schaub

I was recently selected to join a nonprofit board and attended my first meeting. Although the bylaws stipulated that decisions would be made by consensus, the meeting was full of calls for votes, motions, and seconds. Uh oh. Had I wandered into the wrong meeting? Unfortunately, I hadn't. I tolerated the ghost of Roberts Rules until I couldn't stand it any more and spoke up. There was a certain amount of awkwardness until I realized that none of the 10 or so people on the call had a clue how consensus worked. One board member grew impatient with my digression, because "how we function" wasn't on the agenda. Oh boy. Of course it wasn't on the agenda: no one else was aware that there was a problem. [read more](#)



### Changing Policies

Sharon Villines, Takoma Village Cohousing

We had a new person join our almost 15-year-old community who wanted to change a lot of things. All good and well. We needed to refresh things a bit. But she didn't want to hear about why things were the way they were. She just wanted to **"start from scratch with no preconceptions."** The problem was that 85+ people all had preconceptions. Many had 15 years of preconceptions. And we liked most of them. If she and we wanted to change things, we would have to examine the "because" and the "why." She didn't want to deal with that. She just wanted to tell us what would be better..... Things don't just get the way they are for no reason. Passively or actively, people have consented to have them that way. Those who don't know history are bound to repeat it. [read more](#)

## Living in Community

### Great Aging in Place, Urban Choice

By Kathy Icenogle, Washington Village in Boulder

From what I can tell, most cohousers don't seem to look for cohousing in an urban environment. That may be less a lack of interest, and more a shortage of communities in urban environments. But for aging in place, urban communities have a number of advantages. The closeness of everything is something you don't get in suburban or rural areas. There comes a time when you probably shouldn't drive, but you can always take a bus or walk. Walkability was a big requirement when my husband and I considered where we wanted to live for the rest of our lives. Walking is now part of our daily lives. The "10,000 steps" everyone tries to get on a pedometer just happens, and that contributes to living long

### For Sale in New Hampshire's Greenest Community.

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

[Pristine 3 Br, 2.5 ba Condo - Carrboro NC's Pacifica](#)

[Townhouse for sale in Corvallis, Oregon](#)

### Seeking Members

[Jubilee Cohousing in Floyd, Virginia](#)

[The Commons at Windekind](#)

[Join Richmond Cohousing](#)

[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!](#)

## Cohousing Professionals

[Caddis Architecture](#)

[CoHousing Solutions | Sustainable Neighborhood Consultants](#)

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

[Linda Herman Consulting](#)

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

[schemata workshop | architecture & planning](#)

[Zucker Architecture](#)

## In the News

### An Uncommon Way to Develop

[Portland](#) Oregon - Says Jim Swenson: *In Portland, the cohousing cauldron is beginning to boil with one project going to construction and three others in the formative stages.*

*The newspaper recently profiled **PDX Commons**, a 55+ cohousing*

*condo project which will rise near the center of Portland in one of the city's*





and, more importantly, living well. Mobility plays a huge factor in aging (or not aging).

[Read more](#)

## End Notes

**Traveling New England** I spent a wonderful week in New England, visiting a few cohousing communities. Such a welcoming group cohousers are! And filled with stories of community. A few highlights:

- At **Cornerstone Village Cohousing** in Cambridge, Philip and Susan Dowds were proud to show off a newly built room - that came about after many (many) meetings, but is now the absolute favorite meeting space.



- Liz Cole, Rich & Lin Brown and others at **Pinnacle Cohousing** in historic Lyme, New Hampshire win the tenacity award, going on almost a decade appealing to with town zoning officials. **Lyme Loche Lodge** on the beautiful property with a small lake has been hosting families for 50 years, and I can highly recommend.
- Steven Ablondi and Cindy Burns in Benson, Vermont, are an amazing couple building cohousing communities and more in Memel, South Africa. Take a look at this inspiring video, **Building Skills and Community in South Africa**.

- Larilee Suiter is a driving force for **Champlain Valley Cohousing** in Charlotte, which just celebrated a decade. With more than a dozen children, they may have a prize on kids per capita. Lovely homes on a gorgeous rural 130 acres - with 3 lots still available (along with goats).



Catherine Bock

- **Burlington East Village** has the best of urban life, with abundant gardens and protected acreage creatively secured (many stories there). I must say they have the biggest and best kitchen I've ever seen, and a robust meal program. An intriguing approach to rentals has contributed to diversity.



Truly a great kitchen

Many thanks to everyone who hosted me and nurtured me on my travels!

## Cohousing Directory Metrics

Established Communities = 153

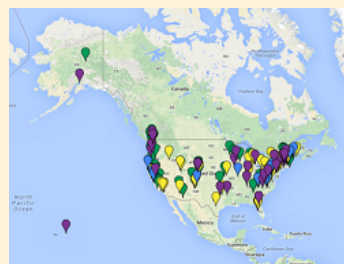
Completed = 130

Building\* = 23

Own Site = 24

Forming = 96

\*Many building communities have residents but continue to add members and build homes.



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dynamic neighborhoods. Half of the 27 units are spoken for. Go PDX.

**1/3 of Americans have never interacted with people living next door...**

Jenny Godwin's blog **Neighborliness** profiles a recent CITYLAB article:

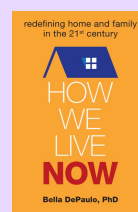
**Why Won't You Be My Neighbor?**

Striking facts, indicating a steady downward trend in interactions with one's neighbors, even at the most basic level of knowing their (not just their dog's) names. Fenced in & tuned out, some would say. Seems a pretty solid argument for creating more cohousing.

**Community 2.0: Is Cohousing the Future of Urban Design?**

"You are going to love this visual that explains cohousing," promises Mary Vallier-Kaplan, Nubanusit Neighborhood & Farm of this infographic designed by Towergate, a British insurance firm.

'How We Live Now' by Bella DePaulo



just published has many cohousing community profiles. This one didn't make the cut, but she shared with us:

**The Best Morning Coffee in the World: Bellingham Cohousing**

**Could Lakeland be ready for co-housing community?**

"There is a palpable feeling of security when you have a community that watches out for you." Alice Alexander

"It's essentially a clubhouse on steroids," said Brooks Nelson, who helped spearhead **Gainesville Cohousing** that has signed on 18 members to date, leaving six availabilities.

## Resources

**NCB Financial Product Offerings**

**Cohousing Directory Map**

**Tag Cloud** - new!

**Cohousing Brochure**

**Cohousing Directory - New**

**Green Grove Cohousing** - Forest Grove, Oregon

**Mission Peak Cohousing** Fremont, California

**North Bay Cohousing** Cotati, California

**Forming**, not yet listed:  
**River Farm Ecohousing**\_Reno, NV

## 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!

[more on the Cohousing Directory](#)

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