

COTTAGEVILLAGE

THE VISION:

Advancing self-sufficiency and human dignity by providing safe, stable, well-designed tiny homes in a village setting for those who need them most.



COTTAGE VILLAGE COALITION

Who We are...

The **Cottage Village Coalition** (CVC) is a group of concerned individuals and organizations in the Cottage Grove area who, in collaboration with **SquareOne Villages**, work together to craft permanent solutions to homelessness. We embrace the opportunity to work with diverse people in a spirit of cooperation, including: local residents, individuals who are unhoused, governmental authorities, non-profit agencies, faith communities, foundations, businesses, and others who are trying to make basic housing available to those who need it.

Our Goals...

Advancing self-sufficiency and human dignity: Safe, stable, affordable housing is the foundation upon which people can achieve a better life. Evidence-based studies in many cities across the United States have demonstrated that providing housing first provides people the security to address other issues that are barriers to their success. CVC is committed to fostering personal responsibility, independence, self-governance and the life skills necessary for people to move out of unstable living situations and into brighter futures.

<u>Safe, stable, well-designed tiny homes:</u> People have a right to personal housing that not only is safe, weatherproof, durable and functional, but also feels like home. It must be well built and secure—even if it is very small—and integrated into the surrounding neighborhood. Homes constructed by CVC will be compact, highly affordable housing units that provide comfortable personal space for residents. Green design principles and materials will be used as much as possible.

<u>In a village setting:</u> In order to foster a sense of community, build self-governance skills and personal responsibility, and develop pride among residents of their village, CVC homes will have communal spaces where residents can come together to get to know each other and mutually plan for their community's success. Residents will be involved in the operation and maintenance of the community with oversight and support provided by the CVC.

For those who need them most: The cost of housing is prohibitive for many people whose physical, mental, or economic conditions limit their ability to maintain private, stable and secure living space. CVC will serve Cottage Grove residents with very low-incomes that are currently unable to access affordable housing, and will strive to make their housing available first to those who otherwise would have no acceptable housing. CVC and all village residents will practice mutual respect and never discriminate on the basis of race, religion, gender preference, or any other legal or personal characteristic.

The Need

Cottage Grove, Oregon has a high level of poverty and, as a consequence, a high level of economic vulnerability. Formerly a timber town, Cottage Grove never recovered from decreased logging and modernization of the lumber mills in the 1990s and the financial crisis of 2008.

United Way of Lane County reports that 50% of Cottage Grove residents fall into the categories of poverty or "asset limited, income constrained, employed" (ALICE). Within that demographic, half are over the age of 50. "This kind of economic frailty means that many people are in danger of missing house or rent payments and therefore losing their housing" (League of Women Voters of Lane County, 2017).

Public programs aimed at addressing housing affordability are direly insufficient. Lane County's HUD Section 8 waiting list was opened for just one week in 2015. There was a 5-year wait for 1 bedroom subsidized housing. To compound the situation, it is extremely difficult to find housing and even more so, affordable housing. Currently in the United States, the Urban Institute reports that for every 100 households classified as extremely low-income, only 29 units are available and affordable. The rental vacancy rate in Cottage Grove (population of 9,700) is 1%.





COALITION

To put our vision into action, CVC has partnered with SquareOne Villages, which was made possible by a grant from Meyer Memorial Trust's Affordable Housing Initiative.

Our Supporters and Partners include...

- Aprovecho
- Arbor South Architecture
- Autzen Foundation
- Banner Bank
- Blackberry Pie Society
- Beds for Freezing Nights
- Be Your Best
- Chapman Family
- City of Cottage Grove
- Coast Fork Watershed Council
- Cottage Grove Community Foundation
- Edwards Mother Earth Foundation
- First Presbyterian Church
- Ford Family Foundation
- Geomax Engineering
- Habitat for Humanity
- King Estates Winery
- Lane County

- Meyer Memorial Trust
- Oneness Foundation
- Oregon Community Foundation
- Our Lady of Perpetual Help Catholic Church
- Paktech
- Parent Partnership
- Presbyterian Women
- Resilience Permaculture Design
- Rosboro Lumber
- · Rowell Brokaw Architects
- South Lane Mental Health
- Studio-E Architecture
- Sustainable Cottage Grove
- Team Cottage Grove
- The Healing Matrix
- Trinity Women in Ministry
- Wells Fargo Foundation

Project Overview

Cottage Village is a project developed by SquareOne Villages in collaboration with the Cottage Village Coalition (CVC). Together, SquareOne and CVC are developing plans to bring a permanent, affordable tiny house community to Cottage Grove. A site has been acquired for the village at 1430 E. Madison Ave.



The property to be developed is 1.2 acres and includes an existing 4-bedroom house and a 1,400 sq. ft. shop building. It is zoned medium density residential (R-2), which allows for the development of up to 13 additional dwelling units.

What will be included in the development? Cottage Village will consist of 13 permanent tiny homes—each complete with sleeping and living areas, a kitchenette, and full bathroom. The individual homes will be supported by a community gathering area, kitchen, and laundry. The development will also include infrastructure, bicycle and vehicle parking, and other requirements necessary under local multi-family land-use standards.

Who might live at Cottage Village? Cottage Village will serve residents with very low-incomes (under 50% area median income) that are currently unable to access affordable housing. This includes a number of different types of people in our local community, such as veterans, seniors, single parents, and more. These people may be currently couch surfing, living out of a vehicle or tent, or at a high risk of being evicted from their current housing. CVC will conduct an application and interview process that ensures all residents meet our Membership Selection Criteria and accept the Community Agreements.

How will Cottage Village be managed and maintained? A unique aspect of this project is the organization of the resident community as a housing co-op in which residents self-manage the daily operations and maintenance of the Village, with support and training from SOV and CVC. Each household will own a financial share in the co-op through funds set aside from their monthly rental payments. Each resident/co-op member has a vote in the co-op's governance through a Village Council and pays a monthly carrying charge (rent) to cover maintenance costs and reserve funds. Housing co-ops have a proven track record for providing low-risk housing that is affordable to low- and moderate-income households.





Development Budget

Expense	Cost	
Property Purchase & Renovation (including existing house and shop)	\$236,700	
Site Development	\$380,000	
13 Tiny Houses	\$520,000	
Common Facilities	\$75,000	
Landscaping	\$60,000	
Professional Services & Insurance	\$235,000	
Permits & Fees	\$140,000	
Contingency	\$50,000	
TOTAL	\$1,696,700	

Project Income

Source	Raised	Goal	Remaining
Fundraising	\$11,782	\$50,000	\$38,218
Major Donors	\$40,000	\$150,000	\$110,000
Corporate Donations	\$67,900	\$150,000	\$82,100
Public Grants	\$500,000	\$500,000	\$0
Foundation Grants	\$500,700	\$750,000	\$249,300
In-Kind Gifts	\$71,910	\$100,000	\$28,090
TOTAL	\$1,192,292	\$1,700,000	\$507,708

Membership Selection Criteria

Cottage Village Coalition does not and shall not discriminate on the basis of race, color, religion, creed, gender, gender expression, age, national origin, disability, marital status, sexual orientation, military status, or any other characteristic protected under applicable federal or state law, in any of its activities or operations. We will make an extra effort to reach underserved populations and will strive to create a village that represents the diversity of our larger community.

Applicants will be evaluated on the criteria listed below.

1. Attend Info Session

• Applicants must attend an info session to ensure understanding of what's expected living in a housing cooperative. Income

2. Income

- Earns extremely low-income (30% area median income or under) or very low income (50% of area median income or under)
- Demonstrates the ability to maintain an income of <u>at least twice the monthly payment</u> amount.
- Provides <u>verifiable documentation of all types of income with their application</u>, including but not limited to employment, social security, or disability benefits.

3. Community Agreements

 Reports and demonstrates ability to live in accordance with the community agreements, and to participate in the day-to-day life and governance of the Village in a cooperative manner.

4. Background Check

- Reports accurate background information.
- Applicants with a criminal history of violent or sexual offenses may require additional screening. In considering whether a given conviction should constitute grounds for denial, the following will be considered:
 - a. Grade of the offense
 - b. Length of time since commission of the offense
 - c. Evidence of continuing dangerous behavior, current restraining orders
 - d. Reports from probation or parole officers regarding the potential of the individual
 - e. Reports of other agencies supporting the applicant

5. References

 Applicant has at least 2 positive rental references or 2 positive personal references, or 1 of each.

Community Agreement

The vision for Cottage Village (CV) is to provide accessible and sustainable housing options for people with low-incomes through tiny houses that are safe, livable, and significantly more affordable within a stable community setting.

Costs are kept low through an emphasis on small-scale development, self-management, and cooperative living. But an application to become a member of CV is more than just a cheap place to live. It includes your participation in shaping how your housing is managed and maintained through a democratic process.

I understand that this is different from typical rental housing, and that living at Cottage Village comes with additional obligations beyond a monthly payment. Therefore, I agree to:

- <u>Attend monthly Village Meetings</u> to discuss and vote on matters of common interest. The goal is to meet as a community once a month, though more frequent meetings may be necessary at the start.
- <u>Give at least 10 volunteer hours per month</u> towards the common good of the Village and surrounding neighborhood. This includes signing up for designated roles for maintaining common areas, leading community improvement projects, or helping plan activities and other jobs that need to be shared. Each member is expected to join one of the primary committees, and assist that committee in doing the work necessary to maintain the Village as a safe, presentable, and pleasant place to live.
 - <u>Membership Committee:</u> applications & intake, community participation review, dispute review
 - House & Grounds Committee: maintenance and improvements of physical assets
 - <u>Administration Committee:</u> administrative tasks, budgeting, finance

Furthermore, as a member of CV, I agree to the following:

- 1. I will respect others regardless of ethnicity, religion, gender, sexual orientation, disability, lifestyle choices, or economic status.
- 2. I agree to participate in the day-to-day life and governance of the Village in a cooperative manner.
- 3. I will not act violently toward others or myself.
- 4. I will not use illegal drugs at the Village, and will not consume alcohol in common areas unless approved by the Village in advance.
- 5. I will respect non-smoking zones.
- 6. I will honor overnight guest polices.
- 7. I will honor guiet hours and restrictions on amplified noise.
- 8. I will honor all pet policies, and understand that only a limited number of pets may be allowed and that a pet deposit may be required.
- 9. I will keep the area in and around where I live clean and orderly, and not store any personal items outside of my building footprint or allocated storage space.
- 10. I understand that the space outside my dwelling will be a shared resource, and will honor all policies for community areas. I will help keep the community areas clean and will pick up after myself, and my pet if I have one.

About SquareOne Villages

Cottage Village is a project of SquareOne Villages, a 501(c)3 tax-deductible organization with a mission of creating self-managed communities of cost-effective tiny houses for people in need of housing. The Cottage Village Coalition is a committee of SquareOne Villages.

SquareOne Staff:

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