

Oakland Mini Retrofit Co Housing Project 2018 2.0

Vision

Our vision is to create a cohousing community in Oakland, Emeryville or Berkeley where people can work, communicate and live together in a collaborative, creative and constructive way. We value diversity, social and ecological responsibility, mutual learning, and joy.

Mission Statement

We want to experiment with ways to live sustainably, responsibly, and joyfully as part of a vibrant, densely populated city. We intend to do this by creating an urban retrofit cohousing community with selected shared indoor spaces and with sunny backyard. We will accomplish this in the following ways:

- Our goal is to purchase a building that can accommodate 3 - 4 households with a sunny backyard within the next 6 - 8 months. We are focusing on the Fruitvale to North Oakland area, because it is centrally located and has multi-unit or large single family homes zoned / able to accommodate multiple households on big lots with large backyards.
- We will consume as little as possible and reuse everything we can. This means doing things like producing food and goods in our backyard, conserving and using renewable energy, collecting rain and reusing water, recycling building materials, and conserving and sharing whatever else we can.
- We will take a proactive approach in regards to developing healthy interactions and relationships with other people. We will consciously make an effort to continue to learn and grow regarding how to have healthy interpersonal relationships. Ways we will do this can include a “continuing education” paradigm, in the form of a book club, classes, dialogues, lectures, movies, etc.
- We will use decision-making techniques developed over the years by cohousing groups and other intentional communities to be more productive and better at resolving conflicts, for example, agile planning, [non violent communication](#) and modified consensus decision making.
- We will build lasting community and a sense of ownership and control over our environment by collaborating and participating in the design and maintenance of the shared community.

- We will strive to be diverse and non-dogmatic, not requiring any one lifestyle, diet, or spiritual or political purpose.
- We will reach out to networks of people outside of our own group and try to serve as an inspiration for many similar neighborhoods in Oakland and other cities.
- We will keep joy in mind as a worthy goal.

The House We Are Looking For

Preferred era/style: 1920s to 1970s 3 to 4 unit (or with the potential to develop into 3 - 4 units) on a bigger lot with original details. Can also be single family with potential / zoning to divide into multiple suites / units. 3,000-4,000 square feet interior space, optimally around \$350 per square foot, with functioning prep kitchen and full bathroom accessible to each living space. Note that the property can be a functional 5 or 6 unit but a legal 4 unit (called a 4+). This is to avoid the complications associated with a building with 5 or more units, which falls under commercial lending requirements (25% downpayment, 5 year ARM).

Can need: paint, refinishing floors, window replacement, roof resurfacing, updating systems, redoing / adding bathrooms or kitchens, minor electrical or plumbing work.

Cannot need 2 or more of the following: foundation work, structural renovation, termite remediation, major electrical or plumbing work. (Has to be loanable: have functioning kitchen, bathrooms, electrical and plumbing systems.)

Preferred neighborhoods:

San Antonio north of 14th Ave., Lake Merritt, North Oakland, Emeryville, Berkeley.

Preferred site: large / 6500 or more sq. ft. lot, with backyard south, east, or west, preferably south. Standard lot in Oakland average 50 feet wide and 100 feet deep (5000 sq ft).

Membership Policy -

Equity members / General

- Have attended at least 4 general meetings, potlucks, planning discussions.
- Have substantially completed the Co Buy process at - <https://www.gocobuy.com>

- Have accepted the group's existing vision, policies and requirements.
- Have been accepted as equity members by the existing equity members, and signed all necessary documents acknowledging the rights and responsibilities of equity members.
- Have access to group's online documents and information.
- Have prequalified for a home loan for \$275,000 minus the amount of their down payment.

Each buying partnership looking for property

- Will pay an initial \$2500 deposit into the operating account to use for group expenses: paying real estate lawyer, designer, property inspector, contractors, etc.*
- Will deposit \$25,000 into an escrow account for a down payment as soon as the group is ready to make an offer on a specific property.**

* The operating-account deposits will be partially refunded if the group disbands without spending all of the money. If a specific family withdraws, their share of the operating-account deposits will be refunded less non transferable expenses (a home inspection on a property we don't purchase, for example) when it is replaced by another family who joins as an equity member.

**The escrow deposit will be fully refunded if a property is not purchased or if the MRCH disbands.

Associate members

- Think it likely that they will become equity members later but are not yet ready.
- Have attended at least 2 planning meetings.
- Downloaded PDF and fill out questionnaire at this link - https://docs.google.com/document/d/18XhCR-Vf_yCBenbi0a-xwXYb4vLDICGdEm5g4H7q7IY/edit
- Have accepted the group's existing vision, policies and requirements.
- May sit in on planning meetings and make occasional suggestions, but they are not guaranteed a unit, they cannot vote or block consensus, they do not have access to the group's confidential documents and information, and any document or policy changes made as a result of their stated preferences would be provisional pending their acceptance as equity members.
- Are expected to contribute toward expenses related to meetings.
- Have been accepted as associate members by the equity members but are not guaranteed equity membership.

Steps for Applying to Be an Equity Member

- List any additions or amendments you would add to the group's vision, policies and requirements
- Attend one or two planning meeting where your additions will be discussed / approved.
- List your preferences regarding your square-footage needs, which floor you prefer to live on, and whether you prefer to live in the front or the back of the building. When determining your square-footage needs, keep in mind that you will be able to use the common area for bicycle parking and many toys, tools, books, etc.
- Become prequalified - submit financial documents, tax returns, etc.

Required Features of the Community

(Each feature in this list is required by at least one equity member.)

Common Space

Bicycle parking on ground floor

Tool library, not accessible by young children (can be just a cabinet at first)

Library with books, magazines, pictures, software, and other items to lend to each other (could be just a few shelves at first)

Guest bedroom, used as an additional play area when there are no guests (attached bathroom desirable but not required)

When possible, shared toilet on ground floor.

No leaf blowers or other motorized tools that could be replaced by moderate manual labor

bathrooms and kitchens(-ettes) for each individual living space – in addition to a common kitchen (and common bathroom) within/as part of the communal area

Philosophy/Principles

Involved residents (full representation at monthly meetings and participation in working groups)

Respect for each other, including respect for children as full human beings

Build & maintain good relationship between co-ho residents and local community – join neighborhood associations, etc

Clear, written guidelines for making decisions and resolving disputes, with unanimous approval required for changes to the TIC agreement or the Mission Statement

Tolerance and open-mindedness

Safety & Security

Constant adult oversight of young children up to 10 years old; parents (resident or visiting) are responsible for ensuring security of minor children at all times.

Earthquake-resistance retrofitting

Fire insurance covering the cost of rebuilding

Fire alarm for all spaces.

Nontoxic building materials and furniture (e.g., no particle board)

Reserve funds for expected and unexpected expenses, including six months of mortgage, insurance, and tax payments

Liability coverage adequate for visitors.

Clear rules about reselling and refinancing that protect owners wanting to sell their interests as well as owners who will be in a new mortgage with new co-owners

Right of first refusal for remaining owners when an owner wants to sell, with a commonly accepted method of determining market value

Site Selection

Sunny backyard, with back wall of building not shaded for much of any day of the year

Attempts to make agreements with owners of neighboring properties to share backyards and some indoor spaces

Sustainability

Food Production – fruit trees, garden

Compost bin for garden

Rainwater catchment

Clothesline

Washing machine with greywater filtration

Team Building

Jesse Palmer has agreed to represent our group, experienced and knowledgeable in group formation dynamics, collective housing legal agreements.

Raines Cohen and Betsy Morris - cohousing coaches.

Building inspector: _____

Title search company (+ title insurance): _____

Mortgage brokers: Chris Mason has a creative, problem solving approach, with experience in creating financing for group purchase.

ADU adviser - Loni Gray, long time co houser and leader in creating policy regarding ADUs on a state wide level.

Real Estate agent: Nicolette Sommer a seasoned and knowledgeable real estate agent, who describes herself on her website as the 'Realtor for the people'.

<https://www.nicolettesommer.com>,

<https://www.yelp.com/biz/nicolette-sommer-red-oak-realty-oakland>

David Blake - adviser re Berkeley properties. Has worked in Berkeley city government and provides insight into zoning and permitting issues.

Possible Features of the Community

(Each feature in this list is desired by at least one member, but not necessarily required until adopted by the group, pending suitability of the property.)

Common Space

Small guest room

Compact bike repair bench (3' x 3') like at Bike Kitchen

Tool room - can start as cabinet (locking?)

Sturdy, stacking front loading washer / dryer similar to Kenmore H3

Utility sink near washing machine

Natural-looking outdoor area

Philosophy/Principles

Group decision making by a type of modified consensus.

For major decision / changing TIC agreement need unanimity. Define method for resolving conflict: arbitration, mediation if agreement can't be reached.

Weighing value of labor contributed? (renovation and/or maintenance) - all tasks are given equal weight, hour for hour. Similar to Ithaca hours [model](#).

Voluntary fund for loans and subsidies to low-income owners, with tax deductions for donors if possible (after the community is established). Can be added to legal agreement after community is established.

Safety & Security

Earthquake insurance if it's not too expensive

Sustainability

Solar domestic hot water

Cisterns with rainwater

Solar EV system

Passive solar technology

Greywater reuse

Resources We Are Using

Books

Creating a Life Together: Practical Tools to Grow Ecovillages and Intentional Communities, by Diana Leafe Christian, DianaLeafeChristian.org/Creating.html

[The Sharing Solution](#): *How to Save Money, Simplify Your Life & Build Community*, by attorneys Janelle Orsi and Emily Doskow, published by Nolo, SharingSolution.com

Online Tools

groups.yahoo.com/group/SFBNLC

PivotalTracker.com (a free, award-winning agile project management tool that enables real-time collaboration around a shared, prioritized backlog)

xmarks.com/topic/mortgage_calculators

Cohousing Websites

cohousing.org/cm/article/temescal (the story of five families who purchased three adjacent duplexes together in Oakland and later used easements to add two adjacent houses)

cohousing.org/what_is_cohousing (descriptions of some cohousing communities)

directory.ic.org (Intentional Communities Directory)

nstreetcohousing.org (neighbors in Davis who gradually took down the backyard fences between 17 homes)

Government Websites

cclld.ca.gov/PG487.htm (Community Care Licensing, California Department of Social Services)

cde.ca.gov/sp/ps (California Department of Education)

dbiweb.sfgov.org (SF Department of Building Inspection)

sfassessor.org (SF Office of the Assessor-Recorder, Parcel Information)

sf-planning.org (SF Planning Department, Codes & Zoning)

Legal Websites

AndySirkin.com (website of the law firm Sirkin & Associates; has many useful articles about buying property in San Francisco as tenants in common with space assignments)

g3mh.com (website of the law firm Goldstein, Gellman, Melbostad & Harris; has fewer articles than the Sirkin site, but they have additional information and are more current)

hsc.org/legal101.php ("The Legality of Homeschooling: Complying with California Law," by the HomeSchool Association of California)

Real Estate Websites

EveryBlock.com

maps.google.com (satellite and street views)

Redfin.com

SanFranciscoRealEstateBrain.com

sfarmis.com (SF Multiple Listing Service)

Zillow.com

<http://renttoownexperts.com/sellers/rent-to-own-calculator/>

Add to policies:

Drug / alcohol policy

Noise after ____ pm, range of hours for quiet time.

Pet policy - size, length of hair, access to common space, clean up after.

Scheduling use of common space

Spreadsheet for scheduling shops, cooking, meals, chores, repair, maintenance, who does the scheduling as part of their regular, credited work.