



## Loving Cohousing

February 19

9am-3pm Pac 12-6pm East

### Rocky Corner Transcript

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Welcome everyone. Our session in this hour is Co. housing in perspective with rains.

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Cohen. Eli Bradley and and Garrett Michael

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Who are members of the Rocky Hope Corner Co. Housing Community and Rocky Corner Co.

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Housing for those who aren't aware has been going through quite a nightmarish situation as they were approaching, move in, and all sorts of challenges that have been beyond anybody's control, and as a as a bonus they have been

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profiled in the New York Times Saturday Real Estate section, with an article that donated a lot of details.

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Had a lot of comments from many people, and set I wide number of wrong impressions.

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So this is an opportunity to I, for a couple of members of the community to help set the record straight.

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We have Eli Bradley and and Garrett, Michael and Eli is a multi instrumentalist, musician, and artisan.

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They are also a recreational therapist and technology geek during the week, and many other things.

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And I will add a little bit more detail in chat for those who are interested in following up.

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And And would you like to say something about yourself if not That's okay, too.

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I I think Anne was saying that she was having some real problems with my computer can hear what i'm saying you came back immediately.

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It may turn off incoming video. Sometimes I help start turning off your video.

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If you want today, get the audio through to try. Now, can we hear you try it down, please?

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Mostly with what I said was that if I was having computer problems but i'm a member of rocky corners community, and I teach water aerobics. I used to teach chemistry in mathematics to high school students and was a camp

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administrator so living in community has always been important to me. Wonderful!

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Thank you, man. i'll hand things over to Rains, who say, going to be coordinating this session, and so look forward to hearing what all of you have to say thank you, Scott, and and thank you to all of you for

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coming and over the community members willing to turn up on very short notice.

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This really came together in the last 24 h, or maybe 48 h ago, we had the idea. when when there turn out to be a spot in the program.

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Because he got i've been a long time fan of this community of, you know, Following it, I've had family in the Boston area, and so reason to be passing through and business site and go open houses and

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they've got simpler still on the way but this story was a little different.

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This was a new time story that was in the last Sunday's real estate section.

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So we're seeing front page in the in addition and it.

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It was online for several days before that, and accumulate an incredible number of nearly thousands, and by their account of comments and and yeah, and I and I started into the comments myself.

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And I saw people from the group engaging, and I say, Oh, wow!

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This is really fascinating. first, the freedom of the story itself, and how the the author put it.

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But and lovely pictures. So though people without context don't know how to sort of read a picture where development that was interrupted, not knowing about with features that are there.

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They're that they're going to be there that aren't there yet.

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But but but yeah, it's sort of it's it's It's telling a partial picture and both in the framing of the story and in the way people comment on it's amazing the amount of projection that

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people have ascribing of their own view of the world of government and its role assumptions.

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Oh, the must be corrupt. The group must be a ceiling thing!

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So that's an effective Oh, sociocacy whatever and I just wanted to see.

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How how did that land for people in the group, and what were some reactions and what it?

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What do people feel like had to be done about, or what was it?

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A group campaign to to get involved or respond or So I I don't think we have really as a community formed a group response to this.

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There's a few of us that put a couple of comments and the latest newsletter, but it's

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It's pretty big you know, and when you have 1,000 some odd comments that it makes it a bit overwhelming, you know, to address each one of these little pieces of things.

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Of what you know. Somebody might think about things, but I think yes, there is a lot of misconceptions in the art.

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Probably one of the biggest ones was you know saying that we didn't have professionals.

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We've had professionals in all kinds of categories forever.

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We've we've worked with all kinds of different organizations.

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We've worked with the state we worked with our Connecticut department of housing the Health Department.

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We've worked with a town and zoning we have worked with engineers and architects, and builders.

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So it's but it's been a long process and I think that one of the things that we've kind of learned along the way is that you're trying to build cohousing in a state that has a number of very

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strict bureaucratic types of hoops that you have to jump through.

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It's gonna take a long time there's gonna be a lot of problems. And there's every obstacle that came our way was nothing that we would say to ourselves.

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Like, Yeah, okay, let's. quit not a single one we we've gone through many, many hurdles, and in some ways this is just another hurdle for us.

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We still have a community. we still are a strong group of people that are committed to Co.

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Housing, and we'll figure out what that means you know and hopefully it'll be rocky Corner hopefully.

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It'll be developer that we can work with and that We will go ahead with You know that the families that have stage committed to it.

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We hope to bring along. You know those that did lose everything.

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We hope to bring those people along. so we're making a group offer we're not trying to do things individually to buy this stuff.

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We're this is our posse This is our family these are the people that we love, that we've come to work with. And yeah, we're gonna be bringing them along cool yeah, from from the get go.

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I mean People, of course, here have been involved in coass and development know that it's always new surprises you can prepare for whatever.

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But it's what you have and prepared for that kept you and we don't have to go into the history here today, but I did do know that you know there is changing regulations and people what we're saying in the piece Oh, your

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group was naive. It didn't know about like water regulations for example.

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But there we would sound like the rules are changing that but as the game is being played.

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It's not like you could rely on what was there when it started.

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Well, there's that that piece of it and there is very strict rules.

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You know that that they have have in place. And, for example, when we talk about the water we had intended, as all of Bethany, Connecticut, to use wells we dug wells.

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We have great water, and we worked with the State to make sure that everything was in order, and ultimately they said that we had to work with the regional water authority.

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We took time, maybe about a year, within that type of group to say, Okay, Well, this is portable water.

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This is a well system. This is community. how you know co housing?

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We don't want it chlorinated we don't want this process in any way.

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This is great water plus it's an organic farm you know you don't want to put chlorine in.

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If You've got an organic farm, so there were things like that. It took a long time, and ultimately the State came back and they said, Nope, this is your only choice, you know.

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You have to go this direction. So we were aware of things.

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We tried to work with the system. we tried to make some changes that would have made more sense for our group, and ultimately we were put in this position where we have to do X Y.

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Z. and go ahead. Yeah, I think it's also that all along the way the State was like.

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Oh, well, listen to your concerns. we'll we'll take them into consideration.

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Will you know they just kept saying they would work with us and then in the end. it was No, it's exactly this way, and you don't you know we've just been being nice or whatever it wasn't it wasn't so much

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a change in actual regulation. Well, a little bit. but it was mostly a change in their attitude that at some point they just said, No, you know we thought you would change your minds, but because we never were going to that was where we were

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with the water, I think, you know, but it was set up.

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We have appropriate for all they're all they all run clear they're all fine.

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It's just they need to be treated for so many people right.

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It was all about the number of people that we had so if we only had 25. We could have just done well system, but because we had 30 homes, know it has to be treated differently, because they didn't understand it this not

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having Co. housing existing in the State where you were, where you are, being the first Co.

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Housing in Connecticut was a real challenge, I think, for a lot of our bureaucracy. We've seen a lot of that.

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The first place, any communities happening in the city of our State be is the fisher foul, and they try to fit it into the system one way or another.

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In that past consequences. probably i'm similarly sure i've made aired on the side of being much more stripped because of it, because they weren't sure what this is going to be so.

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Let's let's put as much regulation on as we possibly can.

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And really make it a challenge. So yeah I mean and I can see we've seen this new also from public health agencies and cities and fire departments in general assume the worst and that's their job to be prevented a disaster, and hit

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that off. but there's no process by which the community can show that you're operating at a higher standard at a higher level of care for each other, and you know, would would intercept was hit off a property for it became a problem

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right right. and even within that town, you know, if you if you look to like a a trailer park that was there they didn't have to follow the same rules, you know.

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But because this is co housing because it's something that's different.

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You know more stringent measures I think we're applied to our group.

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So call it something else. if you started in a community call it something else which we've we've certainly seen this for approvals, and there's, of course, more awareness and transparency, and you can't

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hide with the Internet. But I know early communities that advice was here.

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We are berkeley. collapsing we're strawberry commons, Homeowners Association cohousing It's just a bonus.

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It's just a social layer, but don't confuse the banks or the the cities with the terminology.

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But it's hard because now we need to market it we need to help people see the value in it.

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So it's it's it's not like we can just hide out in the woods.

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Yeah, absolutely, absolutely. You know I was obviously teasing in a little bit, you know, just because there's a level of frustration.

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Sure you know that not being understood what this is not having the ability to really make it clear to state groups to town groups.

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You know, You're always explaining what Co. housing is So yeah, more advertising about what coh housing is, I think, is definitely needed.

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You know, in our country education and that's the kind of things the National Association and Open House Day are trying to do one more thing, and just relates to the State. I was excited and you spoke to members of the group spoke at many conferences about its

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innovations in affordability, getting, you know, a State grant, and creating space, creating more more room for affordability.

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But that turned out to be challenging as well. That was several commenting like as though that were lost.

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You know, you might want to see something about how that's yeah, So, as I understand it, in the end, you might have some some different perspectives on this.

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They still need to follow those regulations. So when we receive the grant money for this the State, you know, a department of housing gave us.

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I think it was 2.6,000,000 to help create affordable component, which we really wanted very, very much and still want. We want to be able to accept and live next to a very wide group of people, as far as you know, their their

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income, base and diversity, and everything else. they still have to follow those rules.

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The department of housing is not going to back away from that they'll still have to.

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Whoever buys it will still have to follow through that that's what it zoned for within the town they can't add anything else they can't turn it into the original set of contentos that they had wanted to before and

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put in 60 condos and spread out over the entire land.

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They still have to keep it 30 with 60 bedrooms.

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Septic has to still remain the same the housing has to remain there So and and then you've you've designed and largely built a Co.

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Housing community that with the common house of the features, so it seems like it would be silly for it to end up as anything else. Would something be wasting more in that process.

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Yeah, I think it would be difficult to sell it as anything else.

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You know, when you look at the proximities of the houses.

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We had trplexes and duplexes and little quadrants.

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We really clustered them close together, so that we could utilize all of the land.

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As that we possibly could. there's you know the parkings on the Ring road.

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All the Co. housing bits right you know you got a pathway pedestrian pathway going through the middle.

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It's really really designed in this cohousing not as something else.

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So they'd have a hard time selling it as condos Yeah, and that's some of the comments we're about people with experience with Condos and the the at each other nature of condo boards and not believing

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either a non understanding why cohousing is anything different from Condos, or not believing that it could ever work 200. And obviously the group's been doing a lot to work together for a long time.

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And it was fascinating to people's reactions to the sociocracy as a system, and the gravels and feeling like that was Oh, that must have done it in.

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They could never be efficient enough and I don't know if you wanted to say anything about the actual experience.

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And you know just how about how these things actually work for, or just within our community, we had adopted sociocracy.

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It took, I think, a few years for the group to come together to understand what kind of system they wanted to work with.

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I wasn't part of of that. but when I came into Rocky Corner.

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I can tell you that it's just like what is sociocracy.

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Let me find out, and as I kind of went down my little rabbit holes to learn about it, that was the first group that I wanted to join.

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I wanted to join it so that I could understand. You know.

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How are we communicating with each other? What is a way to have a meeting go efficiently?

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How can we make decisions? And this has been and continues to be, something that really works for our community?

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I think it's important. Remember this we still are a community, even though the houses the property, was foreclosed on, and we still have a vision of being able to purchase those houses from whoever ends up owning

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them, because I mean nobody's nobody can buy it all to tear it all down and build a mansion kind of thing.

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That's just not in the cards and you have the time story.

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Very much has this framing Okay, that some of the founders are invested, lost everything.

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And as though that were the end. And and obviously this is still evolving story and the work going on.

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I was excited to see the community newsletter come out this week. we're working with the energy that was out there, and and and engagement in correcting some of the posts and setting some of the records straight and I thought that was very very

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bold the community would. but but it's got it to be hard, I mean, I think people the threads even have some sympathy for community members who stepped up given some of the attacks and assumptions there and it would either be part of

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that, or in to share on that any of those I wasn't directly involved with that, Were you in no I wasn't I know some of the people who posted but I I personally was too, defensive to the comments,

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to then take part in them. we had other calls, I guess, to the first day of like 30.

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I would get to the first section about 30 comments and I was just like, Okay, I'm done.

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Let's get back to work. let's get back to what we need to do in our community.

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Yes, Sorry that's that's great to see that moving forward.

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And Yeah, I mean, I just remember I was I was there just as Covid was hitting, and seeing that the state of the site and the plane was planning a open house was going to be a special event.

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It was harder time for everybody. But yeah, Other groups run into challenges along the way. I, my very own community in Berkeley, before my time, had a what would have been a lawsuit with with the builder that went to arbitration

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and The group put in actual damages is the builder put inflated damages.

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The arbitrator split it down the middle. So I have to group the validone paralegal work. for a year.

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It had to come up with significant amounts of money, and after after people had their home phone and said that was challenging.

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But they found a way through 250 and mostly it's, you know, left, you know, it's a very thriving successful communities now for for 28 years. but it's we still feel the shadows of that the echoes in

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our caution about money and and decisions, and lessons to learn. learn the hard way, and we certainly take more time.

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But work on that any any other thoughts before I, one of you has to leave.

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So I want to see if we can get into the last.

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But next steps like, Yeah, was that you and I? just he lies the one who has to leave.

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I wonder if she wanted to say anything. nope I don't know if anybody else any questions.

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I saw some, some comments. general, comes it? I guess we have enough people.

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Please you can use the raise your hand function I see that there's someone in Paul who's got this their hand raised.

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Go ahead all the new stuff. for those of us who are building communities kind of a little behind yours.

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What in hindsight would you have done differently to in order to avoid some of what have what you experienced.

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You know It's kind of like the bunch of blind guys going up to the elephant and touching one little piece of this.

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There's a lot of different perspectives you know you touch the tusk, and you think you're touching a spear.

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You touch the side, and you think you're touching a wall the So there's this whole parable about the blind men and the elephant.

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So I think that there's so many different aspects. to this we've been at this since 2,006.

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There have been different people that have come in at different points in the process.

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I've been in it for about 4 years and couldn't pinpoint like one thing that I would say, Hey, let's do this differently.

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Other than to realize that within a state you know look at those zoning Look at You know what those regulations are.

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Look to see if there's any other cohousing that's in the State.

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If you're starting from scratch you know people don't have it on understanding of Co.

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Housing it's going to be more difficult So I would say that that's one of the bigger pieces to do.

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Is there something else you want to tuck in with I guess I would say that if it's possible to find a developer, even We avoided that because they would want to take a profit.

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But they also take the financial risk, so I probably would go that way if I had to do it all over.

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But you know that's just me i'm not speaking for the group, because we haven't we haven't debriefed at all as a group as a matter of fact, we're still sort of going forward thank thank you and

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that's. Yeah, the moving forward is is the piece I I know the for many places.

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The first time the developer is hard because just it's hard to make the numbers work, and you know with their share, and they take.

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And yeah, then there's still a few developers i've got a bit seat here with a question.

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Let me flip around. Oh, my goodness, Hi! I lost my connection, my independent connection.

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Thank you, I want to say like rates i've had a lot of respect. been to the Connecticut area in Bethany, and met. so some of the early burning souls and just one just just paying Oh, my God and

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sympathies, condolences, but it's so great to hear you're sold together.

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My question is this: Is there any value? or possibility of essentially suing the State for changing the rules in the middle of the game?

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And I don't mean that is a Yes, and no question maybe we can't even address it.

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But I do want to speak to the possibility of this as a seminal lawsuit.

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Or is there a way that we others of us in cope housing love it good support, or lobby, or raise up this issue, and i'm sure there's many developers as well who've experienced this but

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how's there a way forward through the legal system or the Yeah, the legislative system and Kelly supports you financially. I think that that's a wonderful topic to bring up

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I cannot address that because of time, and because of you know, my position is just part of the community.

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I think we would love to have that kind of brainstorming session with folks to see if there's some legal aspect that we could pursue.

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But we're not talking about that within our community.

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But I think that's a great great comment and I appreciate that, and I would love to have us pursue something like that, you know.

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Let's have a brainstorming session on it.

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Thank you. I do need to cut out, and so I will thank you for your time and for this forum and Good luck with all of your co- housing projects.

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Everyone. Take care. Thank you, Eli. This will be a part of it.

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But by now us we still have Anne, and we can get some general questions.

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I see team from Sunny Side. Yeah, I can relate a personal experience from several years ago of going through a very similar bankruptcy by a builder.

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And what happened in that case was the builder went bankrupt because, and it was the construction loan bank.

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You see that foreclosed on the builder because of the bankruptcy, and because of all the mechanics, liens, such as from plumbers and electricians.

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And what have you that file liens against the property, you need a lawyer? And because you have a lien against that property too, and and when in our case, our lawyer couldn't tell if the mechanics liens came before us or after

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us in in the stuff of you know, who who gets first bids on things.

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So he waited until a day before the auction that the property was going to be auctioned by the bank that foreclosed, and he filed our claim, and and the bank, was surprised they didn't know what to do with it

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so they had to buy the property themselves at the auction, and bid enough money to cover the mechanics liens and our lien.

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So we got covered, and and then another developer came along, picked up the process we got.

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We gave our money that we recovered to him because now he's the developer, and we finished it.

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And it was it was all okay, but but it But you need a lawyer to to to help you see what your options are.

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At this point. thank thank you, dean and I believe that our represented.

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But I But there's always different different special cheese and it's a reminder that you know yes, we've gotten to 16 by working with the system of standard condo finance and development, and so on And that can include sometimes working

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with the systems of bankruptcy and and and property, and so on.

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And you know, finding ways to get the outcomes we want.

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And just reminder that yes, the money has not been lost as some of the Times commenters to spend it's been spent, and more needs to be spent to get it to technical completion.

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But I saw that some of the units, other than the last steps of the water supply, and then some service.

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Things were occupiable. even as of 2 years ago. Right?

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Our house is done. except for water. The temptation to build a latrine and move in was extremely high.

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But through the foreclosure, though Yes, your your description was almost exactly what went on for us, except we were our own developers as part of the problem, or whether it was the problem or not, or but in terms of who to get the money

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from kind of thing. We were our own developers. The The major construction company charged heavy, carrying costs over 2 winters.

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When they did nothing. the bank and the State had probably whatever in the foreclosure and the bank did buy, I mean, they surprised everybody.

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They bought the property at auction for substantially more.

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Then the appraised. value of the property which I it was more than the it was more than the appraised value plus all the leads so good. so that which is interesting, which which perhaps that's the I mean there's reasons why banks have you

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know the insurance, and sometimes the way you move things from one side of the ledger to another.

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But yeah, if they're aiming to sell it market then the value is there, I see, is that Vicki from was such.

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Who also has the questions. One such did you hear me it's very family.

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You can move closer to that does this work you're you're still a little little vague the network appreciating in our convenience of 2 of us, I pick up the rest take off your Yeah, not sure where the

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bike is so good. try, so go ahead. So I was involved with with Greenhaven, which became rocky corners, and

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My late husband and I were very active members from 2,010 to 12, and and our vision and this part of the forming so sociology to ready to call well, and the whole of the whole organization that started in 2,000, and 6 and I thought

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I came along late in the game was, we went through so many groups and regulations.

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And maybe we'll buy this one piece, of property, and then then you chose this old dairy farm, and just so beautiful all the steps that we went through.

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Ultimately my husband and I decided we were not going to retire in a cold fight which that has not happened.

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I am here in Salt Lake City in a cold climate, but I think whether I would have what what I think co-.

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Housing community could do. nationwide has come up with some kind of regulation, because even here we we pretend you're a condo community, and our laws are ultimately based on what condos.

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Are. We're not a condo community and when we sell our houses.

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We they tried to real estate, brokers We'll try to figure out what our homes are worth based on nothing else, because there isn't nothing else.

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Right. so I don't know but but ultimately I think that there needs to be some kind of more hope peace with Miss with co housing.

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How we can get, how we can have our own regulations.

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Thank you. And so it sounds like that's a call for model legislation and and guidelines, and some ways, perhaps, of certifying co housing.

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If we want to qualify for different standards, maybe there have to be some outside authority or process which people don't greenwash or cova community wash champions the term and and create impression of community being

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there other thoughts about this other people, how to feel like people's own reactions to your article, and in concerns about the frame of the conversation. some other, some of the people in the thread share their own cohes, and stories

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and including, you know, people in Eugene oregon they said, Oh, they gave out everyone's pulled out, but describing a project that's now got financing in the Senator construction. and we ready for movement within a year.

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Of we know. So people don't necessarily keep up with their impression.

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So what we think is where i'll jump in and just say that I thought it was really helpful having read your the article that you posted on in your newsletter on the website that was really clear and

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highlighted a number of the Oh, concerns with the article and I applaud you for putting that out there publicly as a response, and and I know it's not that you as an Ann i'm talking about you as in the the

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broader rocky corner community. So thank you for that that's our outreach circle.

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Still working absolutely. This is Bob from Cambridge, Cambridge, Mass.

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Can you hear me, You're very faint and is this better one closer.

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Oh, much better go ahead. Okay. Just just at just a word of encouragement took us 9 years.

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7 years in our architect was suing us a group of neighbors were challenging our permits, saying the city shouldn't have approved them, and our option on the land was going to run out.

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And we made our way through it through having about one or 2 burning souls who kept saying, But what if we tried this?

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Would that work? We ended up buying another piece of property in order to extend things.

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We ended up ultimately co-opting most of the neighborhood and outlasting the neighbors in the legal process.

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Cambridge Co-a, Cambridge mass development is also very complicated.

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I didn't realize that connecticut was possibly even worse we didn't go 16 years, but we did manage to move in after 9.

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So. Yes, it is possible, from the lowest and most hopeless looking points to succeed.

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Hope that helps thank you, thank you but then i've visited that community as well.

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And really it's like what became of it and yeah It's it's probably it's always the challenges.

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They're out there to anybody feel like you know the you know they they bring the article, or they you know come from the article, fearing that this is going to convince finance people that Oh, Co.

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Housing isn't c for solid or isn't this grounded, or can't succeed? I mean I saw some rebels of that.

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But i'm just curious that came from when I see Dean's hand. But if I don't give anybody else a chance before we add somebody again go ahead in.

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Okay. There was some talk at the Portland Conference several couple of years ago about the advocating for the idea that there should be a Federal program of loan guarantees for construction loans.

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You know, if if the banks knew that they had a guaranteed loan a guarantor on the loan, I think they'd be a little less likely to foreclose in in marginal situations, what do people

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think of that Heaven having a Federal guarantee program for construction loans. I suppose it would have to be done through the

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What do they call it? Hud housing and urban development?

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Organization when it was suggested at Portland. there were several people in the room prompt.

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The comma go housing in Washington dc who work at Hud, and they said, Oh, yes, oh, yes, we could do that.

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And here's the way to do it and they had a whole program lined out at least in their words about how that could be done, and I was just wondering how people would feel about such a thing. good question.

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Well, it would still be a matter of qualifying for that guarantee, you know.

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I mean, we did qualify for the State grant, and we probably would have qualified for that kind of guarantee.

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But who knows? and it's regulations steps to jump through no matter what I mean?

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If they, if it helps, that would be great. somebody would need to establish the qualifications for getting such a loan, and often the Federal Government will look to some organization like the cohousing organization to suggest what the qualification our

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process should be, and then they modify that, and so forth, and and so.

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We could have an active role in in establishing such a program.

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Yeah, yeah, I mean through hud and my know many communities qualified for have a Federal housing is already a shave financing, and there's a certification process for condos which then got stricter after 2,008 and as there

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we were writing the rules co- housing was in a pile of stuff to sort out later. that's a they didn't understand, you know.

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It was sort of Oh, if we have to do it foreclosure well, we have to come. cook the common meals.

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They're looking for a commodity product that they could, and all great insurance around, and with my neighbor Alice, when we led to policy, change to just room within their room for interpretation, and then maybe more opportunity to just make sure

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that co-ows isn't getting excluded at the same time anything makes it easier for other people.

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Maybe more competition or we're paying higher prices to get the same resource, but definitely that let's follow up on 2,019.

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And this is we. We do have a new executive director for the Cohen Association, who has these area areas of priority, of increasing affordability and accessibility.

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Diversity of co housing and I think we've got some, some brush ideas and approaches that the world may be right for that.

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The thing that caught me about the Times article and the whole situation, is the basically the world now sees.

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And then maybe it's been reinforced before attention on previous articles that people care about.

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This. they may have a lot of opinions. some of them may be misinformed or projection of their personal world.

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But there's a passion there's a world of people out there are, beyond our community local neighbors and seekers that what co-host it is to see that want it to be an option, and so it's up to

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us to then create opportunities for them to support and step up and making it easier.

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And be be be part of a larger movement, as it seems cohousing as part of the communities movement.

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We have to look for a way for people to be part of a cohousing movement, even if it's nothing that they can afford or find a place in in community.

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Anybody also just curious anybody else with with the similar experience that they've overcome and the path of their community. and then they made it through 250, or that they're thinking about or facing now in the earlier stages development

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because we have just a few minutes left and if you'd prefer not to talk, feel free to add your question or comment and chat.



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That's also certainly well confused anything else up there range Go ahead, Jim.

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Yeah, I think I think we definitely should put in a plug for what Katie's doing with the development having a Co.

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Housing experienced developer right from the start.

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But helped through that early phase of the project while you're really doing feasibility, being able to evaluate the kind of risk, because all these things are things that happen to housing for projects in general, and some of them are unique

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to Co. housing, which just adds a few more challenges and I think that, it's you know that the whole idea of not bringing a developer in until you maybe need them at the end that to sign on the loan

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or something like that. I think it's crazy you need that development expertise. and I there's not a lot of it.

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That specialized in co- housing out there. But there are a few I know.

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I do So I help some groups when they're really just getting started, and try and decide what to do.

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So they can stay out of trouble because you're trying to manage your risk all the way through the process. and nobody likes to get a whole lot of money invested, and then all of a sudden you discover things sort of the

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project on my field. most communities at least, my experience has been that. yeah, but the community is strong enough.

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They, they figure out how to eventually get it done. The price of their houses might be a lot higher than what they ever anticipated.

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But it's possible So I think in the case of the rocky could community that, hopefully that our local develop will pick it up, and I would, and encourage.

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Them to work with. I co- housing experience the developer.

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Consultant of some type to help them manage that part of it.

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Because there's a you know there's a real art to that.

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Otherwise the community members themselves. You know if they're if they're they really have to be able to understand the difference between the developers role and community members role.

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And it's very challenging for self-developed communities that you know that it's kind of a myth that developers, You know, that are gonna you're going to pay a lot more If you have a developer

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I thought I mean a development consultant like Katie.

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I mean, that might add one or 2% to the coke price of your house.

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Yeah, you got somebody fault it. We did have a housing consultant all along the way.

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A. Co. hasing consultant. Yes, he would have one from the start, Ramless, not from the But before we bought the land he got us.

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He got us through all the zoning stuff he got.

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He hooked us up with the proper attorneys he invested in it.

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He's Actually they talk about him in the article he So he played the role of your development tone.

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Yeah. so. But Jim, I mean, you have done the most us guys in the development of anyone purchasing crowds and Washington village.

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You had really deep challenges of the town, almost about to vote to prevent what you were doing, I mean.

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But you you found a way back. Yeah, some of them take forever.

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What Washington village took. I don't know about total of 10 years, probably front the back because it ran into so much neighborhood resistance and other problems with an a major recession in the middle of it.

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And some cases you just get caught. But Katie and I were doing.

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Fresno Co. housing when they 9 recession hit that wiped out a 50% of the value of all the houses in Fresno, including our new cohousing units It costs a lot more than that to

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build. consequently we lost a lot of the sales couldn't close people couldn't close because they couldn't sell their house, and the bank would let you rent them you've been in the Meantime, Well, what we did and

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as we did. We did a workout with the bank, and it took us about 4 or 5 years to really get it all worked out.

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Get all the units sold. Meanwhile, you know, we were renting units.

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We were doing whatever, but we had an agreement, and part of the reason we hung in there with it is that you know I was signed on the loan.

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Yeah, Katie was too, and you know that you need to share risk among all of the participants, including the members.

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And that's a strong community today. it's driving and Fresno I'm.

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Not sure what they're houses are worth hopefully they're worth as much as they.

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I know it's they were working a lot more than some what some of them paid for them.

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Me great. Yeah. Did you have them? Thank you, Jim. And did you have any, you know?

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Final thoughts, or just feel, feel, feelings for the future or or for what do things?

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Or is it I think we're waiting for the bank's next step, so that we know whether they're going to develop, or whether they're going to sell to a developer.

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They have told people that they're still trying to decide and we're hoping to work with whomever is going to finish the project, and we are still hopeful to be a community living together.

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We are a community living apart at this point excellent and I Think that that's the important thing you know, as much as the story may, you know, focus on a few people on a snapshot.

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It's about relationships and things that come over time including relationship to to the place that and and and to each other.

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And I remember coming to a potlock that somebody's house went after an orientation.

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What would have been 2 and a half years ago? Yeah.

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And just the the lovely feeling of caring that was there and but delighted to feel It's there. I may have been one of the people reference to the piece where it said some people were talking about, but in their retirement into

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this I i've invested in a couple communities with my eager to self-directed ira and pooling in with other people to help out in the development provide loan guarantees whatever Yeah, it's something that I feel

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like we have a lot of capacity more than we realize to collectively. spread the risk, spread the costs, and make it easier to get through some of these hurdles and hoops where they come up so i'm looking forward

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to let's say the group don't don't hesitate to ask there's a movement here that wants to see that the project succeeds. and it may be that there's access to more reasonable

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funding through crowd, investment, crowdfunding, or whatever community means that the market may provide.

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That might help fill a gap like that and with that i'll say we really appreciate you both the miracle time coming here today, and the group for for free setting the record straight.

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And your website is at Rocky Coroner org that people can subscribe to Junior so that are and stay tuned. They may even be part of the next chapter Yeah, But there could well be some level leaf

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coh housing homes that you end up getting into for more folks getting involved, and without having all the history personally, and just be able to be among among the heroes to help make it happen.

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So thank you all. be here for your time. Thank you for allowing us to be heard.

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Scott did to have any graphic. I think all I just wanted to say thank you for, especially so so soon after the foreclosure, and after the article just being willing to I come and share with everybody than all of the people who have

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fit joins to listen in, and those who are going to be listening on on video at a later point.

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So, my the end of this session thank you Eli and brains.

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We've got about a 10 min break and Then there's time for connection time back in the ballroom.

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So feel free to go and look at that, and then back here in a little bit under an hour.

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I, we will have Chuck direct coming to talk about love in the age of Covid.

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So I may see some of you back here in 40 min or so. Thank you.

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And remember, if there's other topics you want to get deeper into today, there's an open session at the end, you know, from the program page you can add topics you want, and we can do some of these rooms or

## Chat & Links

01:37:27 R4 host: Scott Drennan - Treehouse Village: Eli Bradley is a multi instrumentalist musician and artisan. They are also a Recreational Therapist and Technology Geek by work week, food scientist, wild crafter and herbalist by weekend. Power Folk, Modern Acoustic, Spiritual, Meditative; all become great descriptors for Eli's unique music style. Eli invites you to visit [ECBradleyMusic.com](http://ECBradleyMusic.com)

01:41:50 Raines: The article is at <https://NYTimes.com/2022/02/11/real-estate/Connecticut-cohousing-foreclosure.html>

01:50:04 Bob Leigh: 20 years ago, we ran into much the same in Cambridge, MA: first project to have 10% affordable units, first to be required to build huge retention ponds, etc. Total, 9 years.

01:54:12 Raines: Sociocracy is also known as "Dynamic Governance" and provides a structure for effective delegation to committees so decisions can get made by those most involved.

01:55:58 R4 host: Scott Drennan - Treehouse Village:  
<http://rockycorner.org/uncategorized/february-2022-ny-times-article-and-latest-updates/>

02:20:33 Raines: 500 communities developer-training program by Cohousing Solutions:  
<https://cohousing-solutions.com/about-the-program>

