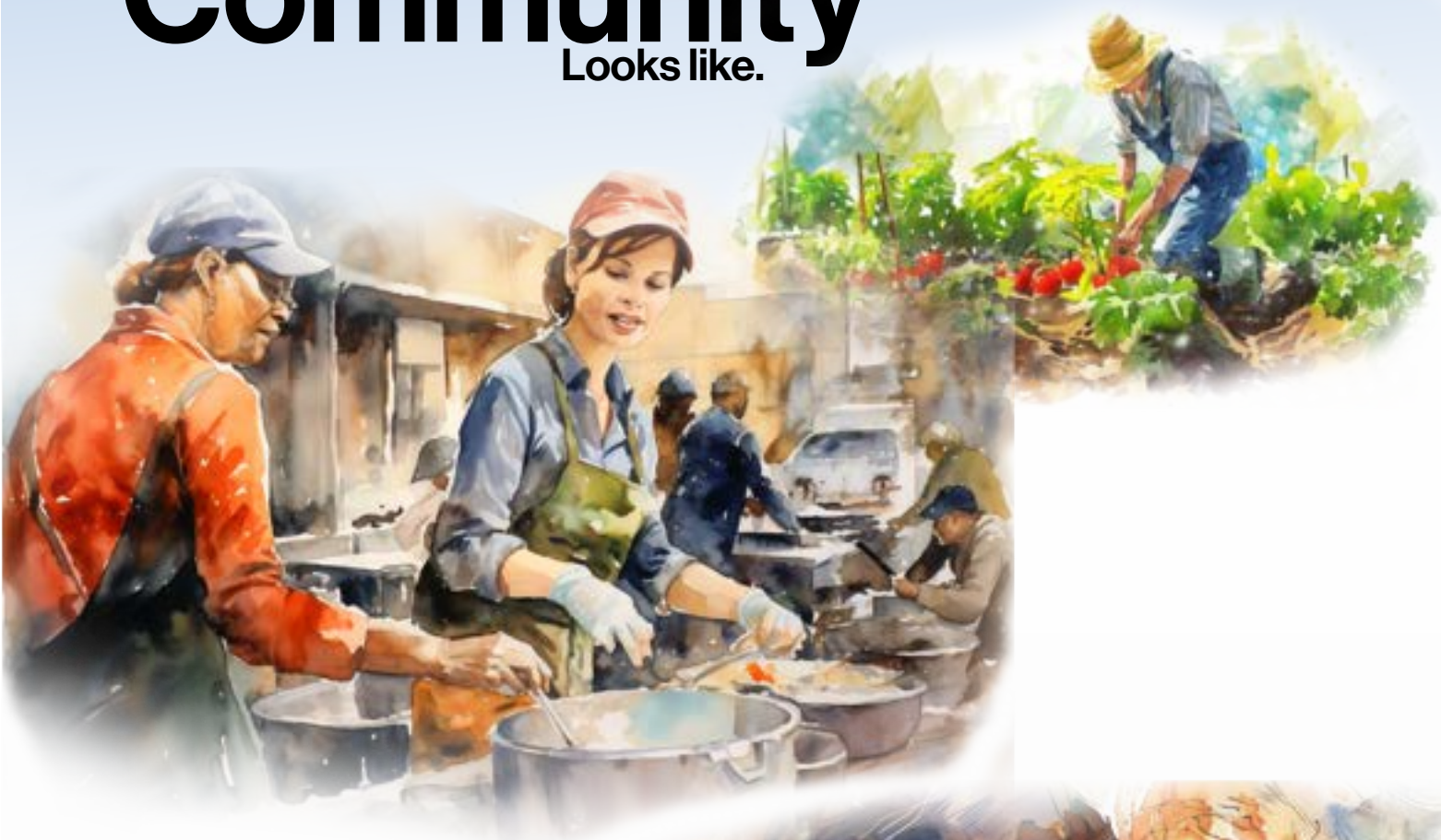


What Community Looks like.



2025

A guidebook about cohousing and land trusts for the
Wisconsin communities of Douglas, Bayfield, Ashland, Iron,
Vilas, Florence & Marinette.

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A few thoughts.

Houses are just sticks and bricks. What's really needed is community.
Then houses.

Community doesn't cost anything but it does require that people show up and get motivated, especially young people. That's our focus, to communicate and connect. Plus we can build houses or whatever it takes to redefine shelter in the north woods.

When people run out of options, such as when a tornado hits, that's a good opportunity to get back to old-fashioned ways of working together.

The conditions in northern Wisconsin are bad for housing but good for new ideas like community land trust and cohousing.

The woodland environment is the greatest treasure and everyone up north understands very well that economy and environment are two sides of the same coin.

The good news is that there is money available to finance these ideas about community and housing. Citizens need to realize they will be doing these funding institutions a big favor by providing them a solution to get this money into projects that work.

Teenagers as young as 14 need to be in this discussion, because workforce development starts with these kids feeling like they can do it.

We've been here before, only 150 years ago. That's not a long time! The difference is today we have a lot of advantages and global connections to succeed. The settlers did it with very little support. Partnering with government agencies and local tribes can work for everyone's benefit.

- Bevan Suits

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Some definitions.

Community Land Trust

Properties owned and managed by local community group.

CoHousing

Community living where residents have private homes but share common spaces and actively participate in community decision-making

Condominium

You own your individual unit and have an interest in the common areas.

Cooperative

You own shares of a company that owns the building, and you have the right to live in the building and be part of the community.

Conservation Land Trust

Properties donated to protect from development.

It all adds up to...

people owning and managing how they live.



What housing is like in....



Hayward



Mellen



Ogema



Marengo

Many available properties.



Ogema. Add tiny homes near former community buildings.



Mellen. Convert city properties to community land trust for seniors and workers.

Copper Falls State Park in Mellen is a must-see!



Terwilliger farm, Ashland, WI. Owned by US Forest Service. Community buildings already in place.

10 Tips to Streamline Housing for Everyone!

Community Land Trust/ Cohousing are hot topics, because they work. Here are some ideas to bring these ideas into reality. Banks and local residents are getting on board in the US.

TIP	SMALLER	SIMPLER	CHEAPER	FASTER
1. Combine land trust with cohousing programs, managed by regional nonprofit.		✓	✓	✓
2. Build cohousing in phases over 3-5 years.	✓	✓	✓	
3. Prove the concept with easy local projects, 5-10 stakeholders.	✓	✓		✓
4. One regional group to work with agencies and banks.		✓		
5. Pre-approve funding up front with partner agencies.		✓		✓
6. Promote GoFundMe account to billionaires.			✓	
7. Panelized or semi-modular houses produced locally.		✓	✓	✓
8. Include construction students in building process.			✓	
9. Easy online training for local groups.		✓	✓	✓
10. Buy building materials from local manufacturers.		✓		

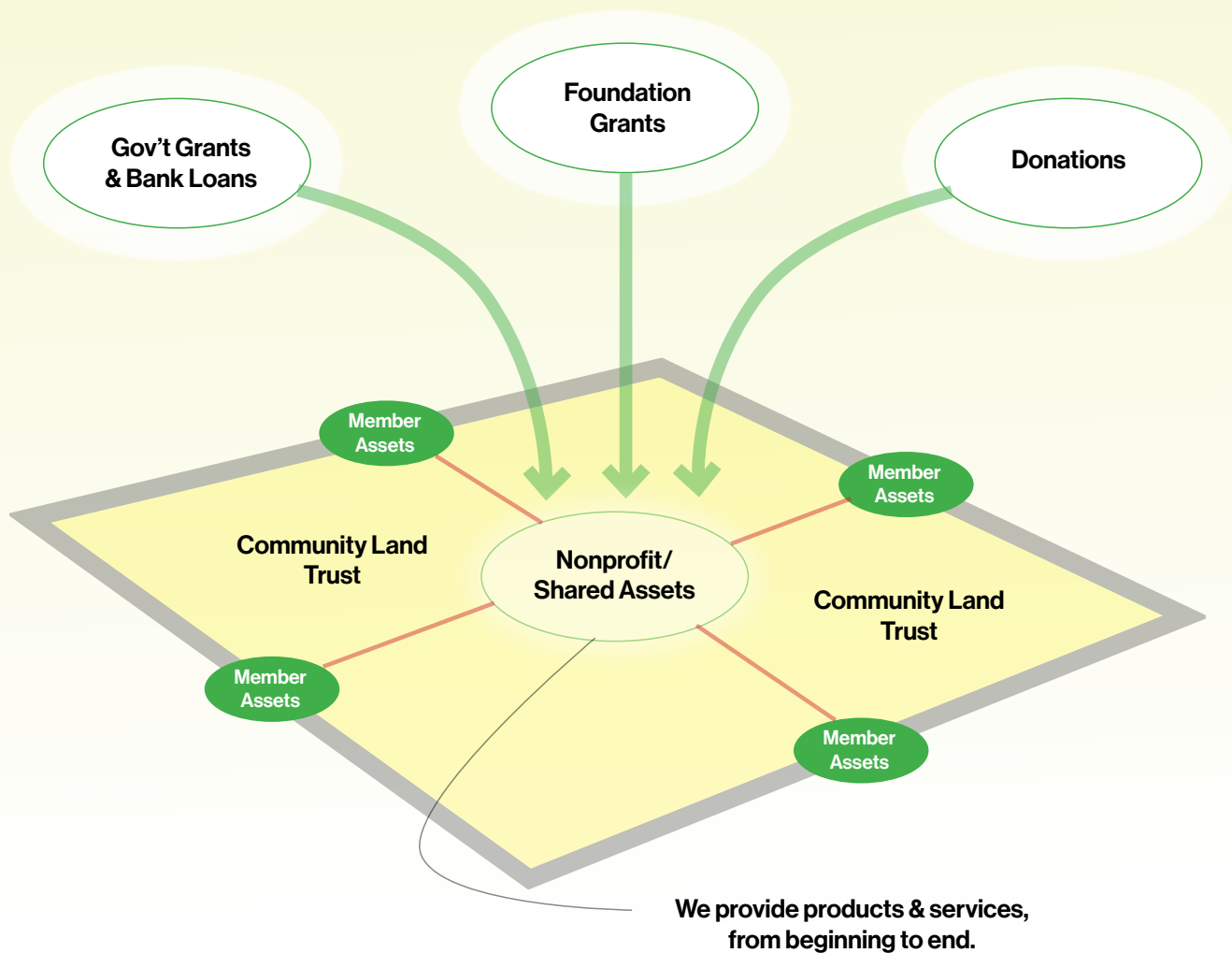
CoHousing affordability.

The challenge: Engagement. New ideas are risky.

Community leaders and citizens need to buy in to the concept and take action. It only takes a few to get it started, but they need to feel supported.

"Cohousing members intentionally choose smaller units that are right-sized for downscaled lives; instead of spending their money on large personal houses, they channel it into shared facilities that can take advantage of economies of scale and efficient construction, and with the money saved, still have remaining funds to spend on other quality of life activities." - Martin P. Athens, GA

Cohousing finance.



Example:

10 seniors age 60 on up decide they want to develop their own cohousing community. They have combined assets of \$1.5 million. They want it done in 3 years.

They can form a cohousing entity that is the development company. They can qualify for a range of finance options, to leverage their assets and give them the capital to build their own private space but also add rental units for income. The rental units can be for working families and made affordable in a number of ways, including shared spaces. Not everyone needs a laundry room, workshop, office, truck, garage, lawnmower, hot tub or volleyball net if there is shared amenities.

The entity can form as a condo model, making it easier to sell out for those who buy in. That's the equity part. But who would want to move from a real community?

CoHousing is

GROWING.

Lake Claire CoHousing

Atlanta, GA



Cottages on Vaughn Clarkston, GA



Kenny Ridge

Athens, GA



Athens Land Trust

Athens, GA



Eagle CoHousing Warner Robins, GA

Typical Home in Neighborhood



Serenbe

Palmetto, GA



An upward trend because they work!

Monterey

St Louis Park, MN



Troy Gardens

Madison, WI





They work

Urban.



They work

Rural.



Investment innovators.



"CPC is a nonprofit affordable housing and community revitalization finance company providing flexible capital solutions, fresh thinking and a collaborative approach to the complex issues facing communities."



"We invest in people and places to transform lives through equitable financial and development solutions. We believe that every community needs affordable housing, job opportunities, and quality healthcare and childcare in order to thrive."



"National Equity Fund's mission is to create and deliver innovative, collaborative financial solutions to expand the creation and preservation of affordable housing. We strive to be diverse, equitable and an inclusive place to work so that our team has the experience and knowledge to effectively support our partners and communities."

Nonprofit innovators.



"Local and regional governments have housing needs that call for varied approaches. Drawing on twenty years of experience, we design customized programs to fit their situation."



"Through its mission to provide and preserve affordable housing, WHPC acquires, builds and transforms properties into homes that help improve the quality of life for its residents."

Funding agencies.

They need to recognize community land trust and cohousing.



The Department of Energy, Housing and Community Resources offers a lot, but where is that money going? How much have they got? Have they heard of community land trust?



What needs to happen.

Moving in a coordinated fashion is a strategy for success. The Amish seem to do it well.

Local leaders:
Confirm funding pipelines.

Local corporate:
Contribute.

Banks and state agencies:
Remove obstacles to...
• Funding • Zoning

Local residents:
Do the research.
Take action.

Local realtors & business:
Consider the value.



Conservation land trusts.

A Conservation Land Trust provides a way for landowners to donate property into a permanent protected status. Usually it's a wild area, but sometimes farms are donated, such as the amazing Twinings property, just south of Gays Mills. Some properties are available with enough facilities to jump start a community of affordable and eco-friendly houses. A working organic farm could be developed, along with other enterprises .



The difference between community and conservation land trusts is small. There is room for them to overlap and the need for housing in remote areas is critical. In fact, the lack of housing is a threat to the environment. The US Forest Service and other stewardship organizations are limited in their mission by a lack of housing.

Communities that rely on the forest and lake economy can take a greater role in long-term stewardship and protect from short-sighted development.

We offer access to expertise.

The ideas we promote are backed by those who have been creating and proving the community development models for many years. We make the connection with the people who have set the standard for community and housing. The timing is good.



Charles Durrett



CEO of the CoHousing Company. He is an architect who invented today's model of co-housing, with over 50 projects around the world, going back to the 1980s. He has written 16 books.

[LINK](#)



Tony Pickett



CEO of Grounded Solutions Network, the nation's leading expert for inclusive affordable housing policies and programs – such as community land trusts (CLTs), deed-restricted housing, and inclusionary housing.

[LINK](#)



George McCarthy



CEO of Lincoln Institute of Land Policy, Cambridge, MA.

A global policy group focused on: Land & Water; Land & Fiscal Systems; Land & Communities.

[LINK](#)



Trish Becker



Director of the CoHousing Institute with over a decade of experience focus community engagement, strategic partnerships and event design. Director of Community Engagement at the University of Denver's Graduate School of Social Work (GSSW).

[LINK](#)

The nVision team.



Design
Bevan Suits



Industrial designer, born in GA, grew up in Beloit. Involved in housing since 1972, serving as intern at Koinonia Farm, birthplace of Habitat for Humanity. He has designed and developed major exhibitions on emerging technologies for museums, corporations and universities. He was product design entrepreneur for leading architecture firm, Perkins+Will. He has represented the US hemp industry since 2018.



Build/Manufacture
Zachary Popp



Leading hemp construction materials engineer and manufacturer in Wittenberg, WI. His Z Panel system is certified in 50 states and he is in a Phase II R&D contract for the US Army, to develop zero-carbon building materials. He was a Dean for 11 years at MidState Technical College and comes from a family of builders.



Finance, Farming
Chris Kearns



Hemp farmer and product entrepreneur in the West Bend area. He has a Masters in Finance from UW Milwaukee and has been collaborating with Mr. Suits on hemp industry investment modeling since 2019.



Banking, Tribal
Patti Lowe Ennise

HoChunk elder with many years experience developing and operating credit unions and banks. Her current future is to benefit the next generation and has connections to tribes across the US.



Community
Rhonda Cummings

A voice of empowerment for urban and rural communities across the US. Rhonda is a connector and enabler. She works with government agencies and corporations to resolve issues of communication that impact the bottom line. She has been working with nVision since 2020.



Intergenerational Housing
Karin Krause, RN

Karin is Wisconsin's long-term senior housing innovator. Her model of community housing for seniors, a project called Hope and a Future, is coming to fruition on the west side of Madison.

Catalog.



Z Panel™

Zachary Popp

Hemp emerges in Wisconsin once again., this time as construction materials.

Since 2019



Wittenberg, WI

nvision

Replaces:

- Drywall
- Vapor Barrier
- Ext. Sheathing
- Insulation

Military Carbon:

- R&D Contract, for US Army
- Zero-Carbon Mandate

R Value: 30

Certified:

- ICC & IRC 50 States

No Mold Risk

Market

- Statewide Demand ASAP
- Partner Options with Builders & Investors
- Expanding in TX.

Affordable house.

We partner with builders and developers. Zach's approach to engineering is spot-on. He knows his numbers.

	Wisconsin Cost Per SF
Custom	\$300 - \$350
Semi Custom	\$275 - \$300
Production	\$250 - \$275
	\$225 - \$250 Our Cost

Catalog.



Design for tiny homes communities.



TERRA 500, a smallish house.



Neo-Prairie style.

Sativa Building Systems gives us a manufacturing platform to produce the kind of house that fits. We lean toward the small house, clustered in a way that preserves privacy with common areas for amenities. The community success stories from around the world give us a lot to build on.



Guadalupe, borrowed from a Trappist monastery in Oregon.



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ADU = Accessory Dwelling Unit

- Long Term Investment Value
- Easy Home Equity Finance
- High End Components
- Next-Level Climate Value
- Local Dollars, Local Jobs
- Hemp Fiber From US Farmers



200 SF of Personal Retreat Space



Add Foundation, Utilities, Rent it Out

Small.

The next frontier in Wisconsin real estate.



And then there's Serenbe.



The intention of Serenbe founder Steve Nygren is key to its success. Since its inception in 1991, and since the first house sold in 2005, the focus is community and balance.

This is a high end eco-village about 15 miles SW of Atlanta's Hartsfield airport, (an easy day trip from OHare). It reflects the values of a generation who came of age in the 1960s and went on to do well financially. It balances private and public shared space. They do farming, public events, shared amenities. Their values are respecting the land, creative thinking, responsibility as citizens of the earth. It's about balance, resilience, sustainability. These words get thrown around a lot, but can't be dismissed, because the alternative is unbalanced people, community, economy, environment.

The intention of Serenbe is not far from the Amish, or many other communities that somehow work. Even New York City somehow works, and always has, amidst the turmoil. They recovered from 9/11 because of community. Today in Atlanta, across Georgia and the US, innovation keeps happening, including communities that are not about mansions or gated communities with golf courses.

Check out Serenbe [online](#), or better yet, go visit.

