



Cohousing Now!

The State of Cohousing in the U.S.



Normalizing Cohousing in Fannie Mae and FHA Guidelines

In the midst of preparations for our [National Cohousing Open House Day](#) on April 30th, and the [Aging Better Together Conference](#) May 20-21st, another initiative is underway that may catapult cohousing development.

Coho/US is leading an effort to have Fannie Mae (FNMA), the Department of Housing & Urban Development (HUD), and the Finance Housing Agency (FHA) address cohousing. These agencies write the guidelines that determine the underwriting rules for most American home loans. We are asking these agencies to address cohousing in their underwriting guidelines in order to reduce the confusion from lenders. Specifically, we are asking that they include a searchable note that simply states: ***Cohousing communities should be evaluated as any other condominium, cooperative, multifamily or single family development would be, depending on the community's relevant financial and legal structure.***

While most cohousing buyers have been able to get conventional home loans, many have found it difficult when lenders are not familiar with cohousing and conclude it might not be approved for sale on the secondary markets. This has become a bigger issue in the more conservative mortgage market since 2009, despite the fact that most cohousing communities fit all of the requirements for conventional loans. The more than two decades that cohousing has existed in the U.S. have shown that these communities are strong financially, with very few foreclosures even in the most troubled markets during the recession. The strong sense of community and mutual support they create actually reduces financial risk, making these communities even better investments.

We are putting the final touches on our request, which will include letters of support affirming that cohousing is a sound, safe, market desirable home that should be eligible for obtaining financing by any real estate lender.

A [State of Cohousing in the U.S.](#) white paper profiling our innovative model of sustainable neighborhoods is part of this package. We are sharing that document on our website (and Resources below), and encourage you to take a look - and be proud of your part in what our movement has accomplished!

[Alice Alexander](#), Coho/US Executive Director

Conferences & Events



[Conference](#) | May 20-21, 2016 | Salt Lake City
Produced by Coho/US and SageHill Cohousing

[Conference Schedule Here](#) [Full Program Here](#)
[Questions & Answers Here](#)

Working Both Sides of the Aisle: Community Conversations with Laird Schaub

For those who have been following Laird's battle with cancer, please join me in applauding the green light Laird has received to present at the Aging Better Together Conference. This will represent Laird's first public appearance since his discovery. From his blog: *"It occurs to me that I am suddenly qualified to personally bridge to both sides of the equation: from those facing death, to those living with people who are facing death. It's a powerful bridge."* Don't miss this! [Click here for more info.](#)

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Classified Ads

Homes for Sale

[Wonderful home for sale at Cobb Hill Cohousing, Hartland, Vermont](#)

[Lovely Home in Durham's Solterra Cohousing](#)

[Liberty Village, Maryland Home for Sale](#)

[Cozy custom built home available for sale by owner](#)



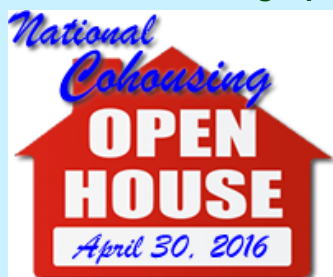
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[Silver Sage Village](#)
[Village Hearth Cohousing](#)

National Cohousing Open House Day Sat April 30, 2016



We have 95 cohousing communities across the country welcoming the public for tours. Join us!

Visitors see the list of Participating Communities. Visit close by or travel outside your area.

Press and Promotions here.
 Follow the conversation on [Facebook](#)

Ever Dream of Making Your Cohousing Passion a Profession?

The 500 Communities Program is for passionate entrepreneurs who want to devote themselves to the goal of building the next 500 communities while working collaboratively, supporting each other and making a good living. Intro Webinar: Thursday, April 28 at 5pm Pacific Time. [Learn more here.](#)

Cohousing Blogs

Making the most of National Cohousing Open House Day: Regional Organizing and Tours

Raines Cohen, Cohousing Coach, East Bay Cohousing

We're excited to participate in the upcoming [National Cohousing Open House Day](#). Our home community, Berkeley Cohousing, has



had low

turnover (no resales in over 12 years!), and only rarely welcomes outside groups, but we're opening up on April 30. We're a smaller community (14 homes in the core community), with strong demand, and we value our privacy. When we do have a tour come through, we give our neighbors plenty of warning, so residents can choose whether they want to participate or even be visible as the group comes through. Sometimes, this can produce a "neutron bomb" effect, where you get to see the physical structures, but few of the people. and the people is the best part of living in community... [read more](#)

[3+ bedroom in Pathways Cohousing, Northampton Mass](#)

[Two Fine Homes in Hudson Valley, Waterfront Cohousing](#)

[Stunning Contemporary Home in Silver Sage, Boulder](#)

[Two Lovely Cottages in Fantastic Vermont setting](#)

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

[Colorado Mountain Ranch & Farm -- 3 & 4 BD at Heartwood](#)

[Mosaic Commons! 1 bedroom \\$220,000](#)

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

Seeking Members

[Join an Over-55 Cohousing Community in the Land of Enchantment - Placitas New Mexico](#)

[Jubilee Cohousing in Floyd, Virginia](#)

[Artisan oriented community forming in stunning Vermont location](#)

[Community-Centered Neighborhoods in Charlotte](#)

[Village Hearth: Adult Cohousing on 15 Beautiful Acres](#)

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

[Riverside Living in Eugene, Oregon!](#)

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](#)

[Self-Help Credit Union](#)

In the News

[Harrisonburg Cohousing](#), in the

Cohousing Impact on the Greater Neighborhood

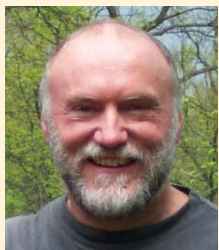
A few responses posted on coho-l

Takoma Village was the first new housing development in our neighborhood in eons. The neighborhood was considered by some as dangerous. Don't walk home from the Metro after 9:00. Body foundmugging....stuff like that. I think the community was a spur to later development and welcomed by this neighborhood. There was fear that we would become a gated community..... One incident in DC, I remember, was the first tour for the neighborhood. I was explaining the laundry room and saying that we were going to put a clothesline on the lawn outside the window. One of the African American women in the group stood very tall and said, "*Not in this neighborhood you don't.*" The others agreed. We were ahead of the curve on hanging laundry outside being a good thing rather than a sign of impoverishment. In an African American neighborhood this was palpable. We nixed the clothesline. [read more](#)

Getting Less Conflicted About Conflict

Laird Schaub's Blog

A colleague sent me the link for a TEDx talk entitled: *Conflict: Use it, Don't Defuse It*. The two presenters....do a good job of laying out



their main premise: that conflict is inherently neither good nor bad, yet most people (and most groups) avoid it (or try to contain it) to their detriment. They claim-and I agree-that conflict is a source of energy and information, and if you can learn to approach it with vulnerability and curiosity you can get amazing results. They share powerful stories about their personal and professional lives where these lessons were

brought home to them. Unfortunately, they don't take it quite far enough. While making a case for the benefit to be derived from stepping away from defensiveness and combativeness, they do not make clear how someone can make that choice-especially in the heat of the moment.... [Read more](#)

Creating Community

New Life for a Former Convent: Aria Cohousing

Cassie Wright, Aria Cohousing (Denver, CO)

A new neighborhood to cultivate life! Aria Cohousing is moving ahead with the renovation of a signature building on the former Marycrest Convent property. The former convent building will become 28 condominium units (of which 8 are affordable under the city of Denver's program). Additionally there are wonderful community spaces within the building such as a large kitchen



and dining area, community room, library, sitting area, guest suite, additional laundry facilities and outdoor gardens. Each floor plan has been thoughtfully set up to offer open floor plans, large closet spaces, laundry facilities in each unit and wonderful natural light. The mountain views from many of the units are breathtaking as this is one of the highest points in the city of Denver. [Read more](#)

Coho/US Notes

I was so pleased to hear from **Janice Blanchard** - coming from the first weekend of a year long Aging in Community Collaboratory, and could she meet with me? Sponsored by MidAtlantic Cohousing, the Collaboratory will guide cohousers in devising a customized program for their respective community allowing seniors to age in place in their cohousing neighborhood. Janice is on a mission to crack the nut of what it takes for aging in cohousing to become a national model. Members of Durham Coho, Village Hearth, Raleigh Cohousing, and Elderberry shared with Janice some of our aspirations, along with fears and concerns about aging. Janice gave us



Shenandoah Valley of Virginia, is celebrating the signing of an option on land they plan to build on - congrats!

Nevada City Cohousing: 10 Years Later

Ten years ago, residents were just moving into Nevada City Cohousing... On



April 30th, this community will be joined by Wolf Creek Lodge and the forming Arts Cohousing to share what it's like to live in a collaborative, energy-

efficient neighbor- hood where everyone really does know your name.

How Will The Villages Age With Their Members?

NextAvenue.org highlights Capitol Hill Urban Cohousing "Most of us are healthy and mobile, but we



know very well as we move into advanced age, we have more problems with memory

loss, with fragility, with hospitalizations, with the need for more support on a regular basis."

Resources

State of Cohousing in the US

Flower City Cohousing Affordability Report April 2016

National Open House Day Flyer

Community Marketing Ideas

from Iowa City Cohousing

[Tag Cloud](#)

The Cohousing Directory

Add or Edit your Directory Listing

New Listings:

EcoVillage Dungeness Valley

Bristol, Vermont

Mill Pond Co-Housing

ideas and inspiration, and explained her plans to create a compendium from the Collaboratory. We are fortunate to have Janice, and Ann Zabaldo with MidAtlantic Cohousing, leading these efforts! [Learn more here](#).
Alice Alexander, Coho/US Executive Director

Cohousing Directory Metrics

Established Communities = 162

---Completed = 137

---Building or Expanding* = 25

Forming** = 126

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

**Twenty six forming groups have acquired land they plan to develop



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Do you like receiving this eNews? Please consider supporting Coho/US, serving as a clearinghouse and connector to grow and nurture cohousing across the country.

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Ashland, Massachusetts

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## **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!

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