

IT TAKES A
Community
TO RAISE A
Village



Emerald Village Eugene

THE VISION:

Let's dream big and build a tiny house community where people with very low incomes will have the security and benefit of a permanent home.

The Need

The Eugene-Springfield area suffers from a severe lack of low-income housing options. Housing costs have risen sharply over the past 25 years while income levels have failed to keep pace. As a result, a significant majority of low-income renters (76%) have a “housing cost burden”—spending more than 30% of their income on housing—and a majority (51%) have a “severe cost burden”—spending more than 50% of their income on housing. Many have already lost their housing, with 1,529 people counted in Lane County’s 2017 Homeless Point-in-Time Count, up 5% from 2016. 1,003 of those were without shelter of any kind. Nearly 13,000 people in Lane County were homeless at some time during 2016. Only Honolulu has a higher rate of homelessness in the U.S. among communities our size.

Public programs aimed at addressing our affordability crisis continue to prove direly insufficient. Lane County’s Section 8 waiting list was opened for just one week in 2015 and then it took two years to place over 3000 qualified applicants. While general demand for one and two person housing options has risen significantly, there was a net decrease of 1,800 studio and 1-bedroom units in the Eugene-Springfield area between 2000 and 2013. Currently the wait list for 1-bedroom subsidized housing in Eugene-Springfield is closed because the housing authority is just now processing applications received between 2009 and 2011.

New construction of traditional low-income housing is very expensive to build. A recent project in Eugene cost \$169,000/unit, excluding the cost of land.

However, our government anticipates just \$13 million over the next five years to build more projects. If we take those experiencing homelessness during the Point-in-Time count, build traditional publicly financed housing at \$169,000/unit, place 2 people in each unit—that’s a need of \$110 million.



Project Summary

Emerald Village Eugene (EVE) is a project developed by SquareOne Villages (SOV), a non-profit organization with a mission of creating self-managed communities of low-cost tiny homes for people in need of housing. It builds upon the success of Opportunity

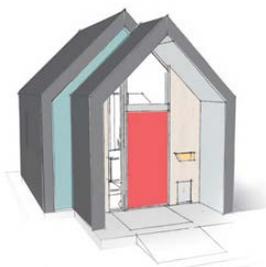
Village, a transitional micro-housing community for otherwise homeless individuals and couples. This next iteration of our village model will provide additional accessible and sustainable places for people to call home.

Each of the 22 homes are designed to meet the

building codes definition of a “permanent dwelling”—including sleeping and living areas, a kitchenette, and bathroom—all in 160 - 288 square feet. The individual dwellings will be supported by common facilities that include a community gathering area, kitchen, laundry, restroom, tool storage, and office.



Front Elevation





Cooperative Housing Model

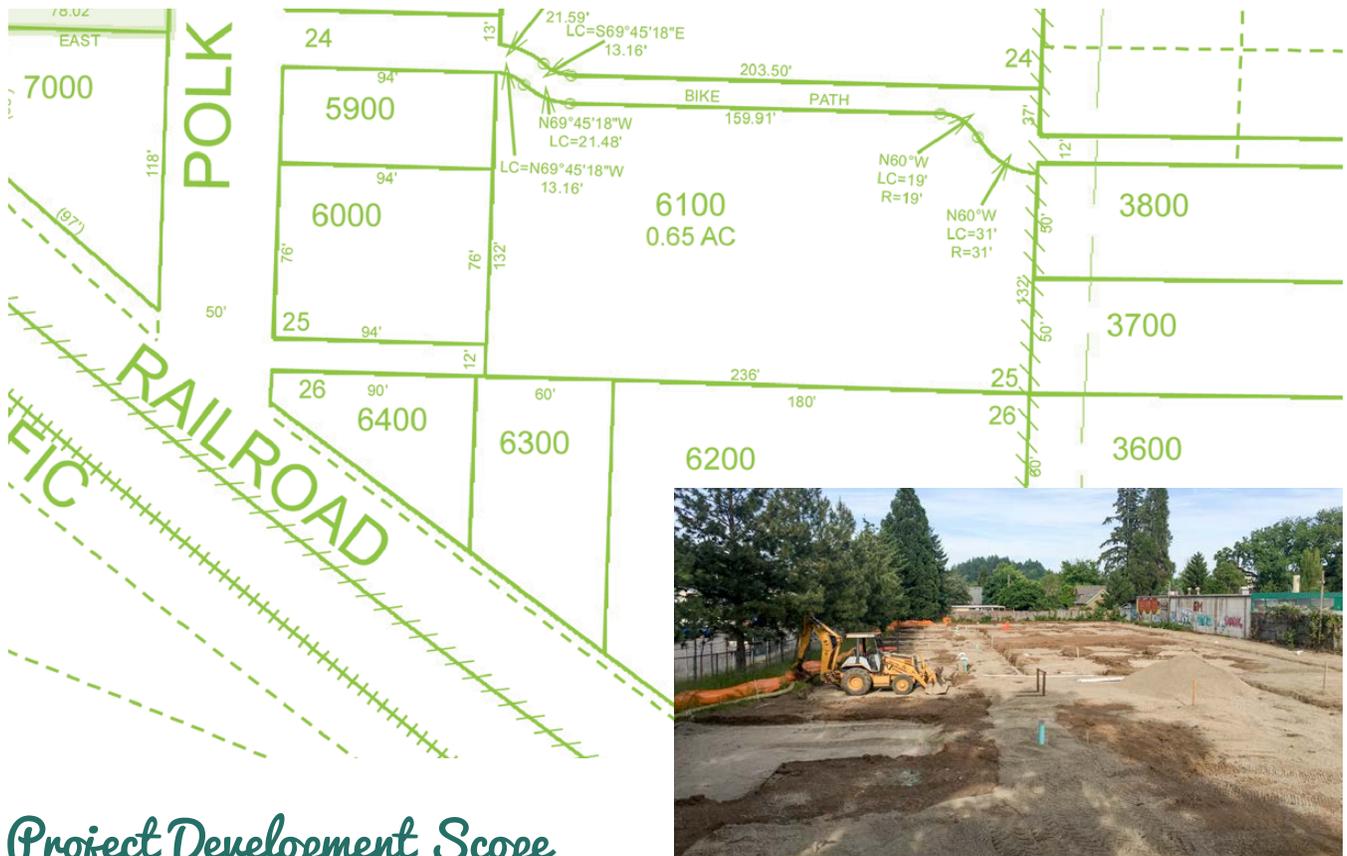
Unlike most affordable housing projects, residents of EVE will not simply be renters, but instead members of a housing cooperative with a share in ownership of the village—enabling them to create a modest asset that can be cashed out if, and when, they choose to leave. As part of this innovative model, SquareOne Villages will hold the property in trust to assure continued affordability to members of the cooperative.

Members will make monthly payments of between \$200 - 300 to cover operating costs. Each household will also accumulate a \$1,500 share, paid in increments over the course of 30 months, and will earn simple interest. This means the initial carrying charge for each household will be \$250 - 350 per month.

EVE will offer security of tenure to very low-income people, provided they continue to follow the community agreements. They'll have a voice in shaping how their housing is operated and managed through a democratic process. By combining the benefits of cooperative housing with safe, decent, and cost-effective tiny houses, EVE will offer an accessible and sustainable housing option unlike any other in the country.

The ownership structure can be summarized as follows:

- EVE incorporates as a Limited Equity Cooperative with Articles of Incorporation and Bylaws
- SOV, a 501c3 non-profit, enters into a Ground Lease with EVE, and loans the physical assets to the Cooperative with restrictions that maintain long-term affordability.
- Members of EVE sign an Occupancy Agreement, granting them the exclusive right to occupy one of the dwelling units and shared rights to common facilities and grounds, under a defined set of Community Agreements.
- Members of EVE collectively manage the property, dwelling units, and common facilities.
- Through a Management Agreement (contract for services), SOV provides ongoing oversight, guidance and training, and will maintain the right to enforce member compliance when necessary.
- If a member decides to move-out, SOV repurchases their share based on an agreed-upon formula, ensuring affordability to future members.
- If a member defaults on the Occupancy Agreement, membership may be revoked, in which case SOV shall repurchase the evicted party's share based on an agreed-upon formula.



Project Development Scope

The property to be developed is approximately 1.1 acres on five tax lots. It is zoned S-W Whiteaker Special Area Zone, which allows for broad range of permitted land uses and encourages a healthy mix of uses. EVE will be developed as a multi-family residential land use, which is permitted outright in this zone without density restrictions. The site exists within an overlay district that required a Site Review which has been approved by the City of Eugene Planning Director. SquareOne Villages owns four of the lots (6000, 6100, 6300, 6400), while .09 acres (5900) is privately owned. All five lots will be developed per the Site Review.

EVE will consist of 22 tiny houses that will range in size from approximately 160 - 288 square feet. Each home will be designed to meet the building code's definition of a "permanent

dwelling" including sleeping and living areas, a kitchenette, and bathroom. The individual houses will be supported by common facilities that include a community gathering area, kitchen, laundry, restroom, tool storage, and office. In addition, two small homes will be constructed on the lot in the northwest corner of the site (5900), owned separately but part of the overall multi-family development. A food cart pod has been planned for the lot in the southwest corner of the site (6400), qualifying the project as a mixed-use development

The development will also include infrastructure, parking and other requirements necessary under multi-family land-use standards. A site development permit will be obtained for the infrastructure. Building permits for each building may be submitted individually or in phases. Occupancy for each

of the houses will be obtained separately as each house completes construction.

At least the first 12 homes will each be developed by a different design team led by local architects who are donating their time to the project. Those teams that do not have a build capacity will be paired with construction partners. Once design and construction documents are completed, the teams will solicit donations from material suppliers for building materials, with a \$15,000 per house maximum budget (retail value). Each team will then make an effort to include residents and community volunteers in the construction process. Initial residents are expected to contribute at least 50 hours of sweat equity prior to move-in. The remainder of the homes will be built by the non-profit with the aid of volunteers.



Design Program

22 TINY HOUSES (160-288 sq. ft.) complete with sleeping and living area, kitchenette, and bathroom

COMMON FACILITIES

including community gathering space & kitchen, laundry, storage, and office

VEHICLE & BICYCLE PARKING consolidated near common facilities

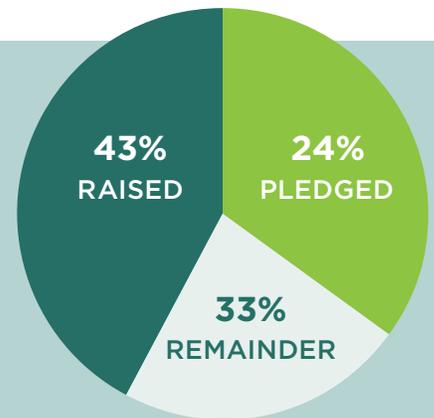
WALKING PATHS connecting pedestrians to tiny houses and common facilities

FOOD CART POD adding a mixed-use component



Development Budget

ITEM	COST	RAISED	PLEGGED
Land	\$281,000	\$281,000	
Site development	\$340,000	\$82,500	\$40,000
22 Units	\$550,000	\$155,000	\$300,000
Commons	\$104,300	\$40,000	\$44,000
Permits & fees	\$160,000	\$119,000	
Architectural, Engineering, Landscaping	\$125,000	\$50,000	\$15,000
Insurance, accounting, misc.	\$60,000		
Contingency	\$75,000		
TOTAL	\$1,695,300	\$727,500	\$399,000



Donate

Donate today, and help make Emerald Village Eugene a reality!

www.squareonevillages.org

Operating Budget

EVE is designed to be 100% self-sufficient once it is built. Revenue from the monthly payment of residents will pay all operational costs. These costs are low due to the size of the homes, which require less energy and lower maintenance costs, and the participatory nature of the cooperative, that requires less staffing. The figures below do not include the \$50 monthly payment towards each members share in the cooperative. SquareOne will hold the share payments in a separate account, to be paid out when individuals vacate their homes.



REVENUE

	/MONTH	UNITS	ANNUAL
Small	\$200	6	\$14,400
Medium	\$250	9	\$27,000
Large	\$300	7	\$25,200
Parking, misc			\$4,000
TOTAL		22	\$70,600
Less 7% vacancy			\$4,942
NET TOTAL			\$65,658

EXPENDITURES

	/MONTH	ANNUAL
Utilities	\$2,025	\$24,300
Repairs/ Maintenance	\$1,000	\$12,000
Replacement reserve	\$250	\$3,000
Village Coordinator	\$867	\$10,400
Administration	\$800	\$9,600
Insurance	\$333	\$4,000
TOTAL		\$63,300
Net Gain		\$2,358

Operating Plan

EVE will be a self-governed community. Residents will be organized into three committees to manage day-to-day operations: House and Grounds; Membership; Administration. A part-time Village Coordinator will be hired to assist the residents of EVE in the organizational and maintenance tasks of the village. When outside assistance or technical skills are required, the Coordinator will arrange for such work. A village council, elected by village residents, will manage day-to-day affairs of the village with the assistance of the Village Coordinator. All residents are required to attend a monthly village meeting.

Community Agreement

The vision for Emerald Village Eugene (EVE) 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 EVE 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. This approach of preserving control over one's living space instills a pride of ownership, resulting in a deeper interest in keeping the property well-cared for.

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

- **Attend monthly Village meetings** 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.
- **Give at least 10 volunteer hours per month** 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.

Furthermore, as a member of EVE, 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 policies.
7. I will honor quiet 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.
11. I understand that the policies and procedures for governing, operating, and maintaining EVE may be further defined, and agree to honor any amendments approved by the community.
12. I understand that the EVE property is leased from SquareOne Villages, and will honor all policies outlined in the Management & Lease Agreement.

About SquareOne Villages

Emerald Village is a project by 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.

STAFF:

Executive Director | Dan Bryant

Project Director | Andrew Heben

Project Coordinator | Alicia Ginsberg

Village Coordinator | Melissa Smith

BOARD OF DIRECTORS:

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Vice-President | Steve Gibson

Secretary | Susan Schroeder

Treasurer | Donna Reitz

Michael Carrigan

Val Hoyle

Justin King

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Wesley Lucas



Mailing Address: 458 Blair Blvd., Eugene OR 97402

www.squareonevillages.org | email: info@squareonevillages.org

Tax ID #: 46-0801991