



MIDCOAST COHOUSING

Affordable + Sustainable Cohousing in Camden

RFI Response January 29, 2021

Town of Camden, Sagamore Farm Property

Letter of Interest	2-3
Overview	4-5
Artist's Sketch - Aerial	6
Artist's Sketch - Ground	7
Site Plan	8
Community Vision	9
Team Bios	10 -13
Words of Support	14 -15

Jeremy Martin
Planning and Development Director
Town of Camden, Maine
January 29, 2021

Dear Jeremy,

Midcoast Cohousing LLC appreciates the Town of Camden's consideration of our proposal to develop an affordable and sustainable cohousing community on the Town's Sagamore Farm parcel. We believe our approach aligns well with Camden's priorities on affordable housing, addressing climate change, and its strong sense of community. We would welcome a collaboration to bring our project to completion and help Camden meet several of its most compelling goals.

We recognize that Camden's need for affordable housing is acute, like many Maine towns. We would create a mixed neighborhood of 30 to 40 year-round homes for purchase, approximately one-third of which would be income-qualified to ensure equity and access for moderate- and low-income families. Affordability would be assured in perpetuity through recorded deed restrictions.

We share in the goals and ambitions of Maine's Climate Action Plan, as the Town of Camden does. Our project aligns with the Plan's "Lead by Example" strategy because we intend to build all homes to net-zero carbon emissions standards. While the up-front building costs may be moderately higher, we know that high-efficiency structures significantly reduce monthly heating, cooling and maintenance costs and are a smart investment over a home's lifetime.

Consistent with Camden's attention to diversity and inclusion, our development is intended for residents of different ages, family types, incomes and cultural backgrounds, with specific focus on young families and working professionals who have been challenged to find affordable homes in the area.

Two of cohousing's fundamental elements provide a strong foundation for inclusion and diversity. The first, cooperative living with each other and within the greater community, is not only proven to increase life satisfaction and well-being, but also strengthens human connections, which the pandemic has highlighted as more important than ever. Second, this cohousing project will keep both construction and operation costs down because it is self-developed and self-managed by residents, which supports affordability for all residents.

It is our intent that this community be deeply engaged with the broader Camden community, with the potential to provide programs such as a commercial kitchen for small food businesses, a tool lending library and other shared uses of our common spaces.

We are not commercial developers, we are mission-driven and have no profit motive, and there will be no developer fee in our cost structure. Our work is not compensated because we believe in this model, are excited by its innovation and collaborative possibilities, and want to live in such a community ourselves. That is the opportunity that cohousing presents: the people who live there shape it together.

We have spent a year in due diligence and have gotten to know and love Sagamore Farm. We agree wholeheartedly with the goal of preserving as much of the approximately 74 acres as possible. The homes, common house and barn would be clustered closely together on a small fraction of the land, leaving more than 90% of the land unbuilt and ensuring public access to all trails. We've identified the vernal pools and some wet areas and we will work with the Town and the State to ensure appropriate approvals for any use that could affect these areas.

Midcoast Cohousing LLC currently is a core organizing group of five individuals joined by our development consultant, David Berto of Housing Enterprises, Inc., who has deep experience in both affordable housing and cohousing. We are supported by the US cohousing community. We have also engaged a team of local advisors, and would eagerly welcome other residents to join us in the organizing tasks, and of course, as future residents.

We have attached a summary of the major features of our plan and a few schedules that give you additional information. We are very happy to answer any questions and provide any further details you desire. We look forward to more detailed conversations with you.

Sincerely,



Hilary Clark



Els Heij



Alana Madrano



Jason Madrano



Rozanna Patane

Midcoast Cohousing Overview

Major Features

- 30 to 40 individual homes for purchase, tightly clustered on less than 10% of Sagamore Farm's approximately 74 acres
- Possibility of some rental units
- Access from Route One via Sagamore Farm Road; possible second entrance on easement across Laite property
- Most of natural lands preserved, with continued public access to trails
- Multi-generational families of diverse size, income, age, ability and cultural backgrounds
- Mixed neighborhood of affordable and market-rate year-round homes, range of sizes and style variations
- One-third of homes priced to be affordable at 80% to 120% of Area Median Income (AMI),
 - Price depends on family income, not cost to build.
- All homes built to net-zero carbon standards
- Several basic designs with flexibility within established standards
- Single family, duplex, triplex, fourplex homes 700 - 1500 sq ft. Homes can be smaller because common house offers shared spaces
- Common house with guest rooms and shared spaces for meals and activities; and multi-purpose barn
- Open space for gardens, children's play areas, other shared uses
- Possibility of sharing common spaces with greater community
- Internal perimeter road mostly for walking and emergency vehicle access
- Most parking at periphery
- Walking access to downtown on continuous sidewalk
- Organized as self-managed condo association, democratic decision making



Benefits to Camden

- Aligns with Camden's priorities on affordable housing, climate change, and values of inclusion and welcoming diversity
- Enhances workforce growth by providing homes workers can afford
- Models affordable housing as a climate change strategy at a time when the State is looking for solutions
- Productive use of land for property tax revenue while preserving most of parcel for public access
- Families with children help retain the school population
- We are not-for-profit so housing costs will not include a profit margin or commercial developer's fee - approximately a 10% to 20% saving
- Self-management model saves costs vs fee-for-service model
- Potential for broader community to use common spaces such as the commercial kitchen, common house meeting space, playground, tool lending library

Midcoast Cohousing Overview (continued)

Cohousing Structure

- *A modern update to old fashioned neighborhood, also called intentional community*
- *Cohousing fosters connections and collaborative living through design and structure*
- *Design: tightly clustered homes, pedestrian streets and front porches stimulate spontaneous conversation, parking on the periphery, common house as the heart of the community, other common spaces such as shared gardens, workshops, play areas*
- *Structure: shared meals, modified consensus decision-making, self-management, culture of helping each other*
- *Allows you to really get to know and care about your neighbors*
- *“It takes 100 people to raise a child” - good for both families and older adults*
- *Remedies isolation*
- *Cohousing creates connection, connection creates joy, compassion, health, growth and resiliency*



Source: Cohousing.org



Source: Cohousing.org



Net Zero Carbon includes

- *We design the homes for minimum heating, cooling and electric loads*
- *Main power is electric, no fossil fuels*
- *We produce the energy we use from clean sources such as solar and geothermal*
- *We reduce up-front (“embedded”) emissions with low-emission building materials such as cross-laminated timber and wood fiber insulation instead of steel and concrete*
- *We will develop a sustainable forest management plan*
- *We use storage for load management and continuous operation during power outages*
- *Possible micro-grid if financially feasible*
- *Reduced traffic impact and auto emissions in cohousing communities from fewer trips per household, fewer cars and some shared electric vehicles.*
- *Up-front building costs may be moderately higher than conventional building practices but can translate into significantly lower monthly costs in heating and cooling*

Artist's Sketch - Aerial



Artist's Sketch - Ground



Proposed Site Plan



Community Vision

An emphasis on walkability...



Source: Cohousing.org



Rocky Hill Cohousing, Source: Cohousing.org



Greenwood Avenue Pocket Neighborhood, Source: livingvintageco.com

Warm and inviting shared spaces...



Source: Nelson Cohousing



Source: Cohousing.org



Micro Cluster Cabins Reijulf Ramstad Arkitekter Source: Dezeen

Sharing and growing together



Source: europaconcorsi.com



Source: gardenista.com

Team

Founding Members

Hilary Clark, Els Heij, Alana Madrano, Jason Madrano, Rozanna Patane

Consultant Team

Tammy Ballou, Ballou Bookkeeping Services, Camden, Me

David Berto, Development Consultant, Housing Enterprises, Enfield, CT

French 2D + NFA Inc., RFI Consultants, Boston, Ma

First National Bank, Rockport, Me

Gartley & Dorsky Engineering and Surveying, Rockport, Me

Katherine Gibson, Camden Law, Camden, Me

Gerald Weinand, Gerald Weinand Architect Inc, Rockland, Me

Founding Members

Hilary Clark



Although I have lived in southern Maine since 1979, I have always wanted to move to the midcoast. The mix of rocky hills, rocky coastline and a rural community call to me. I have also dreamed of living in a multi-generational, interdependent co-housing community. When I first walked the Sagamore Farm property I knew this would be a perfect fit, a community within a community that preserves the bulk of the parcel undeveloped and with public access.

I have experience on two municipal building committees, participating in all aspects from the choice of architect to the ribbon cutting ceremonies. I oversaw the building of my own home using the most advanced sustainable building practices of the times. As a member of the York Energy Steering Committee I participated in the remodeling decisions of multiple municipal buildings. I was on the board of the York Land Trust for nine years and served as president for two years. I will use my knowledge of landscapes to design a community that respects this land, its geology and hydrology. I am currently the board president of White Pine Programs, a nature education program in York, Maine. I will bring my interest in educating all people about the wonders of the natural world to the Sagamore Farm parcel, encouraging the public to learn about and use this property.

As a member of the Camden community, I will continue to be an active citizen. In York I have served on the School Committee and the town Recycling Committee. I have participated in two Habitat for Humanity houses, once as the volunteer coordinator and once as the family partner. I cook at the local soup kitchens and participate beach clean ups. I believe it's important to give back to the community I live in.

Els Heij



Growing up near a cold coast makes your blood briny. The ocean is always calling, its water always healing. During the years that I lived more inland I always promised myself that somehow I would return to the coast, 'I began near the coast and I will end near the coast. Portland was a very good landing pad for me and I feel blessed to be so much closer to the sea, yet the mid coast really feels truly like home, quiet, cold, friendly, rugged, grounded, independent, beautiful and easy to connect with.

Growing up in the Netherlands, cohousing was just another living model. There are several varieties of cohousing in many locations, all different yet with the common goal of living in community with each other, the greater community, the earth and its resources so all may benefit. It is seen as a natural way to support each other and the community in which it is embedded; in part because the three generation living model became largely extinct around 1950 so this way mutual support, shared resources and natural community can thrive outside of the biological family. As the nuclear family became the ideal, very soon its shortcomings surfaced too and cohousing provides a natural answer to this.

Trained and experienced as a social worker I look at people as part of their environment, social, cultural, economic and natural. I have become skilled at the dynamics of this interplay and also of groups and other systems. Human beings are hardwired to connect and will do so in ways that support and nurture their systems. People are also hardwired to live and work together in equitable, creative and productive ways. Understanding these processes both intrinsically and professionally allows me to focus on our community's health while maintaining a wider vision of equality, equitability, mutual respect and harmony within the extended community. I have always worked and volunteered in community settings in many different roles and am looking forward to share all I have learned in the Knox County community.

Founding Members

The Madrano Family



We are the Madrano family. We are Jason, Alana, Flint (8) and Acer (6) along with our golden retriever Gladys and our cat Magnesium. Jason and Alana both grew up in the Puget Sound region of western Washington State, thriving and adventuring in the salty sea air. Jason and Alana both have undergraduate degrees in psychology, however Jason later went on to earn a Doctorate of Nursing in Cross Cultural and Global Health from the University of Washington, while Alana followed a career in mental health care and social work and then eventually following her deep interest in real

estate. Alana is a Realtor and licensed Real Estate Broker in Washington State, where her expertise has assisted clients with real estate transactions with emphasis on real estate investment, first time home buying, affordable paths to home ownership, land and acreage, and rental income properties. She has volunteered with Habitat for Humanity helping to build homes, as well as has renovated two homes for personal investment and ownership. Jason works from home for Western Governors University as the Program Chair for the Master's of Nursing Leadership program. Flint is a highly capable child who loves learning coding and engineering, building paper planes and origami, downhill skiing, riding his bike, games, and playing with friends. At this moment in time Flint wishes to be a video game developer/programmer. Acer is a very social, outgoing, and friendly child who loves sing-alongs, Sesame Street, swimming, and long hikes. Acer has developmental delays from epilepsy, which was cured in 2018 by a hemispherectomy. He is a child full of love and joy for life, and brings a smile to all who meet him through his excitement and enthusiasm. While we are now blessed with abundance in our lives, Jason and Alana have both experienced poverty at times in our lives and are deeply committed to building communities of support, collaboration, environmental care, and affordability. The light we create in the world must be inclusively shared with all to shine bright.

Rozanna Patane



I grew up in Maine and have always carried Maine values with me when I lived elsewhere. Today, I can still feel the essence of Maine values in the mid-coast, along with its stunning beauty...and, perhaps, my dream of a zero-carbon, affordable cohousing community.

My career has been largely in finance – first in investment banking, then corporate finance and strategic planning, and later in my own investment advisory and financial planning practice. This foundation trained me how to transform vision into solid results. My job was

to solve problems for my clients – to look around corners for them and respond to external events deliberately with information.

I've always been active in social justice issues and in the past decade I've chaired York's Energy Steering Committee, which gave me a chance to manage projects and form strategic collaborative relationships. I'm proud that York has lowered its carbon emissions by 17% and pledged to cut carbon to zero by 2050.

Last year I served on the Maine Climate Council's Buildings, Infrastructure and Housing working group, where I had the pleasure of working with some of Maine's most talented and passionate people who are providing solutions to our climate challenge.

Perhaps you get a feeling of connecting to your neighbors at times --checking in with each other, maybe sharing a meal, organizing a safe Halloween for children. With cohousing, you get that by agreement and design ways to encourage it, so it's part of the fabric of daily living. More than ever, because of Covid, I appreciate feeling connected to others. You put effort into living in cohousing, but you get so much out of it too.

Development Consultant

David Berto

Housing Enterprises, Inc. is a small Connecticut consulting business providing creative solutions to housing development and preserving historic structures. Housing Enterprises, Inc. has been actively involved in creating and sustaining affordable housing in Connecticut communities and in other states since 1994. Housing Enterprises, Inc. works with non-profit and for-profit housing developers to:

- Establish project design details
- Identify and evaluate appropriate land
- Obtain necessary funding
- Move through all needed local approval processes
- Help define project design details
- Coordinate with the development team through construction

Housing Enterprises, Inc. is comprised of five professional individuals that manage and support the operations, communications and the mission of the business. This collaboration of work ensures that our efforts provide the best quality of service for our clients.

Whether it is single family homeownership, multifamily rental, mixed income, affordable housing, cohousing, community development, permanent supportive housing, or most housing related activities, we help our clients envision, finance and construct it. We use our expertise to develop the best housing development strategy specific for each project.

Housing Enterprises, Inc. provides our clients with guidance on all areas to assist them through their construction project. Housing Enterprises, Inc. offers:

- Professional commitment to increasing the number of quality affordable housing units, either as an entire project, or as part of a mixed-income or mixed-use project
- Experienced grant writers receiving numerous funding awards from HUD, DOH, DECD, LIHTC, FHLBB, State Housing Agencies and others
- Extensive experience in development and implementation
- Strong knowledge of State and Federal laws and regulations governing affordable housing development
- Evaluation, planning and implementation of historic preservation requirements
- In-depth knowledge of all facets of affordable housing finance
- High value placed on teamwork, flexibility, and quality communication at all levels

An effective affordable housing program is the product of careful planning and strategizing. Identifying key players, cultivating allies, and effectively communicating the project helps to accomplish your goals. Our experience working with legal issues, local government, and working in both the for-profit and non-profit sectors in a variety of capacities have honed our skills as a consultant team. By focusing on relationships, we help you get results.

David Berto has over 26 years of experience as a Housing and Development Consultant, coordinating the development of housing projects in towns throughout Connecticut and other parts of the country. Types of housing include family housing, elderly housing, affordable housing, active adult housing, special needs housing, health care housing, subdivisions, condominiums, co-operatives, cohousing and apartments.

RFI Consultants

French 2D + NFA, Inc.

French 2D and NFA, Inc. join the Midcoast Cohousing Team as RFI design consultants. The firms has extensive experience in both single family, mid-scale, and large scale multi-family housing design, and have most recently collaborated on the award-winning design of a 30-unit cohousing project, currently under construction in Malden, Massachusetts.

Jenny French (M.Arch Harvard) and **Anda French** (M.Arch Princeton), are founders of architecture studio French 2D. Their close practice focuses on issues of housing and civic space in the Greater Boston and New England area. French 2D's work on progressive housing types combine familiar ideas of home with innovate organizations and typologies, found in their cohousing and compact-housing projects. The firm's commitment to social and environmental advocacy and innovative design is strengthened by their research and teaching at the Harvard Graduate School of Design and Princeton School of Architecture. Anda is the President-Elect of the Boston Society of Architects, where she has been a board member for several years and led a charge for Equity, Diversity, and Inclusion within the New England design community. The firm received a 2020 Progressive Architecture Award from *Architect Magazine*, and were named as an *Architectural Record Magazine* Design Vanguard winner in 2019. The firm has been featured in numerous publications and exhibitions, including *Domus*, *Metropolis*, and *Architect Magazine*, and at the Museum of Modern Art and the Venice Architecture Biennale.

Linda C. Neshamkin, AIA (M.Arch, University of Pennsylvania) As President of Neshamkin French Architects, Linda has a thirty-five year history of immersive experience in all forms of residential design from small to large scale. This work has always evolved as, and been enriched by, a collaborative effort with the client, the resident and the larger community. A basic tenet of her work is the holistic approach to integrating home and community to their natural and built environment. It's a pursuit that's balanced with a pragmatic approach to realizing built form that hold fast to the central design idea. Linda extensive experience in multifamily and innovative housing forms has expanded into our collaboration with Anda French and Jenny French in the 30-Unit Cohousing project for Bay State Commons, currently in construction in Malden, MA.

Words of Support

Tia Anderson, Midcoast Habitat for Humanity *“Midcoast Habitat may be a potential collaborative partner should there be an opportunity in the future.”*

Steve Chiasson, Belfast Eco-Village *“Cohousing as a lifestyle is picking up steam everywhere as more and more people seek the unique benefits it offers. Currently all of our units are occupied and vacancies are rare. We receive 6-8 inquiries per month, and people are waiting for units to become available. I have no doubt that if a cohousing community were to be developed in Camden, it would be every bit as robust and vibrant as the one we have here in Belfast.”*

Liz Ryan Cole, Cohousing US (CohoUS) Board of Directors (<https://www.cohousing.org/>). *“The Board of CohoUS/Cohousing USA supports MidCoast’s planned mixed income sustainable cohousing proposal. Cohousing neighborhoods can add to the resilience of the greater community while the collective experience of the 200+ cohousing communities in North America provides models and support for developing and managing cohousing communities like this one.”*

Deb Dodge, Quarry Hill, Camden *“As a former long time resident of High Street, I encourage the Town to engage Midcoast Cohousing to develop the Sagamore Farm property for housing. The property is surrounded by land in residential use and our State Park. It is a perfectly compatible use for the 77 acres. In addition, Midcoast Cohousing’s goals of creating an energy efficient and affordable residential community align perfectly with Select Board goals.”*

Richard Henry Lee, Contractor (retired) *“I am impressed with this idea for the Sagamore Farm property. The Midcoast cohousing group is well prepared, knowledgeable and motivated for all the right reasons. The project would be a win for the Town of Camden.”*

Jenn Legnini, Turtle Rock Farm, Unity *“As a foodcrafter and farm business in midcoast Maine for 8 years, I believe the potential of a commercial kitchen available for lease, as I’ve discussed with the folks at Midcoast Cohousing, is an opportunity to embrace. When I began my business years ago, I was driving 3 to 4 hours to lease kitchen spaces due to limited available commercial facilities that offer a small or new business the chance to lease hourly without a multi-month or year commitment. Now with an established kitchen in Brunswick, Maine, we have lessees travelling from Belfast, Bangor, Camden and Western Maine to use the commercial space for product development, catering a special event, trialing recipes, small farm processing or teaching a class. We cannot accommodate all requests and are always hoping for more kitchen development in neighboring towns and cities.*

Rural kitchens available for use or let, at prevailing hourly rates or on a ‘pay-as-you-can’ and work trade scale, in my opinion are critical for the resilience of our rural economies and the health of our beloved small towns and close communities

Words of Support (continued)

Sarah Miller, Camden *“The proposal by Midcoast Cohousing to build and sell 30 to 40 zero-carbon-emission homes on a small section of the town’s Sagamore Farm property represents an outstanding opportunity for Camden to advance on two of its most pressing goals: lower carbon emissions and affordable housing. A community of homes so efficient that it produces as much power as it uses would make Camden a beacon for towns all over Maine looking for innovative ways to advance on clean energy targets. The portion of these homes that would be sold at subsidized prices designed to be affordable for young families is another huge benefit to the town.”*

Beedy Parker, Washington Street, Camden *“I would like to voice my support for the Midcoast Cohousing project proposed for the Sagamore Farm site under Mt Battie. It is being planned to provide affordable, low energy housing, in a location that is not too far to walk in to Camden’s downtown. It is designed to encourage and enhance cooperative living and mutual support. And care of the natural environment in this beautiful location is a strong concern of the planners.*

I believe Midcoast Cohousing will be a welcome addition of needed housing stock and a very useful example of how we can adapt, with low carbon housing and neighborly cooperation, in this time of climate change. “

Sarah Ruef-Lindquist, Camden *“Midcoast Cohousing’s project for Camden offers a smart, environmentally sensitive and inclusive opportunity for expanding the quality residential housing stock available to people who want to live and work in our community. A walkable, efficient and cooperative project addresses many of the pressing affordability, healthy-lifestyle and traffic issues raised in the Comprehensive Plan, consistent with thoughtful development.”*

Bill Shanahan, Northern New England Housing Investment Fund (Evernorth) *“Evernorth is pleased to support Midcoast Cohousing’s efforts to develop a zero-carbon cohousing project in Camden, ME. Developing housing is a challenge and trying to enhance housing options adds to the challenge. Housing is always in demand, the hard part is keeping up with that demand. This development may increase the supply of housing by providing a product that might not otherwise be available.”*

Orion Thomas, Midcoast Economic Development Department *“McEDD would like to show support for this co-housing project for the Camden area. We find that this type of development is inclusive for a wide range of income brackets, and helps provide housing for first time home buyers. On top of this, having a Net-Zero housing development would draw wide attention and showcase efficient housing that can be competitively priced with existing housing types*

Julian Thomka-Gazdik, Two Echo Cohousing Community, Brunswick *“Midcoast CoHousing has been thoughtful in their approach and intent to create a co-housing community on the Midcoast of Maine, where their search for suitable land in a desirable community has brought them to Camden. They would be wonderful stewards of the Sagamore Farm town property and add a valuable and necessary number of energy efficient housing units in harmony with the town’s future healthy growth.”*