

Laytonville Ecovillage



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Laytonville Ecovillage

We are a permaculture-inspired community that values sustainability, the arts, and peaceful country living. A minor subdivision is being completed to allow for up to eight homes on ten acres of beautiful California forest, one mile out of the town of Laytonville: an affordable, intergenerational village of people creating, practicing, and sharing sustainable ecological and cultural patterns on a piece of natural landscape. We are an emerging intentional community in Mendocino County.

We ask for your support for the stability of our village and our work.

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I. Introduction

Laytonville has a new ecovillage! Just a mile out of town, walking distance to local schools and stores, and surrounded by a beautiful mixed conifer forest is Laytonville Ecovillage. Creating housing closer to the town center and encouraging the use of green building practices, it fulfills the intent of the county's general plan to promote Laytonville as a sustainable and livable community.* And, you're invited to join our working group and help us co-create this ecovillage!

a. Our Story

In July of 2004, ecovillager and green builder Dan Antonioli purchased a ten acre property one mile out of the town of Laytonville. The parcel had an old two-story redwood-sided farmhouse, a barn, outbuildings, mature succulent fruit trees, and nine acres of mixed-conifer forest. The property is a homestead dating back to the 1930's in an area of Laytonville that Mendocino County has zoned for residential development with hopes that future housing will be closer to town rather than spread out into the hills.

Dan immediately saw the potential for creating an intentional community that would have a strong basis in sustainability, hence the development of an "ecovillage." After meeting with various county officials (planners, environmental health, transportation) Dan moved ahead with the purchase of the property and soon applied for a minor subdivision, thus starting a long journey through county and state bureaucracies. Rather than putting up a fence "and just doing it," the approach was to develop legally and create an environment where development could happen at a comfortable, visible level, allow lenders to loan on the properties, and allow for owners and community members to not worry about getting red-tagged.

b. What It Looks Like

The Laytonville Ecovillage is surrounded by a beautiful mixed conifer forest that's typical of Mendocino County, and Mendocino is one of the most beautiful places on earth! Since the time of purchase, the property has seen a lot of improvements. The farmhouse has a new roof, new electrical service, new appliances, interior paint, a new staircase leading to the upstairs unit, and new septic system. There's now an outdoor kitchen, solar shower, cob pizza oven, and picnic tables made from on-site lumber. There's a new road for the subdivision that weaves around several of the larger trees on the parcel. And a fair amount of overgrown brush and under-story trees have been cleared for fire reduction and creating trails. One of the seasonal creeks has a new swale that's enhancing the wetland ecosystem. Last year we hosted our first two-week permaculture design course, and this year we're having our second annual permaculture course. Much is in the works.

And this is just the beginning.

* Mendocino County General Plan Goal CP-L-2, CP-L-4, and Policy CP-L-11, respectively.

The subdivision is almost finished, and the funding required to complete the remaining pieces is the purpose of this document.

b. Subdivision

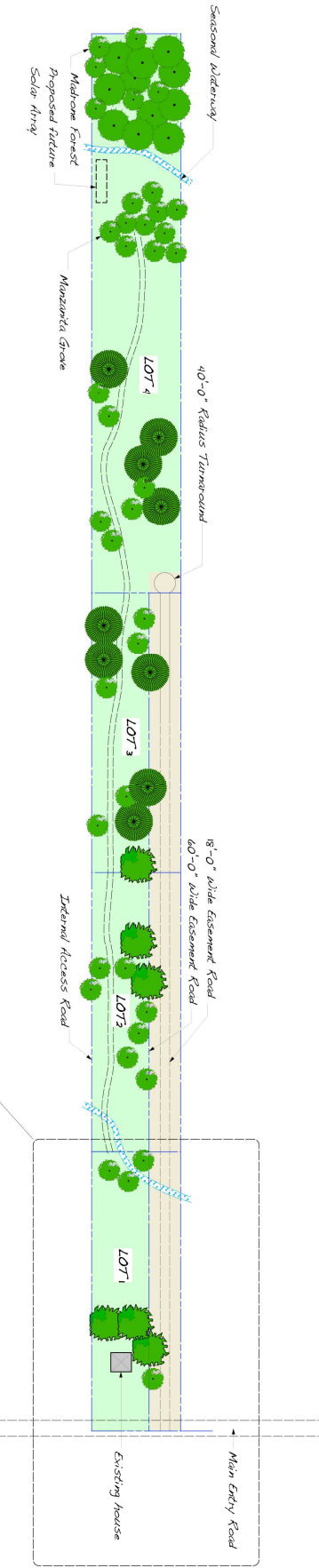
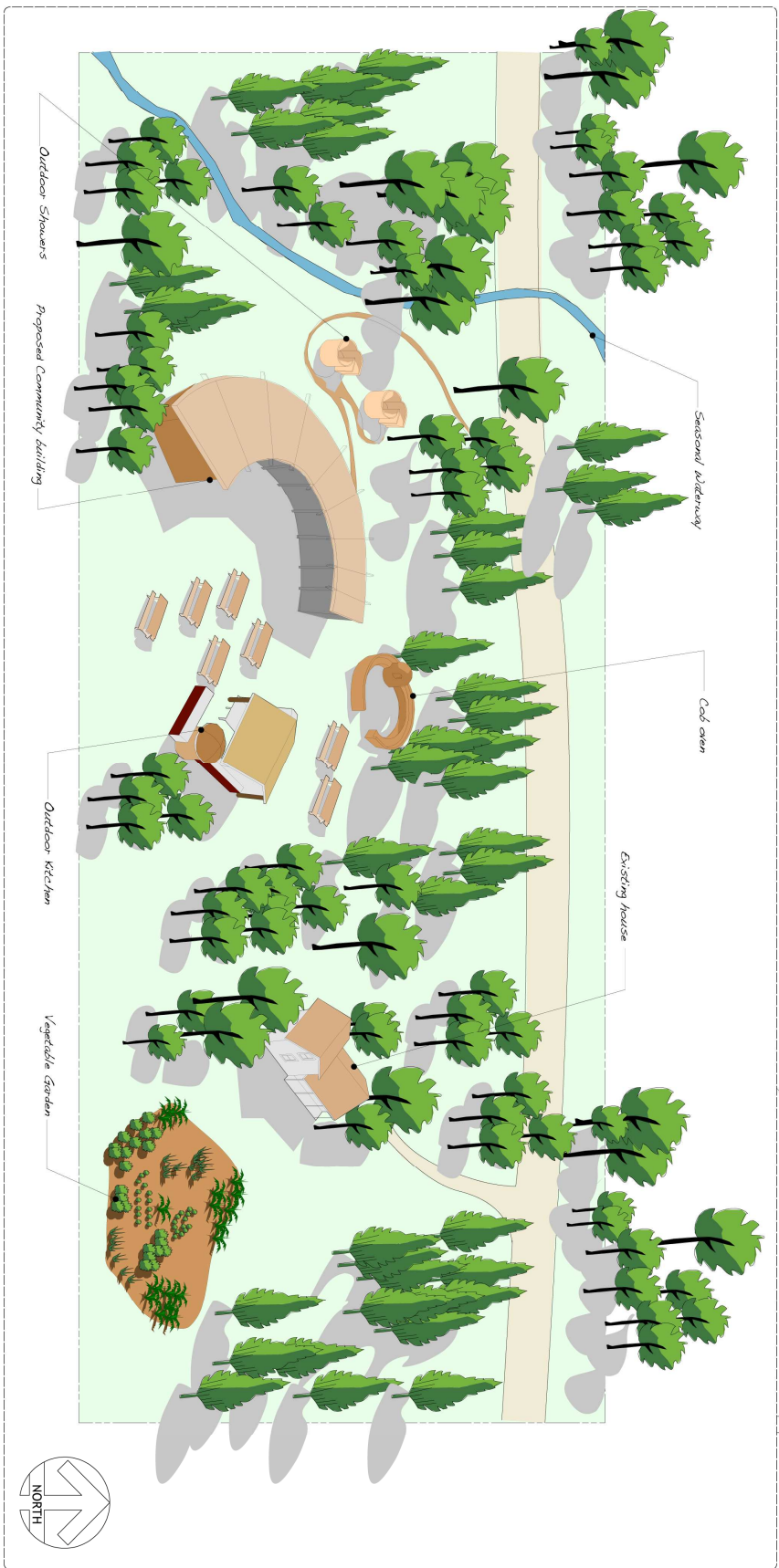
Subdividing property in Mendocino County is the only way you can legally create new parcels and build new homes, and it involves a careful study of the land to prove that it can sustain new development. The Laytonville Ecovillage subdivision has complied with numerous requirements, such as: rigorous soil testing to demonstrate the capacity for septic systems to work; a detailed land survey to determine property lines, and an 18-foot wide road allowing safe access to all the parcels. It's an expensive, time-consuming process, but after five years of moving through the system the subdivision is almost done! All septic system designs have been approved by the environmental health department, the survey is completed, and the parcel map is at the county surveyor's office ready for recording.

What remains to finish the subdivision is the final stretch of road, property taxes for all four parcels (to be paid in advance at the time of recording), and several bureaucratic steps that all subdivisions have to take through county departments. This will take time and money, hence the purpose of this packet. This is an appeal to you for an investment in our newly developing Revolving Loan Fund.

c. Site Plan

The site plan shows how the parcels are configured. Parcel #1 has been expanded to show existing structures and a proposed community building. Parcel #4 shows a proposed solar array that could be shared by the community.

(View site plan on next page)



Laytonville Ecovillage

II. The Vision

a. What We're Creating

The Laytonville Ecovillage offers an opportunity to create an affordable, sustainable community housing development that is rooted in the principles of ecology, permaculture, and good neighbors. Ecovillage development works with the existing landscape to weave buildings and commons in such a way that nature is respected and habitat preserved. An emphasis on permaculture design, green building, and community translates into a sustainable future for the Laytonville Ecovillage. We can harness energy from the sun, collect water from the rain, share a large garden for food, plant fruit trees, and have a thriving food forest. Land-based crafts for food will flourish (chickens, canning, fermenting, goat cheese, etc.) Art, music, and holistic health will be integral to the community.

b. History of Communities and Sustainability

Community is as old as humanity. As civilization has grown, the kind of close personal interdependence and communion known to tribes and villages has been progressively replaced with seemingly independent individuals and nuclear families, living in separate houses and apartments in big towns and cities. We are woven together less by personal bonds and mutuality than by the vast social machinery — of mass economics, mass governance, and mass media — in which we play a tiny part.

The dream lived on in networks of surviving communities, endless new experiments, and millions of individuals who had experienced communal living. The co-housing movement, which arose in Denmark in the 60s, spread to the U.S. in the 80s, offering a greater measure of autonomy in the midst of community. Today, a wide variety of secular intentional communities are arising — from artist colonies and elder communes to ecovillages and permaculture training centers.

c. What is an Ecovillage

An ecovillage is an intentional housing project that promotes community and sustainability. It is intentional in that the land development and financial agreements are worked out before embarking on shared ownership and community living. It promotes sustainability using natural building, recycling, permaculture design, or local materials and labor in the land development and construction of the homes. An ecovillage encourages community by embodying these shared visions in a commonly owned space. Rather than putting up fences and keeping social contact to a minimum, an ecovillage encourages community connections while also offering and protecting privacy.

Village-scale living is common in most of the developing world and throughout Europe, and has been the norm for most of human history. Organic farms, permaculture-based communities, and people simply coming together to share land and community have thrived in North America. Well-

known ecovillages such as The Farm in Tennessee, the upscale Ithaca Ecovillage in New York, and the LA Ecovillage in downtown Los Angeles are a few modern examples. And the co-housing community trend has only sprung up since its introduction in the early 1980s; the Fellowship for Intentional Community has over 2,000 ecovillage communities listed on its website (ic.org).

d. Starting an Ecovillage is an Art

There are plenty of communities that start with good intentions and end in failure. The Communities Movement has put a lot of thought and study into rooting out the causes of these difficulties. One of the most popular books on this subject is *Creating a Life Together: Practical Tools to Grow Ecovillages and Intentional Communities*, by author Diana Leafe Christian, that acknowledges that the majority of communities have either failed or simply didn't get off the ground. She also thoroughly addresses the process for creating a successful community. By studying successful communities, she observed many of the things that work for these communities, such as: a good decision-making process, good communication skills, clear agreements and documentation, realistic expectations, and, like any relationship, the emotional maturity to work through disagreements. And, Diana is involved as a consultant to the development of the Laytonville Ecovillage!

There are many other resources and tools available to budding intentional communities. For example, in Sonoma County the Occidental Arts and Ecology Center (OAEC) offers a five-day workshop on how to start and sustain an ecovillage, as well as a host of courses on sustainability, gardening, and permaculture.

e. Why Green

We hear about global warming, the decline of carbon fuel, an economy likened to the Great Depression, increasing pollution levels in air and water, resource depletion, etc. all of which have many of us wondering if the status quo couldn't use a little improvement. With the global ecological and economic crises reaching all-time highs, shifting our lifestyles in a green direction, lowering our carbon footprint, and supporting local economies may be our best options to mitigate some of the fallout.

Add to this the fact that green is going mainstream, and many people are now realizing that sustainable doesn't mean going without. The world is seeing huge developments in renewable energy technology, conservation, local organic farming, smart growth, efficient mass transit, and a host of green and sustainable alternatives to the status quo. Such options are integral to an ecovillage, making ecovillages less of an "alternative" and more of a good idea.

f. Shared Ownership

Think of an ecovillage as a neighborhood with a set of commons and shared resources. Each community is designed to reflect the unique features of the land and the desires of the people who will live there. Therefore, successful ecovillages come in many sizes and shapes, both rural and urban, with varying degrees of personal space and privacy. One ecovillage might have private homes with lot's of space between neighbors, and another might have cluster housing with all the

homes situated on one or two acres. Still another might have one main house with large kitchen and dining room, and a number of smaller cottages where people retreat for personal space and sleeping. Many communities have private homes that are walking distance to a commons where community meals and meetings can happen. People can have their own gardens, but there can also be a large community garden that benefits everyone (and in many cases provides food that can be sold at farmers markets and canned and preserved in large quantities). But regardless of size and scale, ecovillage living brings people together with shared values and offers the opportunity to bring the cost of buying and developing land down—way down!—from private ownership. And in today’s market where qualifying for loans is impossible for many, a lot of people are seeing the practicality of shared ownership.

Shared ownership can come about several ways, from owning shares in an LLC, to forming a co-op, to the creation of a neighborhood association with CC&Rs. Prospective members will be part of a working council that will develop the various ownership strategies.

Private ownership is still possible, but the intent is to create a larger community umbrella.

III. 2010 & Beyond

Founding an ecovillage offers an opportunity for creating the social and sustainable designs that will shape it in future years. This is a template of the shared ideas, values, and behaviors we can have as an intentional community.

a. Social Vision Statement

- While we have no explicitly shared ideology or project, most of us are involved in work that is of service to the world. We hope our shared lives can be an inspirational model of living and working together for community and social change.
- We seek to put our ideals into practice through activities that lighten our load upon the planet and deal with the practical realities of sharing space together, gathering group wisdom as we go. While we cannot fully live out all of our values all of the time, they are alive in our midst, energizing our conversations and the path we walk together.
- We seek sustainable life patterns — ones that can continue into the future because they replenish rather than exhaust existing resources. In addition to these new physical patterns, we recognize that a key part of sustainability is creating new cultural patterns as well.
- We seek to create a fertile ground for mutual support, shared activities, a sense of loving connection, and a deepening knowledge of ourselves and of group and societal dynamics.
- And we seek to make a world that is friendly to this kind of living and growth.
- Sharing community — weathering storms and exercising our co-creativity — will allow us to have the confidence that we can provide long-term housing for low-to-moderate-income residents of Laytonville, including ourselves. We hope to attract long-term members and owners, but will rent spaces to others who may live here for only a year or two if necessary.
- We aim to continue to grow as a community through the transitions, challenges, and peak experiences of life — through diversity of all kinds.
- Through children and aging, through spiritual journeys, loving and conflict, deep authenticity and listening, inspired studies and world work, illness and injury, birth and death, and through the natural turnover of members as individuals feel called to pursue other life paths and places, and new hearts and minds enter and change our world at home...

b. Living Building Challenge

The Living Building Challenge is an innovative green design strategy that encourages all forms of construction and development to be as sustainable as possible. It is a “challenge” because its standards are hard to achieve, yet well worth the effort in the pursuit of a sustainable future. From building renovations to the development of new neighborhoods, the Living Building Challenge

works with such concepts as “net zero energy,” healthy indoor environments, the rights to nature, social justice, beauty, car-free living, inspiration, and a host of social and environmental conditions that push the envelope for green buildings and development. The Laytonville Ecovillage will work with this model and encourage all in-coming members to adopt the core principles. (See ilbi.org)

c. Who Lives Here Now

Dan Antonioli is an ecovillager with an extensive background in green building and ecological design. He has over twenty years of experience in general construction and fifteen years in alternative construction and green building. In an attempt to escape the family tradition of construction, he fled to UC Berkeley to get a BA in psychology and general social sciences. After a series of transformative experiences he then switched gears to pursue a masters degree in humanistic and transpersonal psychology. The combination of psychological and social interests coupled with a strong vision of sustainability led him into the ecovillage and permaculture movements. In 2000 he bought a historic two-building, inner-city property in Oakland and started the process of creating an urban ecovillage. In 2004, when money was easy, he purchased the property that is now the Laytonville Ecovillage. Dan is a voracious reader, a student of Jungian psychology, and loves to play guitar.

Thorne Ashton lives in the downstairs unit of the old farmhouse with his two children, Zack and Zoe, and special cat “kitty.” He joined us last year to be part of the emerging ecovillage and participated in the permaculture design course. He works for the local water district, plays old-time folk music on guitar, mandolin, and banjo, and loves living the dream in Northern California.

Zack and Zoe Ashton are dynamic five-year-old twins with boundless energy, an endless curiosity with nature, and a deep love of the Ecovillage tire swing.

Stephanie Lucas is a homebirth midwife, mom to two wonderful sons, and loves gardening and good food.

IV. Revolving Loan Fund

A revolving loan fund is a collection of individual loans pooled into one account. It offers an opportunity for generating finances when conventional lenders won't offer financing, which is often the case with housing developments that don't fit into the norm.

Revolving loan funds were used to purchase the Los Angeles Ecovillage and the Walnut Street Co-op in Eugene, Oregon. Individuals with money to invest who want to see projects like these succeed thus have an opportunity to support a good cause, and to make profit from interest they accrue. Loans start at \$1,000, are amortized like a conventional loan, and are re-paid within five years. At the end of five years, the lender can receive a balloon payment or keep their money in the revolving loan fund and continue to collect interest. Rates go as high as 6%.

Printed below (with permission) is an adaptation of the Walnut Street Co-op description of their revolving loan fund. The author of the document, Tree Bresson, was generous in distributing this document so that projects like the Laytonville Ecovillage don't have to re-invent the wheel. (See walnutstreetco-op.org)

a. Walnut Street Co-op Example of a Revolving Loan Fund

Community Revolving Loan Funds are an amazing tool. They were used to purchase the Walnut Street Co-op in Eugene, Oregon, and the Los Angeles Ecovillage. Most lenders won't offer a mortgage or loan to "alternative" housing developments for fear that they won't pay back the loan. This is a fantastic model for alternative financing, a do-it-yourself empowerment that shifts power away from conventional institutions, toward creating a better world. To finish the Laytonville Ecovillage sub-division and move the project forward, we are developing a Revolving Loan Fund tailored to our needs.

We have a contract (see sample below) with each lender that specifies how much money is being loaned, for how long, at what interest rate, and any other terms. Our usual parameters will be a \$5,000 minimum loan, 5 year minimum time, and no more than 6% interest. We aim to be flexible, however, and every contract will be a bit different; for example, one loan might require us to maintain an advisory team. Some can lend at 0% interest, others at 2-3%, and some will use simple interest rather than compound interest. Longer-term commitments up to 10-15 years are optional. We want people to invest in alignment with their values and needs.

Our loans are in the range of \$5,000-100,000. *Loans less than \$5,000 will have annual payments instead of quarterly payments to reduce paperwork.*

Most of the loans will be amortized* at 30 years, which makes the payments affordable. If you are new to this scene, amortization means that the payments are stretched out over a really long time. That's how people of limited means are able to buy something big like a house. Thirty years is a typical amortization for a standard home mortgage from a bank. However, unlike a bank, most individuals cannot predict the course of their lives 30 years ahead and therefore are not prepared to commit their assets for that long. So instead the way our loans work is that we make small payments

during the 5 years, acting as if it were a 30-year loan. But then at the end of the 5 years, we have to pay the entire remaining balance due — this is called a balloon payment.

* See Amortization Calculator online: <http://www.bretwhissel.net/amortization/amortize.html>
This means that every five years the Laytonville Ecovillage will go through a financing cycle. We'll be asking each lender whether they'd like to turn the balance due on their loan back into the fund to lend to us again, or whether they want the money back. We'll need to replace all the loans that people want repaid, either with money from new lenders or with increased loans from existing lenders. This is somewhat risky because if we were unable to find adequate new financing we'd have to sell the ecovillage to repay the loans.

Payments are quarterly rather than monthly, to reduce paperwork.

The loans to the Laytonville Ecovillage are unsecured. That means they are not officially attached to the property in county records, in the event that the ecovillage dissolves and the property is sold. This is partly because we want all of our lenders beyond the one large loan to share an "equal second" position: meaning that if the house was sold and the money wasn't enough to pay back all the loans, everyone would get a proportion equal to the portion of their investment, to be fair. But when loans are secured with the property, they get priority in the sequence in which they were recorded with the county, so that all of A's loan is paid off before B gets anything. In order to give everyone an equal position we would have had to form a whole separate legal entity, and even then the lawyer we talked to wasn't sure it was doable. Also, having 20 separate loans attached to a property is very complicated, especially when the lenders change over the years. So instead, our loans are unsecured, and the contract with each lender explains that they are in an equal second position with other lenders.

Some of the loans can have members sign as personal guarantors. That means that if the ecovillage fails to make payments, each of those guarantors can be held responsible for the entire remaining balance of the loan. But even with that, what it really comes down to is that this whole community revolving loan fund is based on trust. Our lenders will understand that we are committed to being in integrity with them, and that while we don't expect our ecovillage to fall apart, if it does we will do our utmost to fulfill our financial obligations. If the ecovillage dissolves, outside investors get paid in full before any ecovillage members get paid anything. Because the ecovillage properties are assumed to be appraised at nearly \$249,000 more than what is owed, it is unlikely that we'd be unable to repay all the loans even if we did have to sell the property. This might mean low-balling the sale price of the parcels to pay off all debts, but it's a last resort option that's available if need be to satisfy the loans.

Prospective lenders will come from a variety of sources. Some are active folks in the communities movement who believe in creating more intentional communities. Some are personal friends who felt moved to support Dan Antonioli's vision. We also anticipate support from organizations within the communities movement.

We will attend to our relationships with our lenders; they are our friends and not just a source of financing. We strive to be honest with them, offering genuine appreciation and practical information without distortion or descent into puffery. We will try to visit them when we are in their locale, and will send them quarterly updates explaining to newer members who they are as people, and so on.

Our lenders are a valuable part of our wider community and we are very grateful for their continued support.

Please consider supporting our revolving loan fund.

V. Ecovillage Investment

By now you have a sense of how a revolving loan fund works and how it will work specifically for the Laytonville Ecovillage. The short-term goal is to raise \$100,000 to finish development, make land improvements, and meet various expenses. Below is a financial portrait of the property, what's owed on it, what it will be worth once the split happens, and current expenses.

a. Property Values

Property values (includes current market values and assumed appraised values in summer, 2010)

Amount Owed	
First loan	\$397,000
Second loan	\$86,000
Total	\$483,000
Current Assumed Value	\$520,000
Equity	\$37,000

Current parcel value, before subdivision split, is assumed to be \$520,000. There have been substantial land and house improvements since the property was purchased (see above), and this is taken into consideration when assigning real estate value. As such, a conservative estimate of current equity is \$37,000.

Once the split happens, the equity will go from \$37,000 to \$249,000. Our market values compare very closely with current values in the Laytonville area and we believe that these are realistic numbers to work with and that your loan will be secured against this equity.

Below are the listed parcel prices.

Listed Price per Parcel	
Parcel #1	\$275,000
Parcel #2	\$139,000
Parcel #3	\$139,000
Parcel #4	\$179,000
Total List Price	\$732,000
Projected Appraised Value	\$732,000
Projected Equity	\$249,000

b. Expenses

How will the money be spent? Below are projected expenses for completing the subdivision and preparing the land for development. Note that \$20,000 is set aside to insure a full three years of payments and is an added measure of security against the loan fund.

Expenses	
Road Construction	\$30,000
Development Expenses (includes labor)	\$25,000
Amount set aside to make monthly payments	\$20,000
Property Taxes—to be paid in advance	\$5,000
Lumber Milling	\$5,000
Brush clearing, land prep	\$5,000
Parcel #1 Outdoor facilities development	\$5,000
Parcel #3 Natural building workshop and development	\$3,000
Final payment to surveyor	\$1,200
Register with Living Building Challenge (see below)	\$800
Total amount to be raised	\$100,000

While the short-term target is \$100,000 to finish the subdivision and to make some land improvements, there are potential longer-term financial strategies that will be explored. For example, paying off the balance of the conventional loan with the revolving loan fund would give more flexibility with regards to how the land is sold and titles transferred, which are two items that tend to be very restrictive with conventional lenders. This would also mean putting profit into the hands of the right people, and not a corporation. A revolving loan fund of \$200,000 would allow for the paying off of the second mortgage, and any additional funding could be utilized to pay down the first.

Form A: Laytonville Ecovillage Interactivity

Below is a list of specific ways in which you could support the Laytonville Ecovillage.

We invite you to check off any that speak to you, and send the form to us at:

dantonioli@earthlink.net or P.O. Box 914, Laytonville, CA 95454

Gifts:

I would like to donate \$ _____.

Please contact me

Loans:

I would like to invest \$ _____ at _____% interest, for _____ years.

Conditions:

Investment:

Please call me regarding investment in the Ecovillage.

Network/Resources:

I would like to connect you with other people or institutions who might be able to help.

I'd like to provide you with other resources I think would help, i.e. spread the word about this project, share packets of information with my network.

I have suggestions regarding ways to improve this packet.

I would like to connect you with other people or institutions that might be able to help.

I'm not sure exactly what I'd like to do or how I want to contribute. Please give me a call to talk more.

This isn't for me, but I wish you luck!

Other:

Name: _____

Address: _____

Phone: _____

Cell: _____

Email: _____

Please accept our deep appreciation for any support you feel called to offer.

Form B: Laytonville Ecovillage Loan Agreement

_____ [name of lender] hereby agrees to loan \$_____ to Laytonville Ecovillage for use in the purchase of property.

Term of the loan is: ____ years.

The interest rate shall be ____%, compounded on a quarterly basis, or “simple interest.”

Please indicate: The amortizing payment of \$_____ shall be made every three months starting at the end of the first full quarter after the loan has been deposited by Laytonville Ecovillage. The loan is amortized at 30 years; however, at the end of the initial loan period of # years, the remaining principal will be due along with the interest payment.

At the end of the initial loan period, the lender and Laytonville Ecovillage may jointly elect to renew the loan at an interest rate and term to be determined at that time.

In the event of the dissolution of the Ecovillage, lenders will receive the remainder of funds owed after the property is sold. In the event of dissolution, disbursements will be made in the following order:

- First, any debts that were secured in exchange for an interest in Laytonville Ecovillage property must be fully satisfied.
- If any money remains, any debts that were not secured in exchange for an interest in Laytonville Ecovillage property must be fully satisfied.
- Members will receive the amount of their financial investment in the Ecovillage or a proportional amount of the remaining assets, whichever is less.

The loan from _____ is included in category (2) above. If the funds from sale are insufficient to repay all lenders in full, then all the lenders in category (2) will share a proportional amount of funds available.

In the event that Laytonville Ecovillage elects to pay back the loan in part or in full prior to the conclusion of the term of the loan, there will be no penalty.

Laytonville Ecovillage will issue an annual 1099 form to the lender and to the IRS outlining the interest accrued during each one-year period.

Agreed by Lender:

Printed Name: _____

Signature: _____

Date: _____

Social Security: _____

Address: _____

Phone: _____

Email: _____

Agreed by Laytonville Ecovillage:

Secretary/Treasurer: _____

Date: _____

Information

Sources

A major reference and contribution to our Revolving Loan packet comes from Tree Bressen of Walnut Street Co-op, a well-known community-based consensus trainer and meeting facilitator. A Co-founder of Walnut Street Co-op in Eugene, Oregon, she has lived at Acorn Community in Virginia and Du-Ma Community in Eugene. She is a former board member of the Fellowship for Intentional Community (FIC), former Secretary for the Federation of Egalitarian Communities (FEC), a regular workshop leader at the national conferences of the Cohousing Association of the United States, and a member of the Advisory Board for the online Ecovillages newsletter. Her website is www.treegroup.info. HOW WALNUT STREET CO-OP DID IT By Tree Bressen article first appeared in Communities magazine.

Contact Us

For more information and to schedule a visit, contact:

Margaret Andrews with Realty World Selzer Realty	707-354-3977
Devin Stubblefield with Regenerative Real Estate	707-235-6854
Dan Antonioli	510-652-7593
Laytonville Ecovillage	707-984-6536

Open House every second Sunday of the month from 1 to 3 pm

Online Resources

Laytonville Ecovillage	611ecovillage.com/Laytonville
Regenerative Real Estate	regenerativerealestate.com
Realty World Selzer	realtyworldselzer.com
Diana Leafe Christian	dianaleafechristian.org
Co-Housing	cohousing.org
Federation for Intentional Community	ic.org
Polcum Springs	polcumsprings.net
OAEC	oaec.org
Cloud Forest Institute	cloudforest.org
Living Mandala	livingmandala.com