Housing

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to their doorways. This keeps down noise and safeguards pets, pedestrians and children, resident Betty Libby, 66, explained.

This is a fabulous environment for children," she said. Older residents at Two Echo deeply value the day-to-day presence of children and wouldn't be happy living in an age-restricted retirement community, Libby said.

According to Amy Tolk, 57, a founding member of Two Echo, there are several younger families in the community, including about a dozen youngsters who attend local schools. But many homeowners are middle age or older, she said, including long-timers such as her and more recent arrivals such as Truman Welch.

Tolk flinched at the suggestion that cohousing is like a well-appointed commune for well-established adults.

"This is not a commune at all," she said. "It's more like a condominium or a homeowners association."

Belfast Cohousing & Ecovillage

The Belfast project has much in common with Two

important difference: Its buildings were all designed and built at the same time, with a commitment to green construction and energy-efficient design. The result is a less traditional-looking group of buildings with exacting standards for energy conservation.

The Belfast group also is notable for the alignment of many members' spiritual affiliation and life philosophies. Several families are members of the Belfast Unitarian Universalist Church, others are practicing Quakers. Don and Fran Pan, previously of Mystic, Connecticut, considered several other cohousing projects before moving into the Belfast community.

"I am a Buddhist," Don Pan, 71, said. "I found there were others here with a spiritual orientation, not necessarily religious but with a recognition of the importance of the nonmaterial world.'

Nuts, bolts

Developing a successful cohousing project is hard, timeconsuming work, and many efforts have failed because of it, including several projects in Maine.

Leaders in the Belfast and Brunswick groups spent years researching the options, visiting other cohousing projects, working with local zoning boards and resolving conflict-

Echo, but there is at least one ing goals. The protracted effort resulted in the loss of several interested families, increasing the financial and logistical burden on those who remained.

It also is costly, requiring a critical mass of startup members who can not only finance the initial land purchase and development but also contribute to shared elements such as roads, wells, power, septic and other infrastructure. On top of that, founding members must also buy or build their own homes in keeping with the project's design.

Kitsy Winthrop, 77, a retired Unitarian Universalist minister living in Portland, spent about three years in weekly meetings with a group of like-minded people interested in developing a cohousing project in the Damariscotta area. Most were, like her, at retirement age or older.

Eventually, they pooled their resources and purchased a large summer estate on the Damariscotta River. Their plan was to develop the two existing houses into condominium-like units, but they ran afoul of local zoning restrictions and spent another four years trying, unsuccessfully, to win approval for their project.

Other problems cropped up in the meantime.

'As time went on and we got closer as a group, it became clear that we had differ- apartment in a Portland con-

'intentional community," she said. "For instance, some people wanted to have community suppers three nights a week, but I wanted more than that. I wanted dinner together every night. Also, I was aging, and others in the group were older than I was. We were miles from the nearest hospital, and we realized we couldn't look after each other to the grave.

'This thing was only going to work if we brought in young people to take our place and help with the work on the property," Winthrop said. "Plus, we all wanted a multiage community anyway, with children around.'

But efforts to recruit younger families to the project were unsuccessful, in part, she said, because it was so expensive to get involved.

Finally, Winthrop said, "I realized that not only had I plunked down most of my old-age funds to purchase this property, but if we ever got the permits I would be paying another \$200,000 to buy the 800-square-foot master bedroom suite that had my name on it." Others in the group reached the same hard truth, and reluctantly, in 2006, they decided to sell.

"I only lost about \$5,000, and it was worth it for everything I learned," Winthrop said.

Now she owns her own

ent ideas about the meaning of dominium building, close to congenial neighbors, the cultural activities she enjoys and the services she needs.

"I couldn't be happier," she

Turnover in the community

As in any community, people do move on from cohousing, for many of the same reasons: a job-related relocation, downsizing after retirement or moving closer to adult children.

When members leave a cohousing community, their house is sold on the regular real estate market. Prospective buyers are asked to meet with residents and participate in community events to help ensure a good fit.

Cohousing home prices typically reflect prices in the larger community. At Two Echo, houses generally sell from \$200,000 to \$300,000, depending on size, condition and other considerations.

At Belfast Cohousing, a 780-square-foot "eco-flat" is priced at \$218,000, while a 1,300-square-foot duplex is \$340,000. Residents at the Belfast community say that while these prices are high, they are offset by the extreme energy efficiency of the homes.

In both settings, homeowners pay a monthly fee that covers access road maintenance, snow plowing, exterior

home repairs and other costs. At Two Echo, the monthly fee this year is \$155 per household. In Belfast, the fee varies with the size of the home: The average fee for the coming year is \$223.

'Relevant and engaged'

Steve Chiasson, 63, a founding member at Belfast Cohousing & Ecovillage, said the arduous process and lessons learned in developing the project have resulted in a community he and his wife, Barbara, expect to call home for years to come. They have a lot invested financially, but low energy costs mean their monthto-month living expenses are "very manageable," he said.

On top of that, I have a nice tight, warm home at an age when it really matters to me. In the winter, I can close my front door and walk away without worrying about my pipes freezing," he said. "And it's good for my kids to know I'm in a community where people look in on me and know what's going on in my life."

Even more importantly, the experience of helping create the community he lives in, the responsibility of shaping it going forward in the company of values-driven thoughtful, neighbors "helps me feel more relevant and engaged," he said. "And we all know that staying active, physically and mentally, keeps us healthier as we age."

















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