


Retirees develop PDX Commons on Belmont

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Cohousing condo project first of its kind in the city

A four-story contemporary condominium building is going up along Southeast Belmont Street with a unique twist on who is doing the developing.

"The thing that's so different about this project is it's being built by the people who are going to live in it," said project founder Jim Swenson. "From the beginning, three families started in 2013 and we've been building out a membership."

So far, 25 households have been recruited and only two units are left available, but are likely to be committed before the project is finished mid-June.



PAMPLIN MEDIA GROUP: JULES ROGERS - Project co-founders Jim Swenson and Lew Bowers point out what will go into their shared condo cohousing.

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Under federal housing laws, the 55+ community needs to have 80 percent of the units occupied by at least one person that age or more.

Another project founder Lew Bowers told the Business Tribune he retired three years ago, and his wife about five years ago.

"We're a classic situation. We lived in a big old house in Irvington (north of the Lloyd Center) and we decided, what are we going to do next?" Bowers said. "We don't need this big house, our daughter is in San Francisco. We thought about moving to the Bay Area, but if we were going to stay in Portland, we need appropriate housing for us — we didn't want the Mirabella (on the South Waterfront), we wanted something with a sense of community to it."

There are a handful of cohousing situations in Portland, but they were already full. There was another cohousing effort in 2008 that failed due to the recession, and Bowers scooped up its old list of interested parties.

"So we said pssh, we'll start our own. At that point we started talking to people," Bowers said. "We put the word out. Jim and Janet responded. The first meeting we had in their living room, they invited us over for wine."

PAMPLIN MEDIA GROUP: JULES ROGERS - Cohousing members meet at the food cart tent across the street to keep the plans on track. Once a month, all the members come out for a tour of the site.

"It's different than a development type of system where the developer does spec(ulative) building, turns it over and maintains it depending on a model," Swenson said. "This is an owner-driven thing. This small group of our community interfaces with the contractor, developer and architects."

The community team hired Urban Development + Partners (UDP) to act as the professional developer consultants for a fee, but the residents will own the building at the end.

Each household put 20 percent of the price of their unit into the project before construction started. That was used as equity like a down payment, and UDP went out and secured a bank loan, using debt to finance the rest of the project.

"That is the level of risk one has to overcome to get people involved in this

project early," Swenson said. "You had to find people who could take that leap of faith. We're not averse to having a little bit of risk — it's a lot less risk now that you have a building."

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Swenson said they checked out 25 different sites before settling on the Belmont site in the Sunnyside neighborhood.

"We set up criteria: we wanted the city, walkable to the grocery store, on a good transit line, we wanted it to be near parks and libraries," Swenson said.

"We're city people, we love the city. We are urban crawlers. This site is spectacular in every one of these boxes: it



has one of the best buses in the city, the Belmont library is around the corner, there are a dozen restaurants right here. It's just great."

The cohousing site made some waves displacing some food carts, but they've safely moved to a more permanent location directly across the street. Now, the food cart tent is where the members conduct their community meetings.

The cohousing condos

"The biggest challenge has been the cost of construction in Portland," Swenson said.

"Sticker shock!" added Bowers.

The initial estimate was \$500 per square foot, and it turned out to be \$535 by the end of the project four years later.

"It was a surprise when we found four underground tanks," Swenson said. "We

knew it was a brownfield site, but we had a clear letter that had been accomplished. We were delayed by a month of having to remove all those tanks and decommission them properly. Construction is always a surprise."

Typically, cohousing costs 10 percent more per unit because of all the common space, even though units are a little smaller (because people don't need a spare bedroom).

"Living in a community has a lot of positive outcomes: better health benefits, you live longer, you can stay in your place longer because people are friends helping each other out, because you're in a community where everybody knows each other," Swenson said. "You own the project, it's self-managed, not some corporation in Medford of L.A. that you're reporting to. It's self-financed, it's also designed architecturally to generate contact and interaction with people in different living areas."

The building is situated around a courtyard where all the units front. There is a large common house area with lots of common spaces including a large dining facility with a commercial kitchen.

"With the architecture, we emphasized the indoor-outdoor living space we love to have here in the Pacific Northwest," Swenson said. "That whole end opens out to the patio area."

There is a library living room, a fireplace in the lobby, a wet bar for people to share and a media room on the ground floor adjacent to a retail space and 25 parking spaces.



PAMPLIN MEDIA GROUP: JULES ROGERS - Siding is being installed on the cohousing project now, which will also include solar panels, a rooftop garden, a commercial kitchen and large interior common areas.

"One of the big problems as people age is social isolation. Having this community is the best antidote we can think of," Bowers said. "It's based on the sharing economy: everybody doesn't have to have one of everything. We haven't got there yet, but talked about car sharing and other things."

There is also a guest room and guest suite for the residents to share, instead of each having a third extra bedroom in-unit.

"We decided to put retail in front because we wanted to promote walkability on Belmont," Bowers said.

The retail space has not been leased yet.

"It's the first cohousing in Portland that's stacked flats. The building and bathrooms are all ADA acceptable," Bowers said. "People can age here. It's not a healthcare facility."

Sharing space

Some of the members were formerly in marketing, real estate and community banking — that was lucky. Some were also in healthcare, and three were nurse midwives.

Tom Snell and Sarabelle Hitchner, originally from Vermont, moved up from the Bay Area in April 2014.

"I was looking for cohousing," Hitchner told the Business Tribune. "I was committed to retiring and coming to Portland because I've known Portland all my work life."

One third of the members will be new residents to Portland.

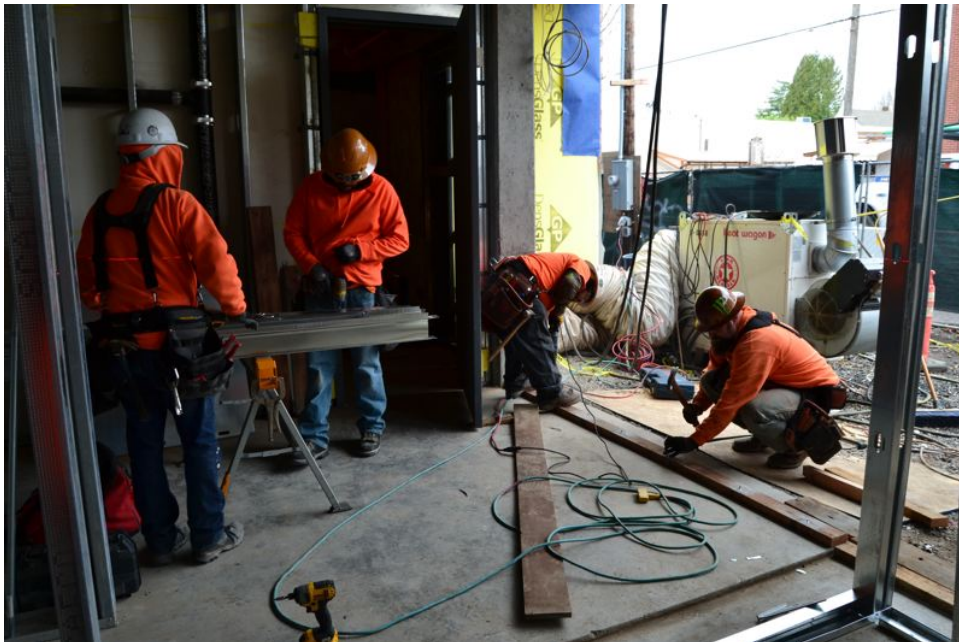
"They didn't have their website up. (We said) we'll go to Portland and figure it out," she said. "They got the website up right before we moved from San Jose. Tom was coming up every couple of weeks from San Jose, and we finally moved here April 2014."

The residents range in age from 55 to 76. A trend among Portland seniors is selling nice big homes to the high market and downsizing to temporary rentals.

"Most of us had big old houses we had for a long time, but are getting drafty when the kids are gone," Swenson said. "Take out a home equity line of credit loans for example to put in cash for this — most of us sold our houses and are living in temporary housing."

With 10,000 people turning 65 every day, Bowers said society doesn't have good options for that group as it ages.

"My wife and I visited a number of these other adult housing options, and it just didn't seem like it was a community formulated around anything," Swenson said. "People would live in their little apartments or condos and wouldn't necessarily get together very often — there weren't common facilities. Basically we're building a community first, then building a building to house it."



PAMPLIN MEDIA GROUP: JULES ROGERS - Abbott Construction workers labor over what will be the retail space at the site on a rainy day last week.

Developing together

All the members come to town once a month and take a walk-through tour. Last Sunday, 35 members came.

"From the time this building came out of the ground and walls started going up, everybody got really excited," Swenson said. "It was like oh my God, we're actually building this thing."

The members had a professional facilitator come in and train them on consensus decision-making.

"Our last meeting we had a decision about roller shades — the community was initially split about people wanting it or not," Swenson said. "People talked through what their reasons were, people were like OK I see what your reasons are, I'll change my answer. People listening to each other, being flexible, thinking about what's really good for the whole

community."

Swenson is used to top-down management all throughout his career.

"The aha moment for me at least, was realizing that if the group got together as a team you could make a much stronger decision than you could if you're making a decision on your own," Swenson said. "I wish I had known that in business."

By **Jules Rogers**

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