

National Shared Case Study Interview
Bonnie Wardhal from Cherrystone Land-Based Condo in Colfax, WI
Edited for clarity

Question (Colleen):

I guess just to get started, could you talk about the work that you're doing and how it's structured and like what it looks like, and how it relates to shared land and agriculture?

Answer (Bonnie):

Well, that's okay. Yeah. So I you know, I started farming 5-6 years before I moved to this place. So I already had kind of an established farm business, and you know I was at that time growing vegetables. And then I had switched to cut flowers. So when I moved to this current property it was doing pretty much all cut flowers and floral design work. And so when I moved into the situation, like the neighbors that were here already, knew that I was farming, and you know, and they were welcoming to it. I will say that, like you know, this land-based condo that I live in is not an agriculturally based situation. It, you know there's agriculture integrated into it, and I think that, you know, since I've moved here, I realized that this could be a really...or it could potentially be one of the solutions, one of the tools for providing land access to farmers. Because I, you know, I had also never heard of a land-based condominium before I moved here. This is a fairly unique structure. There are other land based condos out there. I'm not aware of any that are agriculturally based yet.

But, there aren't very many, and there aren't very many people that are knowledgeable about them. And I have been trying to pull together a group of people who are interested in really kind of diving a little deeper into how this could be modeled as a farmland access structure.

So in my situation, we have a little over 300 acres that supports 7 homesteads, and each homestead has 5 acres. So I own my house on 5 acres, and then 6 of my neighbors have the same, and then we collectively share the remainder, which is approximately 276 acres of common land, and so that land here is mostly really steep terrain and heavily wooded, and there is some area in the middle of the property that there's a couple of agricultural fields that were already in ag.

This property used to be of one farm and I think they did row crops and and raised hogs, and maybe some other livestock so there are sort of remnants of that ag still on the property, and for many years it had just been rented out to neighbors. And when I moved here in 2019 there was turnover in other homesteads.

So like this place had been settled by.. Well, it was a hippie commune. If I'm being completely honest like that's... self identified Hippie commune That was started in the early seventies. The I think the property was purchased in 71 or 72 for like \$20,000, which is just crazy to think about, and it had a house and a barn and all that on it.

And it was sort of actually in this situation was purchased by one family, who, you know, was part of this group that lived in the Twin Cities area that had wanted to purchase land and start a community and have a homesteading life. And so they were like collectively, the group didn't have enough money to like, you know, or equity, or whatever to like, make that initial purchase. So it was like the one couple in the group that made the purchase, and then from the early seventies until 2000, that was sort of the ownership structure of it was that this one couple owned it, and then everybody else who those who stayed and built houses here were basically paying mortgage payments, you know, or rent payments to this other couple until they, you know, finally got to this point where they were like, we don't have any equity. We don't have any way to like, you know, we've built these homes, but we don't have any way to like leave them to our kids. Or, you know, if we want to sell and move somewhere else. So that was when they decided to put the property into a land-based condominium, and that would give everybody some ownership over some of the land and their house and outbuildings on that parcel.

And that works pretty...that's worked pretty well, you know, for that group for a long time. When I moved here in 2019, there was a lot of turnover the folks that had been here had been here for like 40 years. One of the members passed away. And some of, you know, two of the household at that time sold, and then another one sold and then the remaining 2 have since sold in in the last year. So there's a whole new group of people here than how it had started. And I'm the only one right now that's interested in agriculture.

The other members are more here for, like homesteading and just recreational living, and have horses, and so that land that had been in ag lands, or in, you know, rented to the neighbor is now horse pasture, and hayfield. But in a situation where, like, you know, something like this were designed for Ag and for land access, I can see it working really really slick, and that it, you know, like I have my five acres. I'm up on a hill part of the land that I farm is on common land. It's about, you know, it's about an acre in total that I've farmed because I'm farming on a very small scale. Sort of intensive, you know planting. And I think only about half of that. You know. Half acre of it is actually on common land.

But yeah, it's... So for me, and I have access to all of this other property 276 acres.

You know we heat with wood, and we have an endless supply of firewood like it's, you know, there's a lot of benefits to that. We have a relationship with our neighbors who moved here also from Saint Paul, in which we share a flock of chickens, for example, and they, you know, they pay for the feed and I take care of the birds. They live on my parcel, and so I do the daily care of the chickens, and we split the eggs, or if we harvest birds for meat, we, you know, just share it half and half and that's worked out really nicely.

You know, we actually had a tractor. Also that we shared. That was part of the situation when I moved here. They actually... there were 3 households that had gone in on a tractor share purchased, purchased the machine, and so the 3 households kind of shared responsibilities of maintenance and all that kind of stuff. But then everybody had equal access to using it when they needed it. We decided that we didn't need a tractor anymore. It's like, just on the very small amount of land that I was farming didn't need it. So we did end up, so, you know, making the decision to sell that and invest in other tools and equipment. But those are just some of the examples of you know what has made this

unique and more accessible piece of land for me. You know the fact that I have access to well over 200 acres of land, and I only had to finance a 5-acre parcel.

It's just, you know, there are so few situations in which you can find something like that. I mean, obviously, I pay more in taxes because I technically like I'm a co-owner of this larger piece of property. But the entry cost, I mean the taxes really aren't that bad honestly, and the entry cost was minimal compared to what I have access to. And I just I think that if something could be structured with agriculture in mind for this land-based condominium situation. It, you know, like, for example, we have bylaws that kind of dictate like what you can and can't do on your land, on common land, etc. If that is designed from the get-go with Ag in mind, I think it can be...

You know, it's always going to be complicated, having people living and working together on land and co-owning land. This like the cooperative environment, I used to work in a cooperative. And it was a well-functioning cooperative. So I learned a lot about like what a well-functioning cooperative looks like. But I also know, even in a well-functioning cooperative, it can be very, very difficult to get along sometimes there are always going to be interpersonal challenges. People are just not gonna agree on stuff. And so, you know, with that in mind, I think you can still... something like this still can work really well. And I think like, what makes this different from a cooperative environment is that you have some sort of set rules that enable, like people access, equal access to the land, but also keep people from kind of overstepping. But then you still have the autonomy of you know your 5 acres in your household, and building equity in that piece of property. So even though you're not building equity in the larger piece, you're still building equity, and you know, your smaller property and able to... You know, it's like, if I want to sell my house, for example, or if I decide this isn't the place to be I can still like leave with somewhat of a profit, and buy a new place, you know, whereas I think that in other cooperative environments that's more difficult to do.

So, I mean, there are ways of building equity. But I think, you know, real estate. It's hard to compare building equity with other forms of building equity than when you own real estate. And so this gives people an opportunity to like, have some privacy and some autonomy build equity.

But also still like, have access to the land and tools and infrastructure that can be shared.

You know, we meet twice annually. Our group does. I think that in if you were in a in a truly

ag-based community like this, it would be much more frequent. You know, you probably would be having at least quarterly, maybe monthly meetings to make sure everybody's on the same page. That the plans for the land are everybody's, you know, in alliance with what they want to be doing, what needs to be happening on the property.

We obviously, you know, aren't doing anything that intensive with the land that we need to do that. So anyway, does that all seem clear at this point, like how it's structured? And you know how it functions?

Question (Colleen):

No, it's so interesting. And just so I have a better vision, image in my mind. So you have your 5-acre plot, and then where you're farming, A half-acre of your cut flowers is on your 5 acres, and a half acre is on the shared, and then is the rest, like for self self-consumption. You have your flock of chickens.

Answer (Bonnie):

Yeah, most of my property is wooded. Just like the rest of this land is so like the...one of the reasons that this particular parcel of lands worked for me is because it was one that had some open space for farming, and like a flat area. Most of the properties here are kind of tucked in the woods, and it's very wooded. We do maple syruping in the spring, and a lot of wild foraging.

You know, I do produce some mushrooms and do a lot of wild foraging of mushrooms and things like that. So I get a lot of use of the land. But yeah, like the actual ag production part of it is just about an acre.

Question (Colleen):

And for the bylaws like, what would you think based on your experience, what type of things would you need to consider for Ag Bylaws? And have you run into any conflicts with your current bylaws, and, like your production?

Answer (Bonnie):

Not production-wise. We've definitely... you know again, like, another major difference between this specific situation and if I were going to design an ag-based community on a land-based condo. Is that, Well, like from the start, the way that this place was founded just wouldn't work. Right? Like you would need, like having one family or one person sort of finance the whole thing without a contract and without any... That's very difficult to do right. And that's it's just not safe. It's... I think, even with people that you really trust, or even with family, you would want to have something a little more secure.

So you know, going into it, I think you would want the bylaws to really reflect land use for sure. And like just how it's used, when it's used and values for the land are clearly outlined, you know, and just sort of and also decision making. So I think you know, here are, you know, aside from the fact that the way that it was found in it like it, you know. It was complicated to put it into a land-based condo later.

But at least it happens right. Those bylaws are still like very old and outdated and based on a previous membership. Like some of the hunting bylaws just like, don't make sense anymore. So, we are in a phase now of having to revise the bylaws. Basically rewrite most of them. Some of some of them are great and protective, and others, you know, we just we need to adapt them for our current situation. I think that going into a situation like this, if you are, say, a group of 4 or 8 or 10 farmers, or whoever, however many, that wanted to implement a land-based condo, I would definitely recommend starting with a lot of conversations and even using a mediator to really identify, you know, or a facilitator at a minimum, really identify, like everybody's values for the land and figure out like what is going to be the structure of decision making about that land use and equipment use and infrastructure use?

Again. Like, I think you know, we have a 70% vote policy on just about everything that, you know, requires a vote which you know, people here are pretty free to do whatever they want. As long as they're following the bylaws and not breaking any actual laws. So that makes us all liable. Right.

But yeah, I think you know, having that structure. So, starting with, like, what are everybody's values? Really, what like defining. And I, you know, even when I work with farmer clients on you know, like lease agreements or other contracts like, we're gonna spend some time really identifying, like the property itself, different areas of the property, defining that, what it's used for. You know. So that that's clear to everybody at the get-go. You know, like this field is used for Xyz, or you know, whatever.

And this part of the property, you know. Like, for example, we have... most of the property here is pretty open to anything like, hunting whatever. We have, with this current group of people that I, you know, cohabitate with have come to a point where it's like we don't all agree on what we want to do with the land at certain times of year, for example, as you can imagine. Like, I like to wild forage, and I like mushroom foraging, which also overlaps with hunting season pretty pretty square-on, so like I don't want to be out walking around in parts of the woods like foraging mushrooms when other people are hunting. And so you know, we have rules about that. And it's like, when can you hunt? And what is your what is the communication? How, you know... like we're supposed to let people know at least a day in advance, or maybe we said 48 h in advance when and where they're going to be hunting. You know that kind of thing. We designated a about a 30 acre parcel of the property as a no hunting zone, so that people can go walk their dogs there and spend time there and still enjoy the outdoors even during hunting season, which you know here in Wisconsin is pretty much all your

year long when it comes down to it. We think of hunting season as deer hunting season. And really the rifle hunt is only a week long, but there are hunting seasons all throughout the year in Wisconsin. There's turkey hunting, there's... you know, even bear hunting. There's all that stuff so like we have to really just be careful and make sure that you know everybody's clear on what the rules are and the times that you can be engaged in certain activities.

From an ag perspective, I can see, you know, that sort of meeting regularly and having that decision-making structure in place, so that, you know, if you're sharing use of hoop houses or a barn or other equipment, what are the rules around that? And like, is there a sign out time, or like, when do we decide? You know, like, at our fall meeting every year we sort of have a discussion about like use of the Ag fields, even though they're currently being used by the neighbors that have horses. It's still common land, and it belongs to everybody right? And so like, if you know, something comes up, or somebody like has a situation where they might need or want to use some of that land. We need to discuss that, right? So I think that might be another thing you might include in that communication is like having regular check-ins. Maybe a fall check in about spring planting like what's you know, or that that would maybe be a bigger group organizational planning time that might happen before you would, as you know, if you're an independent farmer, you might start planning in the winter, but it might be necessary to start planning in late summer or fall if you're working with a group, and you need to be thinking about like the shared land out here that we all need to use.

Yeah, those sorts of things, I think just real, clear communication, and and especially like having a really clear structure of communication and decision making.

Question (Colleen):

What do you all currently use for like communication? You meet twice a year, you said for the group. And is there other like, I don't know, Communication platforms? Is it a text chain email? Or, how are you communicating about these hunting windows?

Answer (Bonnie):

First of all, we are kind of still working on, because again, like this is a new like, we just had another new family come here. So we are still in the process of figuring out like what works best for us, for communication. But we do have, I mean, we do have an you know an email... Well, we have a Google group now, it used to just be an email chain. But we have a Google group for the community and that includes a calendar so that if there are events that people are planning on having or they, you know, have family coming out that are camping, and they're going to be in a common area, for, you know, for a week or something. Those sorts of things. Hunting is supposed to go on the calendar. Hunting seasons are listed on the calendar, and then we use email or text, usually to communicate more immediately about certain plans, or if we need to discuss something that's happening on the land. And then, if we need to have a more in-person discussion about it,

then we actually do have, you know, in the bylaws, there is a rule about if we need to have like an emergency group discussion, or something that needs more immediate attention from the whole group, that we are required to give a 30-day notice before that meeting, so that everybody... If people are out of town or whatnot like, they have time to plan to be there. But right now, that's kinda the system that we're using. And again, like it's not...

We don't need to communicate about land use as frequently as you might if you had a group of people that were actively using it for businesses, in which case I might want to use something a little more robust, potentially.

But I do feel like, you know, like we have a... I started a land management spreadsheet as like a working spreadsheet, for example. Because we're starting to talk about like forest management and other pieces of the property of just like how we, as a group, address those things, what are the concerns? How do we identify them? What are potential solutions? So, you know, we kind of have a working spreadsheet now, where, you know, anybody can add to it, or the secretary, you know, they could contact the secretary and ask them to just like add to it. And then we have...we can keep track of like what's going on. It's like we have gypsy moths. Well, I mean, who doesn't? And you know there's a buckthorn issue, and they're like various things. And so it's like, how do we want to address these things? And then we can kind of use that as a as a sort of living document to keep track of and stay on top of land management.

Question (Colleen):

With that spreadsheet...How is...? So, tasks are identified for land management. But then, how is the work divided amongst the group?

Answer (Bonnie):

That would be a group discussion, you know, or like. So, for example, we're meeting with NRCS I think this week, actually, and they're gonna come and do like a forestry walkthrough with us as a group, or those who are interested and available and doing that to kind of... identify, like, what are the invasive issues, or what are some forest management things that we might want to address? And then, once we have identified those problem areas, you know, by somebody who is an expert. Then I think that's where, like we, you know, our goal would be to get a forest management plan with NRCS or someone or some other service professional service provider. And then yeah. And then so the work, I mean, the work might be in our case just hiring a logger, or like having, you know, hiring goats to come and manage the buckthorn, or something like that. And then we, as a group, just would sort of decide like, if there needs to be labor from our members who has time. I mean, we're, you know, here, we're pretty good about volunteering and just jumping in and doing things. I think maybe it really depends on the task and what needs to be done. But I think that in an ag environment say, like, if there, if there needs to be like a lot of hands on deck. Kind of, you know, land management stuff going on, then that's another thing that you might want to like write in.

You know, my family actually, ironically, has, like a similar kind of setup there. They call it a country club. But it's basically it's similar to this where it's like, it's more of a summer place, but they have They have workdays, and you know, work requirements that are, you know. I think it's something like 72 hours a year per household, or something like that that are required to put in. And there is... that that situation again is different. It's like, clean the pool, or, like, you know, pick up trash or make sure that like if there's a storm and trees come down that you know, that gets cleaned up so that the common areas are free and clear. So you might want to write in something like that. You know, where maybe there are

annual work days where everybody's required to come in and actually pitch in and help. Maybe weed fence lines, or whatever it might be, you know, to maintain the property.

Question (Colleen):

Yeah. Fence lines brings another question to my mind around, I know you mentioned that there was a tractor sold. What other shared infrastructure is on site? And how do you make decisions and communicate around that shared infrastructure?

Answer (Bonnie):

On our property there isn't a lot of shared infrastructure. There's like more like designated areas. Cause we don't have a lot of buildings on the land here which I think is great. We do have a pond that was put in last spring, last summer. Yeah, I guess it was last, early last summer. So that was a decision of the group, you know, to like, put in a pond for everyone's use. And again, like those decisions are made, you know, in meetings.

Like, that's a full group conversation and vote. Again, we use a 70% vote for anything major, which is like I always forget, I think it's like 5 out of 7 households have to agree for it for it to go through and I think that would be true for any kind of major shared infrastructure.

You know, like we don't have formal agreements on some, you know, like my driveway gets out pretty much anytime it snows because my neighbor has, or a couple of my neighbors have skid steers, and they have snow blowers. And you know, if I need something really heavy moved, that wasn't another reason that I like, I personally chose to get rid of the tractors. Like, well, I don't need it, because anytime, like something heavy needs to get moved, they just buzz over here with the skid steer, anyway.

So that works really well, and you know, I just like throw them some cash at the end of the winter, for you know, plowing the driveway at the times that that needs to happen. There's some really nice opportunities for that kind of shared infrastructure. There's like a shed more centrally located in the property where you know, we were able to store the shared tractor and it was easier for everybody to access. There's an arena area that kind of got fenced in, and that's sort of where we hold host our meetings, and also is used, like as another space for horses and there's a sculpture garden there which is, you know, nice for people to enjoy. Yeah. But in in our case again, like not a

functioning agricultural community. So we don't have the need to share infrastructure in a way that farmers might.

But in some of the situations in which I've existed here it's worked out really slick to, you know, not have to invest in a long...you know. It's like we also bought a riding lawn mower that my neighbor and I share because it's like you know, it's nice to have that riding lawn mower. But how many times a year am I actually gonna use it? You know what I mean? And to buy a new machine, it's easy enough for, like you know, us to communicate with each other and say, Hey, I'm mowing tomorrow, like, can I use it? you know? Or do you need to use it today? or whatever. And I think anything down to even small tools, you know. I think, like if you had a larger group of farmers that were sharing like hand tools and things like that, you could easily set up a tool library situation. Just like a sign out, you know, maybe. So that people know at least where the tools are and when and where they're being used. Make sure they put back stuff like that. You know? If there are, if you are, if you're using hoop houses, for example, that are shared between members, you know, if everybody's chipping in on the cost of maintaining those and that sort of thing, that could be another place where shared infrastructure could be really useful.

Question (Colleen):

And now individually for your farm, which is it an LLC, your farm? Or how's it structured>?

Answer (Bonnie):

My, no, my farm is a sole proprietorship. So I've never put it into an LLC, it's always just been basically me. So yeah, I'm very separate from everything else here. Like, Cherry Stone, is the land based condominium. And my farm is a separate entity, and I think that you could... Yeah, I mean, like, within a community, I mean, people could have...There's so many ways you can set it up. Like people could have their own farm entities, or it could be shared. It could be a cooperative venture. It could go either way.

The way that the land is used like you could say, you know, like we've had situations here where you know, somebody wanted to use land for a specific purpose. And then we, you know, we just set up like a rental contract with the membership, you know, we're with the Cherry Stone Condo Association. So that, like, let's say, I needed to rent an additional acre, or I needed an additional acre for I don't know. Let's just say I wanted to get back into dry, growing dried beans again, and I like wanted to use an additional acre on common land. You know, we would probably set up a really inexpensive, you know, like I mean, like a dollar lease , something. So you know what I mean? It's like we all pay taxes to use the land here, and whatever. So I think, like in our situation, we don't feel the need to like rent land to our own community members. But from our structural standpoint with it being in a land based condominium, because that is actually a registered entity with the county.

So, like our condo association pays taxes to the county. And so, you know, every 6 months, when those taxes are due, like we actually... Like, I write a check to Cherry Stone Condominium Association, and then that, you know the Condo Association writes a check to the county for the taxes. The same is true for income.

So if... like, I can't like pay my neighbor... If I wanted to rent additional land, I couldn't pay my neighbors directly for that, because I'm renting it from the Association. So, and if the Association makes money, then it affects everybody's taxes, and it's like it just complicates things. So that's also something to think about, but easier to work around also. It's like you don't necessarily need the Condo association to be making a profit or to be making any income at all. And if you need to do that, so that it, you know, feels more fair for somebody to like, use additional land for their own purposes, You can set it up that way with a rental contract, and it doesn't have to be anything, you know, exorbitant.

Question (Colleen):

And so with your sole proprietorship, could you talk a little bit about like the infrastructure that you have on your own land? And yeah, I guess. Just how does it... How does it impact your business in a positive way? Or I know you mentioned land access and having lower cost entry to that. But what is your consumer base like? Do your neighbors purchase from you? Just thinking about how the ecosystem works for your farm or is it very similar if you were elsewhere?

Answer (Bonnie):

Yes. Yeah, it's really like, I don't feel like it's been much different for me operating here specifically other than like, I have more resources available to me. And it's, you know, it's a lovely space, and there's an agritourism element to it that I benefit from, because, you know, this property is very remote and really beautiful. And so, you know, it's just, it's a place people want to come. And you know there's hiking and stuff available that might not be available on a smaller farm situation. But in terms of operating, it's really not very different. Yeah, yeah, come on out. I did have a I have a little guest house set up above my detached garage. That is just a really nice little like cottage or cabin kind of situation, that has allowed me some additional income.

But yeah, I don't... I mean, aside from... I can't really think of a situation like where it's negatively impacted my business much. You know, there are some things, like I've wanted to do campsites on the land. And you know, for that that, for example, is a situation which, like I need permission. I need like the full membership to agree on, because if I'm gonna like be operating a business endeavor on common land that could potentially impact other people, they have to agree on that right? So like, there are those kinds of considerations:

What you want to do with your individual business, I guess. But yeah, does that answer your question? I don't... I don't feel like there's really much of a difference. Otherwise it just really is in terms of like operating my production. Even having people come to the

farm. I've had a lot of neighbors come out, for you know I've done you-pick on the farm. I've done events on the farm. I have, you know, I do have neighbors that have come and bought flowers from me. I did a bouquet subscription so people could pick up here, or they could pick up at the Co-op. It's, you know, it's really remote. But it's also pretty accessible.

So yeah, and we're close to the river, too, which is nice. So there's some like recreational opportunities there.

Question (Colleen):

For the agritourism elements like your guest cabin and you know the you-pick. Do you need to get that 70% agreement to do agritourism? Like, did you have to have that conversation?

Answer (Bonnie):

I didn't, because I already have permission to use the land to run my business. If I were doing something that like would be really disruptive, like having a concert or something on the land, I think that would be different, you know. And again, like, you know, I don't think my neighbors would have a problem with it. But I would just have to be like on this date, we're going to have like a lot more people here potentially. You know. There... you do have those considerations. I feel like I have to be more mindful of that, because I'm the one running a business like on this land that requires, you know, other humans to kind of be on it sometimes and access it. But again, you know, with an Ag based community that would be different because everybody's got an ag based business right? And so then it's the conversation is a little different. It's more about like, you know. I think people would be in more constant communication about what their business model is. And again, if you're having regular check-ins about your plans. Then it doesn't come as a surprise, and it might be more of a collaborative experience. Like, maybe everybody wants to have campsites on the land, because everybody can generate income from that.

You know what I mean?

Question (Tamar):

Are there other neighbors that are also operating businesses? I know you mentioned people have horses. But are any of your other neighbors doing similar things to what you're doing?

Answer (Bonnie):

Not really. I do have one neighbor who operates a wood fired pizza business, and so he doesn't do events here, although if he did, that would be fun. But he does harvest a lot of the wood from the property for his business venture, you know. So again, like things like that. We have so much wooded land here that it doesn't make an impact, really. But I could see that being a situation where the membership would have to

agree, or kind of, come to a consensus on how much could be harvested, for example for somebody's business, or if you're going to be harvesting trees, if you were in a smaller piece of land, if you're going to be harvesting trees for your own use or your business use, what are you doing to replant trees and regenerate that growth? Things like that need to be considerate of.

Question (Colleen):

And I'm really interested in this agritourism piece. So I have just another question on that. I'm wondering, like of, you know, your revenue, what the percentage looks like? How much revenue does the agritourism bring in to your business?

Answer (Bonnie):

I've never really broken it down in terms of percentage, but if I had to make a guesstimate it's probably somewhere in the 1/3 to half of my income. Honestly. I mean it really, it generates way... And when I consult with farmers, you know, or give consultations to farmers who are, you know, kind of up and coming, or trying to diversify their businesses, I almost always recommend agritourism if it's something that the land can support, and that you're interested in doing, because it's way more profitable than selling vegetables in most cases, or whatever it is, whatever product it is that you're growing. So I think, and it and it's a nice diversified income stream that can sort of offset those problems in your season where you know... It's like here If you're having a real bad, wet spring, and your crops are suffering from it. that's you know, it's a huge bummer, obviously. But people are still like, probably likely to come out and stay in my guest house, because it's a place that they can, you know, stay and be dry and still enjoy nature. So, I feel like I'm less likely to lose all of my income because of a bad season. Yeah. So, I do think that the agritourism elements is...

we've you know, I've had people come, say, I've actually... I rented out— I bought some kayaks a couple of years ago. Just some used kayaks, and like when people come and stay, if they want to rent a kayak for a day, they can do that. We'll even, you know, shuttle people down to the river for an additional charge if they need that kind of thing. So I think that you know, by just renting out, for example, like just renting out that space. It is something that could be rented out year-round. And I've had people stay there in the winter because it does have heat, but people don't generally book it in the winter as much. So I've kind of always just like tried to do my budgeting for the year between like May and October, which is the busiest time. And that during that time of the year, I'm not renting it right now, but when it was basically paying my mortgage payments for that 6 months of the year. It was booked every weekend, and sometimes during the week May through October. And so half the year like that was paying my mortgage. And that's that's pretty good.

Question (Tamar):

Do you use any sort of platform for the booking?

Answer (Bonnie):

I used Airbnb for mine. VRBO is another one that you can use. There's Hipcamp, which if you have campsites or cabins you can potentially use, although in Wisconsin you have to be a registered campground to be able to use that. And then there's like Harvest Host is another one that people use for folks that sort of boondock in their, you know, travel vans, or whatever, or campers, where you just as a farm business or in any kind of business, actually can offer a place for people to stay. And so you kind of, you get paid to be a host, and people can just pull up and park and stay overnight. And you, don't, you know, necessarily even have to offer them anything other than a place to park. I haven't used that one yet, but it's that's one that I'm looking into, cause, I have a you know, a pretty nice spot here.

There's water access. There's a hydrant up there that people can use. I don't have a bathroom on site currently. Besides, in the Guest House, but there's lots of opportunities for those sorts of things to make some additional income for sure.

Question (Caitlin):

Can you talk a little about how you found out about this place, and how you all attract new members? If you're interested in that, or if that, like, when you were speaking of the turnover, if that's pretty quick to bring new folks in?

Answer (Bonnie):

Yeah, again. Like, there aren't many of these that I know about. In our area, I'm aware of 3 land-based condos that were all started at around the same time. They all started as these sort of intentional communities that then became land based condos, because that seemed to be the structure that worked best for the situation people are in. They've already built homes on this property. Now, how do I get ownership of that house that I already built, right?

So there were 3 others. I don't know of many others, the one I was able to find...they're pretty well hidden. They're not public.

I did interview one of the other founders of another land-based Condo. That's about 30-40 minutes away from where I live, near Menominee, Wisconsin. So, I didn't...You know, there...it wasn't... my situation, like finding this place was pure luck.

To be honest. We have a pretty robust community listserv in our region. And it's generally used for stuff like, hey! I need a ride to and from whatever place, or does anybody have, you know, a used lawnmower for sale. Kind of stuff like that. But also for more community discussion type stuff. And so I was, I actually, before I moved here I had secured or had been approved for a loan with the Farm Service Agency to buy a different property, and that deal fell through right at the very last minute, like at the end of October because of a discrepancy in the appraisal. And so I like, was like, ready to move, and had already, like, packed most of the stuff, and was ready to like move to this

new farm. When it just all of a sudden fell apart, and so I was in a pretty desperate situation of needing to find a new place to go by spring.

And so I was putting out the word anywhere and everywhere. And I just I used this community listserv just asking people if they were aware of any kind of property. Like it could be a short term rental, it could be a place to buy, like I need... I just need to be somewhere by spring in order to continue my farm business. And I got a phone call from somebody in the community. One day I just got a voicemail and said, hey! I

337

00:47:46.200 --> 00:47:55.669

Bonnie Warndahl-RTC: saw your email, and we have some land over here that I think might be of interest to you. If you want to come, take a look. And so I think I came over like the next day and took a look at the property. And you know at that time, like the person who contacted me was my former neighbor. He's since moved on to a different place. But, he was one of the founders, and had been here for over four years and he was... Yeah, he.. like he, I mean, he was aware of three households that were, you know, one person decided she was gonna sell finally, and then somebody else who had been renting their place for a long time was just like, well, if she's gonna sell, then I think maybe I'm gonna do the same. And then a similar situation with another neighbor who got a job like in Arizona, you know. And so they found themselves in this situation where they, this community, had been kind of the same people for 40 years. And then now, there was some turnover happening, and they're like, what are we gonna do here? And I obviously like fell in love with the place right away. And it's just like, yes, this is where I want to be, but they're... it was... It's kind of a recruitment situation. If you want to have the neighbors here that you want to have. I think that the bylaws really were intended to kind of help with that filtering process, you know. So it's and I... And this is where I would just like highly, highly recommend if you're gonna work with anybody or talk to anybody about this as a model, I really feel like the bylaws are the place where, like you just have to be diligent and just cover as much as you can, and as much detail as you can.

You know, cause like one of the things that attracted me to this place was well, that we had a set of bylaws, and that everybody was technically supposed to sign off. Like, Read them and sign off on them before making a purchase.

And that sort of those bylaws like what's written into them, you know, for example, like we have like no use of recreational vehicles on the land. Like we don't want snowmobiles racing around, and we don't want people just driving four wheelers tearing around the property and making a bunch of noise like that sounds good to me. Like I'm the kind of person, like I understand people working and, you know, using utility vehicles. But like, that's enough, like we don't need to have people just like racing around the woods and/or flying down the road on a snowmobile. So things like things like that can be really useful in like attracting the right or wrong person. So I think, like in an ag based community, if you're doing a land condo model, you know, one of your

requirements might be that they have to have a functioning farm business. You know, to become a member or something along those lines, or you have to somehow be engaged in agriculture. You might want to write that into your bylaws. And if somebody, you know, I think you have to be careful, because it's also where people live, it's their home. So you know, you also don't want to limit people and say, like, you know, they stopped farming. And now you have to... Now you have to sell your house and move out. Well, that doesn't seem fair, either. So, but where's the balance? And how do you figure out like how to write that in, so that it makes sense for everybody and feels good? And having those rules about like what you can't do might turn some people off. Like, well, I know that I can't just come in and do whatever I want, and I can't use the property for this purpose. Then they're not going to, you know, necessarily be interested in it. So I think just being really thoughtful about that. The one thing that we do you have that gives us a little bit of control is a first right of refusal on any property that goes up for sale. So if anyone at our land-based Condominium gets an offer on their home, everyone here has the opportunity to match the offer if they want to. So it can kind of, You know, we have a little bit of control over like keeping it within our membership.

I mean, that's still like minimal, because most people can't afford to just buy another house. You know what I mean?

Question (Caitlin):

Do you have the opportunity to like...? Does everyone meet the potential buyers?

Answer (Bonnie):

I wish we had that. I we don't, and maybe that's something that could be written into future bylaws. Or maybe there is a different way to structure it. So that more of the membership has an opportunity. This is where I need to dive in deeper and do more research. Because, like legally, there's things you can and can't do when it comes to real estate sales, right? And I don't know how far that goes like within something like a condo association. I know that condo associations have a little more power over like, you know, who can who can buy in and what you're required to do, or what you're not allowed to do. So I think, like from a legal standpoint, in terms of like bylaws, structure, and in terms of condo structure. That's where I want to have conversations with somebody who is really knowledgeable about legal real estate.

To find out, like, what exactly can you do to be more protected in this kind of situation, so that you don't just end up, you know, like, one of our concerns here is that like somebody would just like buy a property and just use it like as their weekend hunting and party cabin. You know what I mean? Which none of us would... I mean. I guess you know it would be fine as long as they show up to meetings, as long as they participate and vote, and all of that. But like, if they don't, you know, then you have somebody who's just gonna come out and throw a party on the weekends and disrupt everyone and not actually be a part of the community. That's not what we're designed for.

So how do you? How do you? Sort of outline all of that, in a way that is legal and comfortable for everyone who is involved?

Question (Tamar):

And have you thought about, or tried to work towards making the land stay as residential? conservation? Agriculture lands like to prevent development? Is that a concern at all?

Answer (Bonnie):

So it's not a concern here right now, anyway. There are opportunities for that. I think, you know, I do a lot of work around agricultural conservation easements. And I think that in a situation like this going into it in an ag based community that might be something that you might consider for like right at the beginning, you know, or down the road, just implementing an easement on the property to protect it. if it's in threats of being developed, or something like that. I looked into it a little bit, and I had some conversations about my property. It didn't seem necessary to even bring it to our membership to talk about.

Because, like the thing, you know, so like the goal of something like an easement is to protect the land from development, right? And like, that's really the goal. In our case, you know, we have 7 households here and like already, like to do anything major, you need a 70% vote in order to like, sell this place and develop it. You need a consensus, like every single household needs to agree to sell the whole property. And I think that that's pretty unlikely.

And so when I was, you know I was talking with Jerry Cosgrove at American Farmland Trust, and you know, he's sort of their Easement specialist and well, he's lots of things, but he's really knowledgeable about that stuff. And he was just like, you know, I showed him a map of the property and everything, and he was like, well, he's like, on this property, because, like our households are really spaced out, he's like it, wouldn't... he's like I would only do it on part of the property. Because when they do monitoring it, it would be really complicated to kind of be navigating around these privately owned plots. So he was like, if you were going to do it, you know, I would do part of the property, or, like, have cluster housing in one area, and then, you know, have the property that's protected, the land that's protected on the different parcel, or something like that. So when we, kind of look at these cooperative farming situations in which people want to use easements. That kind of seems to make the most sense in the direction that we're going with, you know, being really intentional with how it's set up from the start, so that you don't end up with the, you know... If you want to put an easement on the property, you're not going to complicate it by having houses sort of interspersed around.

But I... yeah, again, like the way that ours is set up, we would need consensus, and so that would be really difficult to come to anyway. Still may be worthwhile, you know, if my neighbors we're interested in doing that, but I don't feel that, you know, my particular land is in jeopardy of being developed at the moment.

So a land-based condo in a way, does like help protect the property right? Because now you have multiple owners that, you know, you don't have one that can just up and sell. You have...everybody has to be on the same page, and more likely what would happen is that one person leaves and somebody else moves in and takes advantage of the farming cooperative.

Question (Colleen):

Would you say that the type of people who self-select to live here like you did share certain values? Just naturally?

Answer (Bonnie):

I think so. For the most part, it's not gonna just be true for sure. Like of everyone that I live with here, I definitely am the most conservation-minded. Not everybody's on the same page, you know. Some people really value the land for hunting, but they don't know anything about soil health or care, you know. And it's like, well, okay, that's fine. But it's also my land, and I want to see it taken care of. Well, so we do butt heads sometimes with that kind of stuff, because it's a it's a lack of knowledge.

Again in an ag- based community... And I think it just always comes back to the bylaws like when you know the bylaws and the decision making processes, including who's coming in. You know, it's like, if you have a solid set of bylaws that say, like, these are the things you can do. This is what the land is used for. These are the things you can't do.

And you need to be really clear on that before you become a member of this place. I think it's a lot easier to have that, you know, it's like...And it can be in like a value statement about the land-based condo like this. The intention of this land is for this purpose. So you're much less likely to get somebody coming in who isn't actually there to farm and isn't there to conserve the land if it's very clear upfront that that is the purpose.

Question (Colleen):

And have you had to bring in any mediator for conflict or like? Yeah, I'm just thinking about maybe folks who aren't the most conservation minded, and situations that might arise.

Answer (Bonnie):

We haven't, yet, although I can see us getting to a place of us needing that, you know. We're actually sort of in a little bit of a place of... I don't know how to explain it exactly. With this this land management, for example, it's like, you know... About half of our households have a different take on what sustainable land management is, you know, or just what land management is, and that the fact that we want it to be sustainable land management.

And so we're sort of in this process right now of consulting with different service providers to give us more information and educate the whole group on like you know, What is actually a risk, and what is actually healthy, and what should be managed and how. I'm hoping we can come to a consensus that everybody feels good about and can agree on. If not, then, you know, we might have to bring in an outside facilitator, or something to kind of help us with that, which I don't know if any of the past memberships have done before. They seemed a little more... I mean, they definitely had a lot of conflict, too. And they were they were honest about that but they were able to eventually work it all out. And I think that, I'm hopeful that we can do the same thing with this new group of people, and if not, then you know I'm not opposed. Like I think mediation is really useful.

So you know, I feel like... and when I consult with people who are interested in doing something similar to this with a group of people, and I have had a couple of consultations with farmers who, like, you know, want to do. Like what would it take to do this land-based condo like? Let's talk more about that. And I generally say, like I, you know, I encourage you to sit down with a facilitator, with everybody who is going to be involved before you actually make a purchase on land or anything like that, because I think that those conversations that you have and what will come out of that. Like, what are your values? What are your intense intentions for the land?

People think and operate a little differently than we realize when you really get down to the nitty, gritty. Especially about land use. Everybody's got different ideas about like what is responsible or what you know. What what quiet actually means. You want peace and quiet.

454

01:02:52.120 --> 01:02:54.720

Yeah, cause tractors and chainsaws and skid steers are not quiet, and there's a lot of that that happens when you're managing land, too. So.

Question (Colleen):

I know this probably is discussed, and decisions are made at the major meeting. But how is the costs of like the collective invasive management, and like getting consultants out... How is that cost dispersed? Is it dispersed evenly by all owners?

Answer (Bonnie):

Again, like we, that's something that we don't have detailed. And we just kind of make decisions based on the situation and what it is we're discussing. I would say, from my personal experience so far that I think that it it feels most fair, and I think it makes the most sense, if costs are shared equally, but it has to be a decision that everyone can make and everyone can contribute to, and if they can't contribute financially, are there other ways that they can contribute?

This is like, this... This can be where it gets tricky. And it's like me, you know... You might... I feel like in an ag based situation I would want to have, maybe... So like we do have an account with our land-based condo, right? And and I think that that's important to have some common funds to pay for common things. So you know. We don't pay dues, and I feel like maybe we should, so that we just have that pool of funds available, even if it's just like a little bit, even if it's like 50 bucks a year or something.

We don't have that. But I think that, you know, for example. When we've started having conversations about this land management thing, and like you know, we were gonna... one of our members wanted to have a logger come in and kind of do an assessment of the Forest Health, and some others of us were like we would really like to— and it was going to cost \$2,000. And this particular member wanted, he was like, well, I'll just pay for it. But the rest of us were like, but then that then this service provider is actually indebted to you and your customer, and not representing all of us as a membership.

So we were like, we don't want that. And we didn't feel like it was necessary to pay \$2,000 for somebody to come and do a forest walk and assessment when NRCS will do it for free. So you know what I mean? Like, that's part of the process that we've been working through ourselves as a membership. We had a pond put in last year. That one member really, really, really wanted to have, and he offered to pay for it, and all of that. And he did. So, and we all agreed that, okay, you know, like, if you really want to do this, and we think it would be nice to have a pond on the property.

But, it was gonna cost like 50 grand. And you know, it's like, I'm not... I don't have that kind of money, even even just like us paying 1/7 of that, is still a lot of money. So you know, we at that time agreed to let this member. Because he had the money and wanted to do it, like put in this pond. In retrospect, I feel like that wasn't the best decision, because now, again, it feels like his investment, and it doesn't feel like it's an equal representation of the whole membership. So and it's fine, and it's there. And it's beautiful, but it also increases the property value. So our next tax assessment, our taxes, are probably gonna go up. Like stuff like that that all need to be considered.

So yeah, I do feel like having shared ownership of anything on common lands is pretty important, so that everybody feels equally invested. And you don't get like weird power dynamics happening. But obviously like, there are going to be infrastructure needs and things that need to happen. So how do you, as a group deal with that? And if you have like a business, for example, that it's a shared business between farmers, then you probably have some kind of bucket of funds for doing that if you have individual businesses. But shared infrastructure, how do you structure it so that you know, everybody's maybe contributing some dues? Like again, we don't have dues, but I think that most condo associations do. Our dues are just paying our 1/7th share of the common land taxes. So I pay like my taxes on my 5 acres, and then I pay a 1/7th share on common land. I would not be opposed to paying you know, some small amount of dues every year as well to contribute to like the care of the property. And I think that that

would be really wise if you were to start, especially like an ag-based community where people are going to be sharing land and infrastructure.

Question (Tamar):

And you mentioned that NRCS is coming? They're doing a forest assessment. Have you used any other like public service providers or grants on the land, or for the business?

Answer (Bonnie):

I've worked with NRCS personally on my property. I've had the DNR come out and just do an assessment in the past just to—I had some concerns about Oak wilt, which we have in our area, and there were a lot of trees that were dying and looking not so great, you know. In that case he was like, they're just old. They're just old trees, you know. We do have a lot of state, you know, resources, but I feel like DNR and NRCS. We haven't hired any other private service providers so far. I'm trying to think if, like the past members have. I know that they've consulted foresters and loggers in the past, but I don't know much about the details of that.

Question (Colleen):

Does anyone else, Caitlin, do you have any more questions? Or before we move on to sort of final reflections.

Question (Caitlin):

Yeah, I was just wondering around affordability. And I know you mentioned you have access to all this land that you didn't have to pay for. You just had to finance your 5 acres. But people are also building equity in that real estate. So, thinking about long term affordability of projects like this. And if there's anything built in?

Answer (Bonnie):

Yeah, there isn't now. That's something to think about. So just to kind of give you a clear idea like, you know, again, like this property is 311 acres in total. And I purchased it. You know. And now I mean, that was before COVID. So now it's worth like at least 250, maybe 3. You know what I mean? So like I feel like, you know, the individual homesteads and the real estate market is just kinda gonna go in flow with that I don't know if you can like write in as a condo association, if there are like, you know, so like with easements, for example, with ag conservation easements, you know how we can write in like provisions for resale that it's, you know, sold at agricultural value, or whatever. I don't know if you can do something like that within a condo. But I think, regardless, I mean, still, like, no matter where the real estate market is, as long as it's relative, like you're still gonna be... it's still gonna be relatively more affordable to have access to this amount of land than not. You know what I mean?

So I think you know, buying a 300-acre farm, for example, would be millions of dollars easily. Millions of dollars right now, right? And I think that this is a situation in which you know, farmers and even low-income families can more easily have access to land and afford to like have a home in which they can access that land in community together.

Question (Colleen):

Thank you. So much Bonnie. I guess. Just any final reflections or thoughts that you want to share that we didn't get to? you know? Maybe we didn't ask a question. But there's a piece that you really want to make sure it gets covered.

Answer (Bonnie):

I guess I just really wanna reiterate the value of this structure. I really think, like. And again. I am... I'm not sure how I'm gonna go about it. But, like, you know, I really want to do some more research and build this out as a model that can work for land access. And there's others that are interested in it as well. And if people want, you know, if there's folks out there that want to do this, and are like are really serious about getting something like this going, I would love to work with them on it and figure out like the legal parts of it. And those, you know, especially those protections, that...

I think that the bylaws, and like how to make sure that you're protected as a community and having a little more decision-making power about who is living there are the pieces that we really need to dig into. But I think that, you know, this can be not just like an immediate but an ongoing way for farmers to have better access to land at a more affordable price, right? Because, like again, you know, if I sell my house today to somebody else who wants to come here and farm they are gonna have access to 300ish acres, you know, for their agricultural enterprises, and only have to finance this 5 acre property ultimately, because that's the way that the the bank's gonna look at it when somebody is financing a mortgage. And that was, you know, we weren't entirely sure how that was going to happen, you know, and how it was going to be valued when I was buying into this place, because nobody had sold a property after it had been put into a land based condo. Well, it... The bank was confused, too, and I worked with a credit union and some of our other folks that I talked to that purchased in were... they all told the same story, like basically their lenders were like, we've never seen this before. Not really sure like how... Well it turns out that it's just a condo association and in other condo associations, the common elements are like, it might be a swimming pool or a community garden or a basketball court, or whatever you know, and people pay dues, but they're only purchasing the home right, and the bank will finance the home, and whatever property is attached to that. So from their standpoint, you know, they're financing this house in 5 acres or a house in one acre, or whatever it is, you know, because you can set it up however, you want if you go into it like, you know? Say it's a 40-acre property, and there are 4 farms and everybody has one acre that they own, you know, like that makes it even more affordable, right? Because, like you still have your one acre, but you still have access, you know, to the 36, or whatever acres that are remaining.

You can do it on any level. It could be a 10-acre property. It could be a 300-acre property. It could be a thousand-acre property which might get a little more complicated.

You have a lot more people there. I guess I would recommend keeping it a little smaller. I think that, you know, with our 7 household situation, I don't know that I would want to go much more than that. I feel like somewhere in the realm of 4 to 10 is probably a good number before it just starts to get, you know, too many, too many cooks in the kitchen. And, you know, might get a little complicated. So I guess, just from my personal experience smaller numbers of people are easier to manage and can still provide a significant amount of land access for multiple generations. I mean... that... I mean, it could in basically in perpetuity like this place is. Obviously it's been here for 50 years now. And I think we'll continue for a long time. Probably the way that it is.

Question (Colleen):

Thank you so much. Yeah, it's a really interesting... like I said, until you mentioned it in that meeting I had never heard of land based condominiums. So I'm just really grateful to you for sharing all of this information being open with us about the benefits, the challenges. And I wish, like I'm gonna look if there's any around Massachusetts.

Answer (Bonnie): Yeah, let me know if there are, because if you find any others, and I always ask people this, if you find others, I would like to know, because I would like to connect with them and see like what differences there might be and what similarities there might be. And if they've figured out some of the legal aspects a little better than we have. Yeah, it's such a... It's such an interesting : scenario. But it really, I just, I don't know. I have this feeling that it can be a really great model for land access, and I would love to see... I would love to see like... I would love to see a model implemented at some point successfully. It would just be great, you know, to actually see that happen. So. Yeah, I'm always looking to connect with others. Please like, let me know. Stay in touch like, let's talk more if you want to talk more.

Colleen:

Yeah, I definitely will. And I think we'll do some digging into land-based condominiums. See what else is out there. And also just thinking that this really seems to get at the equity piece that a lot of other shared land projects that we've spoken with are still struggling with is like how to build equities.