

# Householder Refuge Cohousing Narrative Statement



"There are these four grounds for the bonds of community.  
Which four? Generosity, kind words, beneficial help, consistency.  
These are the four grounds for the bonds of community."  
--The Buddha

## Overview

The Householder Refuge is a sustainable, multi-generational cohousing community with 31 units to be nestled into a 14-acre site that is being developed as a Buddhist temple and habitat refuge. A cohousing community is a planned development designed by residents and managed for the purpose of creating cohesive neighborhood life. In the contemporary context of smaller household sizes and working parent households, cohousing offers a practical and supportive approach to city life.

## Values Statement

The Householder Refuge is an intentional community, associated with Dharma Rain Zen Center, open to all persons who value interdependence, authenticity, compassion and diversity. We are formed for the purpose of nourishing our spiritual development and growth as individuals and in community. We seek to work and play together, live simply and cultivate stewardship and connection to the land.

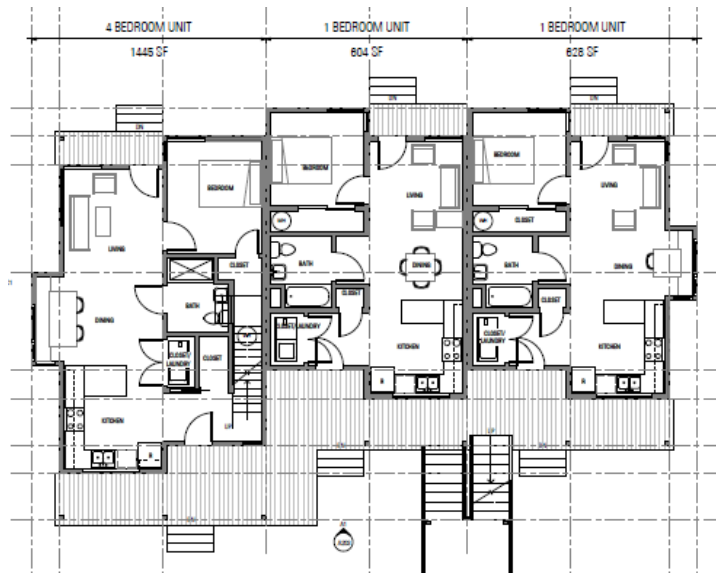
The Householder Refuge is intended to support people with a spiritual practice by allowing them to live in community with one another. The cohousing community shares the site with a Buddhist temple, and temple activities are available to residents. However, temple affiliation and participation are not required, and all spiritual paths are welcome.

## Design and Building

Environmental remediation and habitat restoration work is well under way. Schematic design is complete and the plans are being refined and completed. Limited earthwork began in fall of 2013, and major infrastructure work started in summer of 2014. Units are expected to be available for move-in in the spring-summer of 2016.

Individual households are equipped to function autonomously, but may be smaller than typical because some functions, such as storage, laundry, children’s play areas, and guest rooms, may be in shared facilities. Units will be in small clusters of attached housing (town houses and flats). These buildings will be arranged to form an optimal balance of private and shared space, and a

friendly, collaborative relationship with surrounding residential neighborhoods. Structures will be two-story, wood-framed, traditional construction. Materials will emphasize durability, sustainability and a natural feel. Studio, one- and two-bedroom units will be flats on the first or second floor, and the three and four bedroom units will be townhouses. There will be five units to a building, along with a common house with shared amenities.



Preliminary design of the first floor for one building type, showing part of a townhouse, and two 1-bedroom flats.

## Legal Structure and Finances

In essence, members rent to themselves. We are using a modified apartment model that adds some advantages of ownership, including transferability of assets and a more long-term, stable resident population. Due to zoning constraints, the entire 14-acre parcel needs to stay intact. Therefore, Dharma Rain, the owner of the land, will lease two acres to the Siskiyou Cohousing LLC, which will function as the developer/operator of the Householder Refuge. Members of the Householder Refuge will buy into the LLC and receive a partial ownership interest. This gives them a stake in the LLC which can be transferred (subject to substantial limitations and right of first refusal) and may provide tax benefits and legal protection. Having a partial ownership interest also confers the right to rent a unit.

Ownership interests became available in October 2013, starting at \$50,000 apiece. This buy-in price increases at 4% annually and is increased every six months. An ownership interest is generally required for residence, although it is not a guarantee. In some cases, subletting will be allowed. This ownership interest is transferable, but should be considered a housing right, not an economic investment. Purchase of the ownership interest (or some portion thereof, greater than \$20,000, the remainder will need to be paid off within 10 years) establishes priority of choosing units.

Once the units are complete and available for occupancy, there will also be ongoing monthly payments. These payments cover operating expenses such as utilities, maintenance, a replacement reserve, insurance and taxes. The monthly payments will also pay off the balance of the construction loan used to finance the buildings. Once the loan is paid off (estimated in 25 years), our plans are to drop the monthly payments considerably (~70%). There is an option to pay the cost of the unit up front, which would drop the monthly payment to just the operating costs (see table below). This doesn’t transfer title, nor is this “Cost to Prepay in Full” refundable, but it does make more sense financially for some parties who plan to live in the cohousing unit throughout their lifetime. There is a possibility of adapting a unit, or the whole complex, into a condominium at some point in the future, at which point title could be transferred.

Estimated Monthly Payment Schedule				
Unit Type	Approximate Square Feet of Unit	Standard Monthly Payment	Cost to Prepay in Full	Reduced Monthly Payment
Studio	375	\$793	\$105,945	\$158
1 bedroom flat	600	\$1,133	\$151,350	\$227
2 bedroom flat	800	\$1,467	\$195,850	\$293
3 bedroom townhouse	1200	\$2,133	\$284,810	\$427
4 bedroom townhouse	1400	\$2,333	\$311,550	\$467



### Community

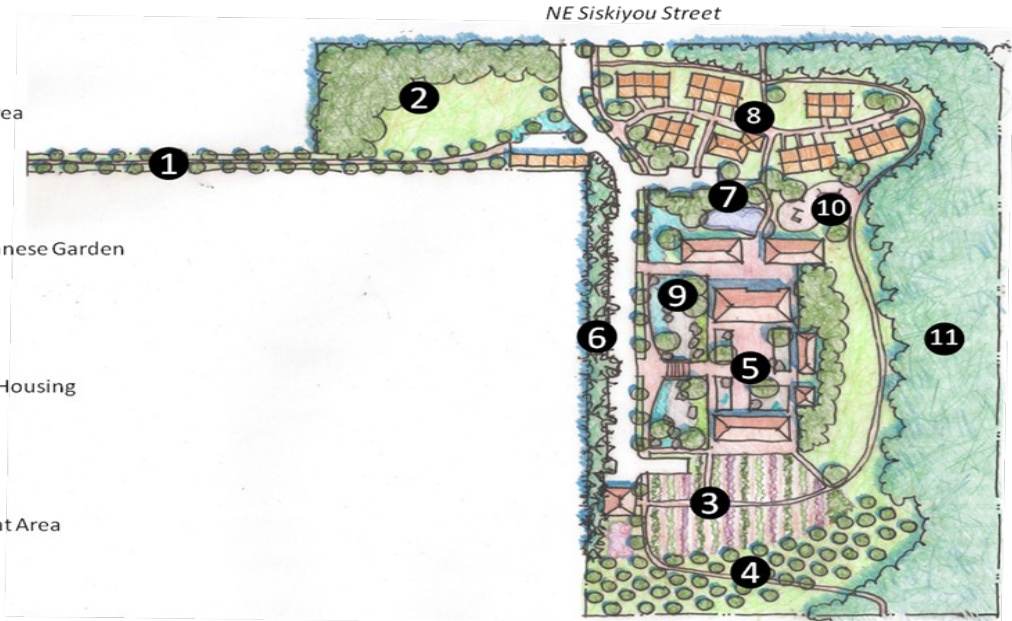
Residence in the Householder Refuge Co-Housing is open to those fulfilling membership criteria around financial stability and willingness to uphold the values. The project is particularly appealing to those with an appreciation of contemplative meditation practice, of the benefits of a green environment, and of the advantages of living near a religious institution and community. Current members hold monthly meetings and potlucks in Portland, are active with the work of planning and developing the community, and maintain a web presence. Community decisions are made with a form of consensus process and members are requested to receive training in using consensus. We are working on describing expectations for responsibilities, privileges and conduct for residents of the Householder Refuge. We would love your help.

### Next Steps

For more information, to view the site and speak with some of the members, and to get involved in creating your future home, please contact us at [staff@dharma-rain.org](mailto:staff@dharma-rain.org). We can connect you with further information and answer questions you may have. If you are interested in being part of the Householder Refuge, please try to come to our monthly meetings on the 3<sup>rd</sup> Sunday of the month, and participate in our on-line forum.

### Legend

- 1 Path to 82<sup>nd</sup> Ave.
- 2 Oak Savannah Natural Area
- 3 Produce Garden
- 4 Orchard
- 5 Formal Courtyard & Japanese Garden
- 6 Buffer Plantings
- 7 Pond
- 8 Householder Refuge Co-Housing
- 9 Bioswales and Trees
- 10 Playground
- 11 Ravine & Riparian Habitat Area



### Landscape Plan

At the far west is NE 82<sup>nd</sup> Ave, and NE Siskiyou is the northern border. Approximately 1/3<sup>rd</sup> of the land area will be developed, 1/3<sup>rd</sup> will be cultivated gardens, buffers, formal plantings orchard and other open space, and 1/3<sup>rd</sup> will be managed as wildlife habitat.

The site is surrounded by residential neighborhoods on three sides, with commercial uses to the west, three blocks away. The views in three directions are of tall trees. The site has easy access to two freeways and several large surface arterials, but is sheltered from noise and has a rural feeling. There are several schools and parks in easy walking distance, and ample public transportation.