How to Set Up a Cohousing Comunity

From first thoughts to moving in. David has founded four cohousing communities and this guide is based on his experiences of the disasters, headaches, regrets, learning and sometimes fun elements.

What is Cohousing and Why Do We Need It?

Complex, a common house used for regular meals, self contained units, no shared business or income, resident design input, and non-hierarchical and consensus decision making.

People need community and privacy. Cohousing is a way for people to live together so that they can have as much community and as much privacy as they want. The concept is simple and immediately comprehensible. It is the way forward for human beings, as social animals, to live together in a safe, independent and caring neighbourhood. It is a revolution that is beginning now. We will no longer just choose a new house when we move, we will join a new community.

How I Discovered Community Living and Cohousing

I first got excited by community when I read about socialism and kibbutz living in Israel. I visited and worked on a kibbutz in 1974 for a few months. It was a bit of a disappointment. I had read about the equality between men and women in the 1890s, working in the fields together and sharing in childcare. In my kibbutz, the men overwhelmingly worked on the land and women in the laundry, kitchen and childcare (though I know that many other kibbutzim did not divide roles so stereotypically). The volunteers were not integrated with the kibbutzniks (members) but rather formed their own volunteer community. Having said this, I did enjoy it overall, and that was where – as an 18 year old – I learnt to work hard and in the heat. I learnt that exerting myself and pushing through tiredness was more fun and felt great when I'd finished the day. I have carried that lesson through much of my life, including running up hills. I am essentially lazy and have to find methods for countering the "stop and rest" message. That can look like I'm keen and motivated.

So that experience left me not liking the rigidity of kibbutz. In 1994 I came upon the book, *Cohousing* by Kathryn Mcamant and Charles Durrett, who had coined the English word 'cohousing'. I had a flick through the book. I found cohousing easy to understand and I knew that's what I wanted to build. A year later my partner Helen and I bought a large mansion



in Wiltshire at auction, using $\pm 50,000$ savings as a deposit. Four other mostly homeschooling families had committed to living there.

My Skills

My main skills are persistence and knowing my limitations. I mostly do not give up and know there is nearly always a technical solution to most problems. My worst skill is presenting stuff to peo-

ple. It took me 20 years to realise that, but it's a relief now that I know. It also took me 40 years to realise I have a bad sense of direction. That's probably a man thing, to do with overconfidence. I'm impatient, intolerant, and often grumpy. On the surface, not great qualities for community building, but maybe good qualities for getting things done. I like working with people who are honest, intelligent, fast, know stuff, know their limits and laugh.

I love and hate community. I love and hate meetings. I love and hate running. I'm generally ambivalent to everything. I have an ideal image of what community will look like and how people will relate. When that does happen occasionally, say in a meeting, even with only 70% of boxes ticked, I love it, though it very rarely happens.

Risk Taking

Risk taking is necessary to start a cohousing community. This is probably the single most important



way I have succeeded. My philosophy about risk taking is that it doesn't really exist. I don't include gambling and mad stuff. I mean risks with a realistic payback. Risk taking is a balance of risks. Doing something scary might actually be a lower risk than not doing it. Taken to an extreme, the zero risk state might mean you don't go outside but hide under your duvet, thinking it's safe. That apparent safe state could lead to depression, loneliness, lack of fitness and low self esteem. If you don't take the apparent big risk, you may never achieve what you want and may regret it.

Risking all your money and more i.e. borrowing from banks, does often yield amazing results, though it's crucial to have an escape plan if the project fails. In the case of buying land or a property, that escape plan may mean selling it fast at auction or to an under bidder. It's wise to calculate what the maximum loss is likely to be and ask yourself how that would feel. It may be every penny you have. Of course that low feeling has to be balanced against the ecstatic feeling of beginning the journey of creating a new community or other venture.

Risk taking and how I feel about it, is hugely important for everything I do. Sometimes I need to force myself to do the calculation of balancing the risks. The risks

may be emotional, loss of friendship, health as well as money. So when people say I am risk averse or low risk, that's not true. Every intelligent person is risk averse. What they really mean is that they let the fear win and opt for an apparently safe option.



Having given all this excellent advice, I am invariably terrified and shaking with fear hours after exchanging contracts on a big project, especially when I've risked more money than I have. A week after Helen and I bought the land for Springhill Cohousing in 2000, I asked the receivers whether I could break the contract and lose the deposit money of £150,000, they refused and held me to the seven months completion. Fear is very strong. Another potential cohousing project in Bristol resulted in me losing £40,000. I got scared about contaminated land, and I caught flu, which made me even more scared. I asked the seller for the underbidder's details and sold the land at a loss, two days after exchanging contracts. I was initially relieved and then regretted it. I was not following my own advice.



The last thing about risk taking that I would like to share is to not do a lot of reading and research, apart from reading this short guide! Burying your head in the sand can have benefits, it's not as bad as people claim. The principle is, the more you read, the more you learn about the risks including imaginary and low probability risks. That might scare the pants off you, so you don't proceed. That happened to me twice with contaminated land. Both projects turned out to have not been as risky as I thought and would have been manageable.

Many large infrastructure projects like the Channel Tunnel would not have even started if they had been researched properly. The tunnel cost double the calculated cost. That initial build figure was not a guess, it cost thousands of pounds for professionals to calculate how much it would cost, building in risk factors and adding in a margin. They got it massively wrong. But because they got it wrong, it was possible to get the finance and start building. Then when costs

doubled they had to find the extra money because they were committed and didn't want to lose everything they'd spent.

Finance

One of the easiest ways of getting finance to purchase a property is to borrow from the seller. You will have to make this very attractive to the



seller, especially as they may not be keen on having an ongoing involvement in the property they have sold.

The benefit to you, the buyer, is that you don't have to convince the bank of the value of the property, especially if it's unusual. There is no need for a credit check on you or your community organisation. If it's a large amount you are borrowing and you have no track record in property development, a regular bank is unlikely to consider you lending-worthy and you may fail a credit check. There are specialist banks who will provide bridging finance, with no status checks and often no formal valuation. They charge much higher interest rates and usually only for a period of up to 12 months.

The seller, however, will certainly agree that the value is the price you have agreed. If your offer is considerably more than others, they may accept the annoyance of lending you money for, say, 12 months. I have done this with three out of four cohousing properties. When I bought the land from the receiver for Springhill Cohousing, I offered £550,000. I had £150,000 savings which I used as the deposit. I asked for a delayed completion of 12 months and to pay 5% interest on the remaining £400,000. Paying a relatively high interest rate makes the offer more attractive.

That meant I had 12 months to find enough members to join and pay back the balance. We managed to complete in only four months and pay all the money back, plus interest. Members joined very quickly and eagerly. The attraction was that when we had the land, it was real. The architects had drawn the layout design, so members could see what they were buying into. It was an attractive and realistic package. The architects at this stage were working at risk, and were not paid. They were very excited by designing the first cohousing project in the UK. The downside to



members joining was that they had to agree to pay whatever it would cost to build, they were given a rough estimate, which was exceeded. Most members disliked not knowing the final cost of their house. They eventually paid only 50% of the market value.

Delayed completion is one method of borrowing from the seller. Another is to give them a first legal charge on the property. For example, with Springhill Cohousing, the land went for closed tenders. I only heard from the bank on a Friday and offers with cash deposits had to be submitted on the following Monday. They would then exchange contracts

unilaterally with whichever party they chose. This is fairly normal practice with large housing developers. I knew I had to outbid them and to pay even more to compensate for not paying the full amount within 28 days. The bank re-possessed the land the week before from the firm of accountants with whom I had been negotiating. They didn't tell me, I only found out by asking a lot of people.

Borrowing money from future residents is an excellent method. That may mean selling theit houses and renting. Having ready cash means any group is in a very good position. Sometimes you have to move fast to get the property. At auction, when your bid is accepted you have to pay a 10% deposit immediately and the balance in 28 days, sometimes less.

Banks are there to lend money. They can be very helpful. You need a good business plan and a cashflow forecast. Selling the vision to the bank is essential. Explaining how they would get their money back if disaster struck is what the bank needs to know. The larger the deposit you have the easier it is, as that means their risk is lower. They probably would only consider lending with at least a 30% deposit. Approaching the bank or building society you use for personal finance is worth trying, especially if you have a relationship with the manager. Unfortunately, most bank lending is now done centrally and managers may not even be able to make decisions.

When I bought Frankleigh House in Wiltshire at auction, I won the bid at £285,000. That meant paying a 10% deposit of £28,500. The five families each contracted £5,000, so that almost paid for it. We then had 28 days to pay the balance of £256,000. Triodos bank was new in the UK in 1995. A manager visited the property the next day and offered a full mortgage within 10 days. My subsequent experience with Triodos has been awful. For instance for Springhill, they wanted various reports costing £10,000. Over 4 months, they strung us along with promises but no firm offer and we lost the £10,000. I approached the Co-op Bank after four months of teasing from Triodos. The Co-op agreed to lend development finance of £3.5 million within two weeks. I would not, however, recommend

bidding at auction if you don't have the whole of the purchase price. I did have emergency bridging finance in place, in case Triodos didn't lend.

Buying Land and/or Buildings

This is the hardest step and the most important by far, in my opinion. Many, many aspiring cohousing



groups get together, meet for years, have picnics, go on camping trips, form limited companies and write vision statements. If they don't buy or acquire a property for the community, it won't happen and they have failed in their aspirations. Although they may have successfully made a lovely community of friends.

Finding a property or site is not difficult, it depends how fussy you are and how much money you have or can raise. This may be obvious, but it's worth saying. The more constraints you have, for example: the location has to be in Norwich, has to be at least five acres,

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has to be an old mansion or has to be new build... the lower your probability of successfully buying a property. Try suspending all constraints, and just search for development land, large buildings, farms, caravan



sites and industrial sites. You may be pleasantly surprised to discover a place you would never have normally considered.

The obvious channels for searching are local and national estate agents, land agents, and auctioneers. It's worth subscribing to *Estates Gazette* (the developers' bible, as it

has many adverts for land). Contact utility companies, search the Land Registry online (make sure not to choose one of the many bogus cloned websites). The Land Registry online allows you to find out who owns bits of land. It costs £3 per search and another £3 for the title plan. Let all your friends know you are looking. Let people know on social media.

If the property is within the town or city settlement boundary, then development is presumed possible. Buying a field somewhere in the countryside means it's almost impossible to get permission. Get good planning advice by reading. Now is the time to disregard what I said above about not reading. Become an expert. You can arrange a pre-planning meeting with the local authority, many of them now charge a small amount. I try not to spend any money at all before land purchase, apart from maybe £100 or so. This would be on things like building a website and booking the occasional meeting room. Many people will disagree with this and say you should spend a lot on surveys and assessments. If you buy somewhere with residential planning permission that makes things much easier and lowers the risk. It won't have permission for a cohousing community but the question of whether you can have a residential development has been established.

Read the section on taking risks, above. Buying without planning permission or with any problems e.g. contaminated land, means the land will be cheaper. That cheaper price might be the difference between making the project happen or not. It is a big risk buying without any permission but can be worthwhile. Your escape plan is to sell the land. Hopefully you'll get around what you paid for it, but allow for a shortfall: that calculated loss is your risk money.

A very big mistake people make when buying property is to try to get a bargain. They may bid low in tender competition or at auction. I don't think there are any bargains or below market value properties. That would only be the case if you managed to deceive someone or the seller was not well informed about the market. I generally bid quite high, so that I win at auction at the tender stage. My thinking is that the other bidders or potential buyers are only wanting to buy in order to make a profit, whereas we want to build a cohousing community, and that is worth a lot more than the (arguably) extra amount you might have paid. Cohousing buyers always have an advantage over

commercial buyers. That sounds counter-intuitive because we are brought up to think large companies have more power than us.

Design

Before Springhill Cohousing started, I'd had several meetings with architects Pat Borer of the Centre for Alternative Technology and Jono



Hines of Archetype. They were both very keen and happy to work at risk until we bought the land. Jono produced a draft layout of the site and house designs. These were really important for people to see clearly what they were buying into, even though for most people they bought in re-planning permission, meaning that these initial drawings were just intentions. The initial layout can be seen on the archived website cohouses.net.

After we bought land, Jono Hines attended most meetings. He took his design brief from the meeting and produced revisions for the next meeting. In hindsight this was a difficult process. Especially during the planning application stage. For example, after our first application was refused because the timber cladding was out of keeping with the surroundings, I would normally immediately re-apply addressing the objections and re-submit using bricks, with a view to later re-applying for the material we wanted after we had secured permission. A few members objected strongly to this strategy, saying it was dishonest. I was shocked and terrified that I had created an irrational monster that would destroy the project. These people would make wonderful community members but they knew nothing about property development and did not want to take advice. This illustrated the single biggest problem: I had invited members to become equal directors of the development company. I thought that was idealistic and right, however, it was not honest, as I did not want their input into matters outside their expertise. In subsequent projects, members were asked to make well defined and limited design choices. That worked well and was not overwhelming. I offered fixed prices, meaning members had cost certainty. That meant I took the risk of cost increases. The designs were all inspired



by Danish cohousing models and the book *The Pattern Language* by Christopher Alexander.

Recruiting Members and Joining

My first cohousing project, Frankleigh Cohousing, was made of five families from London, three

of which homeschooled their children. We lived in London and all knew each other. For the second project, Springhill, 80% of people came via the website, now archived – www.cohouses.net. That was in 2000, so the internet was fairly new. In those days people would ask for stuff to be posted to them. I explained that was not possible and they had to go to the library, if necessary to access the website. Other methods were articles in national papers including *The Guardian*, *Financial Times*, *The Independent* and *The Observer*. Two members joined after reading about the project in *Positive News*¹. Flyers on café noticeboards were useful, and of course members recruited their friends.

New members met me upstairs in Woodruffs Café in Stroud town centre. People were very keen and understood the concept. I made a point of not persuading anyone. In fact the opposite, I wanted people to be very keen. Any doubts expressed were amplified by me, I explained the financial risks of not knowing the end price and all the other unknowns. I tried to dissuade many people. This unintentional negative selling often made people more keen. On the first meeting, unknown

The old articles are available via this link: www.springhill.co/articles.html

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After joining, which meant paying for their plot and signing the agreement, the new members were invited to the next monthly meeting. Naturally prospective members asked whether they could meet existing members first, to inform their decision whether to join. I explained that was not possible. There



was no selection process other than agreeing to the principles of cohousing and being able to buy in. Nearly all members had joined without meeting others first. Before I started the project, I believed that it was essential to vet new members, otherwise we might get really unsuitable people. However, I had read accounts from some residents in US cohousing communities about how bad selection processes can be, both in the workplace and elsewhere. According to them, selection would lend itself to unconscious racism, as we tend to choose people who seem similar to ourselves. Plus, they said that, in general, selection processes and recruitment practices do not work well. This convinced me, and now there is still no vetting in any of the projects.

Constitution and Legals

I spent virtually no money before we bought the land on each project. I wrote the documents needed for members to join, the loan agreements, and the commitment to pay whatever the build cost would be. All written in simple English without a lawyer. I bought the limited company for £25 and issued paper share certificates. Our lawyers, Comptons, drafted the Lease. I gave them a sheet of A4 with all our requirements. The lease requirements were that members had to agree to the principles as set in the cohousing book (giving an example of being on the cooking rota), and that they had to join the Residents Association and abide by its agreements. The Lease is our constitution. Each house has a 999 year lease. We have three levels of hierarchy: the shareholders at the top, the directors (each shareholder can appoint two directors), and lastly, the Residents Association. The latter, in practice, makes 99% of the decisions and includes all residents, including tenants and lodgers.

One exciting element to include in the Lease is a clause that donates 1% (or more) of any future sales to the Residents' Association. It provides a valuable and painless source of income. Estate Agents' fees can be over 2%, and as – usually – future members are found via networking, no agents' fees are payable.

Ownership/Tenure

In Denmark they have a huge number of cohousing communities with every sort of tenure, from 100% social housing to mixed rentals to private ownership and hybrid models. The four projects I founded were all private ownership. That means that individuals can rent out their houses and have lodgers. All residents have to agree to the principles and to be a member of the Residents Association. The tenancy agreements and lodgers agreements must each have an appropriate cohousing clause. We have samples for members to use.

Building Works and Contracts

I prefer a building contract known as Design and Build. Initially this is probably the most expensive contract because the builder takes on all the risks involved in foundations and other unknowns. The advantage



is that you know the end cost at the beginning and you as a client can have as much input as you like with detailed design. If, say, you choose a fancier door than the contractor has chosen, you pay the difference, and the same if it's cheaper.

I used Design and Build for Lansdown Cohousing² and it worked very well. Springhill ended up with Design and Build, but started off with a Project

2 Lansdown and Sladbrook Cohousing website: www.coflats.com

Management Contract. That was another regret, as the members group chose that because they thought we'd get more design control. It meant ever escalating prices and less control.

Archetype supervised the project. My job at Springhill during development was to liaise with all the parties including the bank, who paid monthly in arrears. I was not impressed with the Quantity Surveyor who charged 0.75% of the total build cost and in return



gave wildly low predicted build costs. They have a conflict of interest, they get paid more if costs go up! I have never used a QS since. I believe in the US, they are not used and they laugh at us paying someone who has no liability for their valuations.

Decision Making and Group Process

Forming a group that will eventually live together in your exciting new cohousing community can start a long time before move-in day. That means the community of people will know each other pretty well. They will have already cooked together, argued with each other, been on trips to the beach and had long, difficult and sometimes fun meetings.

The process of designing the community can be a cohesive and community building exercise. In order for that process to happen well, the decision making process and how to manage meetings needs to be agreed. There are many well thought out systems. Training can be very useful. Choosing good effective trainers experienced with consensus decision making can be very difficult, as there are few experts who offer themselves as trainers.

Before the cohousing group is formed and opened up, there may be just you or a small core group. This is the ideal time to make immutable principles. For instance, all the food in the common house must be plant-based, or no dogs in the community, or all electricity must be generated on site. It is possible that discussions on any



of the four Ps (parenting, parking, pets and paint colours) can cause the group irretrievable damage and split. So it's important to get anything that's crucial to you in the original documents to which members need to agree.

To make the principles unchangeable, they need to be written into the lease or governing instrument.

In the early stages a simple document that you draw up can say that these principles will eventually be in the lease. There needs to be a lock to prevent making future changes. This is done by saying any modification to the principle needs a unanimous decision of all members, or 75%... or whatever else you want. Obviously only include immutable principles if they would prevent you or someone in the core group from joining the community. These are not preferences, those can be agreed upon with the larger group by consensus. These immutable principles can make the community feel safe and more appealing to some prospective members and repel others who may find them controlling and undemocratic. The other important thing to define is how members can leave the group.

Decision making during the development phase and the building of the physical community is very different from making decisions when everyone lives together in the cohousing community. This entails having a hierarchy, which will not exist after move-in. The core group or managing director needs to have executive powers to make many of the day-to-day business decisions.



It's far smoother to spell out exactly what decisions the larger group can make e.g. design of the common house, design of individual house interiors, the gardens, meal frequency and how cooking will work, the laundry etc. Be aware of the four Ps³. Explain what the role of the core group or managing director is,

3 These four Ps are very common points of heated debate in cohousing.

and how much they are paid, if appropriate. Say if they can be fired by the larger group and if so how, or if not, then when does their job ends. Make the boundaries between the core group and larger group crystal clear.

The system we aspire to use at Springhill Cohousing⁴involves using three coloured cards: red, green and orange. During the discussion phase the cards are used instead of putting up your hand. There is a descending hierarchy of red, green and orange that the chairperson should follow. A red card means a process intervention e.g. "Someone is crying and I'd like to have a five minute pause", or "This is completely off topic and we have limited time and a full agenda". A green card means "I have some relevant information e.g. "The outside lights have already been fixed, we don't need to discuss them". An orange card is like putting

your hand up to express yourself. It is chosen after the red and green cards, even if the person was first to show their orange card.

The decision phase is where the group sees if there is consent for a proposal. The proposal may have been modified during discussion. At any time, someone can ask for



a show of cards. This illustrates where people are with the proposal. It can be at the beginning of the discussion, in the middle and at the end. A green card means that you are for the proposal with slight reservations. An orange card means you have serious reservations and are not ready to give consent. A red card means you think the proposal is fundamentally against the agreed principles and that you will want to block consent.

The meeting ingredients I personally need are:

- a) very short and clearly spoken inputs
- b) not spilling over e.g. not showing how clever you are, unless you are explicit about that and it's appropriate
- c) having a consensus about consensus procedures and adhering to it

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- d) allowable interruptions using card system
- e) respecting others doesn't mean allowing people to talk for a long time or going off topic. It does mean listening without immediately constructing a reply
- f) respecting and liking everyone in the room and believing they will use the agreed consensus system
- concise inclusive agendas with relevant information pre-submitted, not being given loads of paper or a slide show in the meeting.

These ingredients are similar to what I want when living in community. I also need members to have done some personal therapy or introspection, so that they are able to ask themselves why they behave as they do, to have a sense of humour and to try not to presume but ask. I am definitely guilty of presuming and sometimes not knowing what my real motives are.

One important thing for me, and possibly one of the hardest things for me to do, is to un-own a proposal. This means putting the proposal on the table and stepping back to join the group. You may have spent ages formulating it, on your own or with others. That means it's likely you have a lot invested in the proposal. That's why it might be very hard to let go. The advantages of letting go are that the proposal is no longer a personal, ego-invested item. Secondly, letting go enables you to be critical of it and be open to suggestions. It allows or frees



others to support it, who may naturally have taken the role of questioning and being critical. If all goes well the proposal should develop and improve. The modifications will mean that it has a wider group ownership and does not have a person or persons associated with it. This is not easy, but an aspiration.

Be aware of unconscious personal agendas and inappropriate agenda items. An unconscious personal agenda is someA note on how to make consensus proposals

1) Try to make the proposal open and describing an intention, rather than something very specific. This allows the meeting to know what's behind it and build the detailed proposal by consensus, eg. "To make the middle floor more beautiful" instead of "paint the south wall pink".

2) An open proposal is less likely to be confrontational as it's hard to disagree with making something more beautiful but you may hate pink.

3) Respond to a proposal by seeking more information, so that you know more about what the issues are. Try not to oppose a proposal as your first response. That can come across as you are not listening and being reactive, eg "I'd like to remove the tree blocking my light" If you respond with "I really love that tree" then a confrontation has began. Instead, you can ask more about the light, how they feel about the tree and ask what other options there may be.

4) Sometimes a specific proposal is needed. It's best to research the costs and logistics. Asking members for the options allows them to feel ownership and that they are part of the decision.

5) Inviting people to join a group in order to formulate a proposal can be useful and supportive and encourages members to own the decision making process.

thing that we carry with us and want to be satisfied. This may run counter to an efficient and fun meeting. Examples are: "I am lonely and want company", "I want to be appreciated", or "I want to show how much I know". These unconscious agendas will inevitably slip into the meeting. Group training can help address them. So can organising other events and informal meetings. Showing off and wanting to be appreciated are both fine and human desires. But it's important that you ask for those things openly and with the knowledge of others e.g. stand up comedy.

Announcements or discussions about where, say, a picnic should be (and can be) done efficiently via email or at a non-business meeting. Or you can just arrange it and announce the time and see who turns up.

For a good decision, proposals should be discussed well beforehand in pre-meetings and via email. That allows members time to consider the proposals and ask questions and chat informally. The agenda should be published at least three days ahead of the meeting. Try not to have Any Other Business items, they are items for another meeting and no one will have had notice of them. If you can't make the meeting there is no need to announce that, unless you want to change the meeting time. If an initial show of cards has a few orange and red cards, then it makes sense to withdraw the proposal. Work on it more, get feedback, have more pre-meetings. People may just not be ready for your idea, so park it for a few months.

Minutes should record only decisions. The minute taker should as far as possible read out what they propose to minute before the chairperson asks for consent. This is so that the proposal is very clear

and prevents people later saying "that's not what I thought we agreed". The minute taker should not add further notes later. Of course, anyone can write an informal report giving a flavour of the meeting.

Conclusion

Cohousing is an amazing way to live. It's really simple to build a cohousing community. The way to succeed is to remove as many obstacles as possible. This includes not looking for the ideal site, compromising a lot, but not on core values. You will make loads of mistakes, that's fine, many



of them can be addressed later. Secondly, be aware of the risk you take in not doing it. Regrets are rubbish and life is short.

We use words like eco-housing and sustainability. Remember that what is best ecological practice today, will probably be poor practice in 20 years. But in my view, cohousing as a way for humans to live together, will still be state of the art for many years to come.

David Michael

has founded four cohousing communities. He studied maths and psychology at university. He was active in anti-patriarchal men's groups. He worked as a school teacher, under five's worker, a psychotherapist and a builder. He stood for both UK and EU Parliaments (for the Free Transport Party: www.freetransport.org) and home schooled two daughters and has been a vegan since 2017.