

COMMON GROUND
— ECOVILLAGE —

Common Ground 2.0

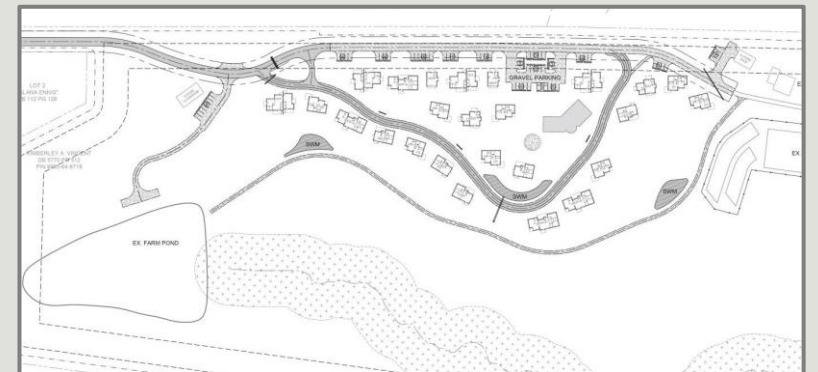
ENVISIONING A NEW PATH FORWARD

4.29.2023



“Plan A” Feedback

- Plan A: a limited equity housing cooperative of up to 47 living units funded through a HUD-backed blanket mortgage
- Analysis presented by Robyn Heeks on March 25
- Three community listening sessions held in April
- Key take-aways:
 - Too expensive! (pre-development & monthly)
 - Cumbersome & restrictive HUD regulations
 - Challenging logistics (90+% paid-in subscriptions prior to starting construction)



2.0 Objectives

- Significantly reduce pre-development costs, time, and complexity
- Allow for phased construction
- Accommodate varying desires for involvement in design and construction
- Facilitate access to low-cost financing and house sharing programs, as well as creative approaches to reducing overall costs
- Facilitate opportunities for cooperative arrangements between members
- Remain true to core community values and goals



Honoring Community Values

- Cooperative Living
- Limited Equity
- Affordability
- Membership Discernment
- Agrarian Focus
- Regenerative Land Stewardship



2.0 Core Elements

- Build only the essential, reduced-cost site infrastructure necessary to begin construction of the first group of homes
- Utilize existing architectural and engineering plans to the extent possible
- Individually financed or small group co-financed homes (rather than a whole-community blanket loan)
- Creative approaches to home design, materials, labor
- Utilize a “land condo” model as the legal container for defining home building sites and establishing community rights & obligations



What the Heck is a “Land Condo”?

- Uses the condominium legal model to define building lots and common areas without actual subdivision of the property; exempt from S/D regulations
- Building lots owned as condo units, but houses are NOT condominiums
- Well-understood by lenders, making it easier to obtain home financing
- All land outside of building lots is common area; could designate different types of common areas for various uses, e.g. conservation, farm, social, etc.
- Covenants, deed restrictions, easements, association rules, etc. define rights, responsibilities, and guidelines agreed to by the community

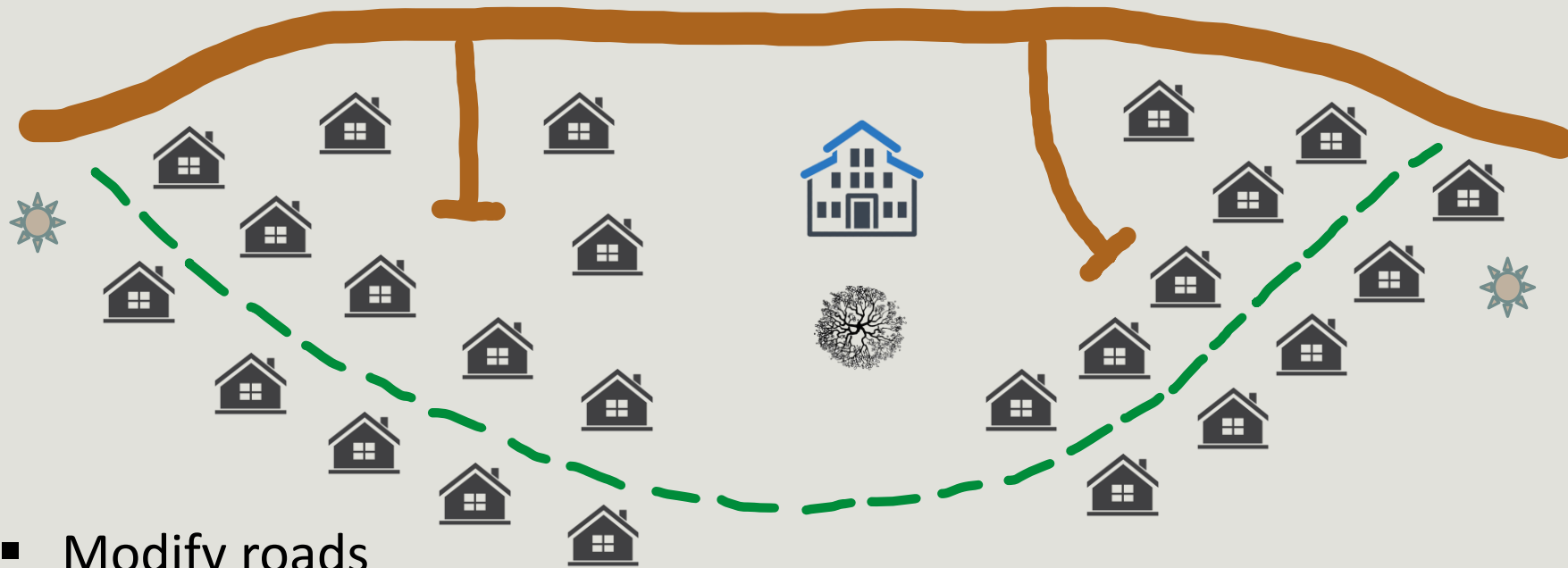


Site Infrastructure

- Would need to fund roads and utilities up front before beginning construction of any homes
- Exploring ways to modify design for significantly reduced costs, while retaining as much of our existing engineering plans as possible
- Need to find the “sweet spot” between paring down infrastructure, the number of homes which can be supported, and affordable costs
- Funding would come from sale of building lots and/or a development loan



Cluster Plan Option



- Modify roads
- Build most infrastructure up front
- Community wastewater system (≡)
- Build homes in phases



Node Plan Option



- Lower density
- Phase infrastructure & homes
- Community wells (☀)
- Conventional septic (≡)



Financing Homes

...with community support

- Single-family home loans are simpler and faster to obtain than a large blanket mortgage and often require less cash up front
- USDA & FHA loan programs with favorable terms are available for low/moderate income buyers, farmworker housing, and rural development
- We are exploring models and resources for co-buying and home sharing
- Also developing relationships with lenders to assist members with financing



New Flexibility

- Members can be more hands-on with the design and construction of their homes, if they wish
- More opportunities exist for customization and alternative materials, although community design standards would still apply
- Building plans don't have to be prepared by an architect, reducing costs
- As soon as infrastructure is completed, members can begin construction on their homes at their own pace
- The community could hire a construction advisor to assist those who wish to act as their own contractor or undertake DIY building efforts



Collaboration

- Small groups of members can plan and build a set of homes together to streamline management and save money by working with a single contractor
- Small groups might also utilize USDA or HUD low-income self-help programs
- Members can collaborate on planning, building, and financing shared houses, including homes with an attached suite and larger group homes
- The community could possibly sponsor USDA-funded farmworker housing
- Joint efforts can be pursued on their own path and timeline without holding up the rest of the project



Community Support

For those who prefer less hands-on involvement with planning and building, Common Ground can ease the path by...

- Utilizing existing schematic architectural plans and providing simple design options to choose from
- Establishing relationships with builders and lenders who understand the unique characteristics of our community and are willing to provide our members with streamlined options and support services
- Hiring a construction advisor to assist members with engaging a contractor



Next Steps

- Solicit more community input
- Explore feasibility of alternative development options: engineering, regulations, legal, etc.
- Update cost estimates
- Research financing sources for both sitework and homes
- Present full analysis to community as soon as possible (early June?)

We need to hear from YOU!

