

Householder Refuge Cohousing Prospectus



Perspective drawing showing the view through the center of the Householder Refuge.

"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 30 units nestled into a 14 acre site that is being developed as a Buddhist temple and habitat refuge.

Cohousing is a form of community-oriented, resident-planned and managed development, which has proven practical for creating socially cohesive communities of individual households. In the contemporary context of smaller household sizes and working parent households, cohousing offers a more practical and socially supportive approach to living than that offered by the typical American car-oriented, detached-housing subdivision. Individual households are still equipped to function autonomously, but may be smaller because some functions, such as storage, laundry, children's play areas, and guest rooms, will be in shared facilities.

Units will be in small clusters of attached housing (town houses and flats) containing from one to four bedrooms each. These buildings will be two story structures, arranged to form an optimal balance of private and shared space, and a friendly, collaborative relationship with surrounding residential neighborhoods.

The Householder Refuge is intended to support people with an interest in meditation in furthering their practice by allowing them to live in community with one another, in close proximity to a Buddhist temple. Temple affiliation, participation, and commitments are entirely optional, allowing practitioners and families access without obligation.

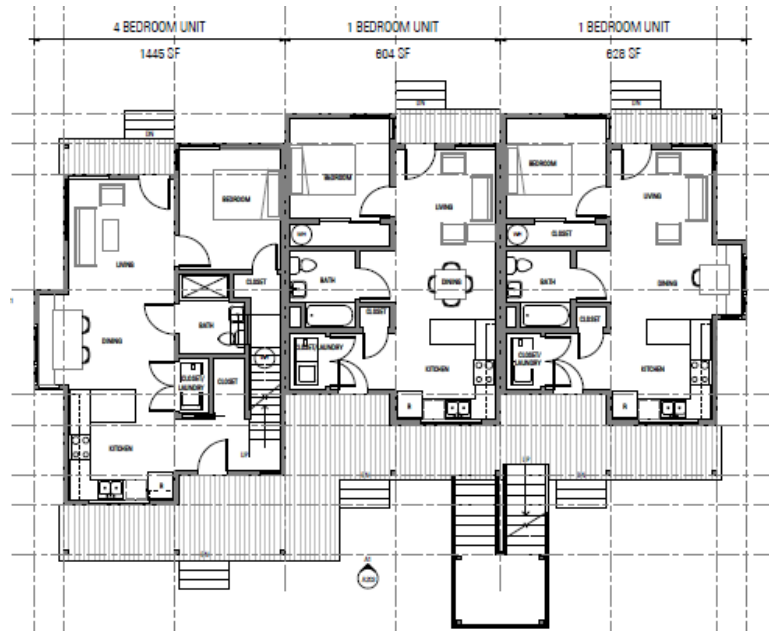
Values Statement

The Householder Refuge is an intentional community associated with Dharma Rain 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.

Design and Building

Environmental remediation and habitat restoration work has already begun. Schematic design is complete and the plans are being refined and completed. Limited earthwork will begin fall 2013, and major infrastructure work will happen in summer 2014, with the units available for move in summer 2015.

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, either 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 would be renting to themselves. We will be 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 several acres to the Siskiyou Cohousing LLC, which will function as the developer/operator of the Householder Refuge. Members of the Householder Refuge will buy-in to the LLC and receive a partial ownership interest. This gives them a stake in the LLC which can be transferred, and may provide tax benefits and legal protection. Having an ownership interest also confers the right to rent a unit.

Partial ownership interests will become available in September 2013, starting at \$50,000 apiece. They will increase in price at an annual rate of 5%, every six months. In order to rent an apartment, an ownership share must be owned, unless one is subletting from an owner. This ownership interest is partially refundable, and is transferable. In addition, there is a \$1,000 refundable membership fee to have a voice in community decision-making.

In addition to the \$50,000 ownership buy-in, and \$1,000 membership fee, there will be ongoing monthly payments after move-in. These cover operating expenses such as utilities, maintenance, a replacement reserve, insurance and taxes. In addition, monthly payments will pay off the balance of the construction loan used to finance the buildings. Once the loan is paid off (estimated in 25 years), the monthly payments will drop 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, but it does make more sense financially for some parties. 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.

Table 1: Estimated Monthly Payment Schedule				
Unit Type	Approximate Square Feet of Unit	Standard Monthly Payment	Cost to "Buy" Outright	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

Householder Refuge Co-Housing is open to all, and preliminary marketing has targeted those with a contemplative meditation practice who would like to live in a green environment, near a religious institution. There are approximately 15 members involved in ongoing work to form the social, organizational and legal structures of the community. We need your help. We have monthly meetings in Portland, and maintain a web site to store files and participate in discussions. For more information, to come view the site and speak with some of the members, and to get involved in creating your future home, please contact us at staff@dharmarain.org.



Landscape Plan

At the far west is NE 82nd ave, and NE Siskiyou is the northern border. Approximately 1/3rd of the land area will be developed, 1/3rd will be cultivated gardens, buffers, formal plantings orchard and other open space, and 1/3rd 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, and although the site is close to two freeways and several large surface arterials, it is sheltered by the topography and feels relatively quiet. There are several schools and parks in easy walking distance, and ample public transportation.