



NeahCasa

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10th Street Sustainable Neighborhood Project

An on-the-ground collaborative demonstration of a higher level of green affordable housing

10th Street is a demonstration project for a series of innovative approaches to housing developed by NeahCasa. Valuable individually, together they create a new and more effective paradigm of housing design and ownership with exciting possibilities to:

- Obtain an order-of-magnitude reduction in housing costs, including finance, energy and operating costs.
- Show how green neighborhood design and affordable housing can enable the 90% reduction in our energy and resource consumption needed for global sustainability.
- Improve the living quality of affordable housing.

The project is being pioneered by a core partnership between NeahCasa, the NW Regional Community Land Trust Coalition, Northwest Oregon Community Development Collaborative and Community Action Team, with additional local community and professional partners (see attachment).

INITIAL PHASE - is construction of two Net Zero Energy Flexplex houses initiating a phased green neighborhood. It is planned for a 10.6 acre property abutting the west city limits of Nehalem, Oregon. The site is within two blocks of the elementary school and playground, community center (with swimming pool, daycare, after-school program, fitness center and community college), Senior Meals, Head Start, and the Post Office. It is only a few more blocks to the downtown shops, bus stops and the river. Elevations of use areas are between +130' to +170' Mean Sea Level, ensuring protection from tsunami and global warming. The property is presently privately owned by individuals committed to the project and its ideals.

PROJECT ELEMENTS - The site's topography and rural residential zoning (just outside the Urban Growth Boundary), made its acquisition affordable, while presenting opportunities to demonstrate creative green planning to benefit difficult sites:

- **Clustering of affordable housing** along its ridge (30% of the site) permits:
 - development cost savings
 - access to solar energy
 - reuse of roof water runoff and grey water
 - community gardens and food production in housing area
- **An Open Space Preserve** on unbuildable portions (50%) of site that includes:
 - Walking trails
 - Sustainable forestry on wooded portions of the site
 - Permaculture of edible perennial native plantings on sloped portions of site abutting housing
- **Easements for community utilities:** 10% of site

- **Restoration of sacred and community dimensions** of affordable housing through art and community action that can help ensure the care and maintenance needed for durability.
- **A rural carshare** system is planned in conjunction with the project.

PRELIMINARY SITE PLAN - shows 20+ structures (25-40 units), in phased locations, using advanced green design of homes and neighborhood including:

- **Net-Zero-Energy (NZE)** construction to minimize the energy component of home costs. In collaboration with the Tillamook PUD, NeahCasa intends to demonstrate options for both sunny and shady sites that include a high-performance envelope, elimination and reduction of plug loads, solar/heatpump hot water, and lifestyle adaptations to prove the reduction in energy source needs possible with least-cost energy solutions.
- **Flex-plex Design** – Invented by NeahCasa’s architect, Tom Bender, Flex-plexes allow flexible "duplexed" living and working spaces, including accessory dwelling units (ADUs) that can change use configuration over time. The compact 1.5 story construction using new sound isolation techniques will demonstrate Small Is Beautiful green living and provide more useable outdoor space, with cost, energy, and resource savings.
- **Adaptable Construction** - Planned designs are adaptable from site-built to panelized to factory-built depending on local conditions, to take best advantage of the real benefits of each approach.
- **CLT Ownership of Land** - Homeowners will receive 99-year renewable leases. Resale restrictions ensure continuing affordability, with homeowners having strong representation in management and recovery of their investment on resale. In the case of rental houses, NeahCasa will own both the land and the house.
- **Cohousing** - sharing of garden and community food, open-space, laundry, guest rooms, and other facilities to give multiple savings.

OTHER INNOVATIVE ELEMENTS leading towards significant savings for the community and homeowners over the long term:

- **"Finance-Free Homes" strategy** for minimizing financing component of home costs through permanent payoff of financing in 25 years.
- **Lifecycle-Efficient Construction** to minimize overall costs of physical structures.
- **Local community investment** - Mechanisms for community members to invest retirement savings into community housing rather than the stock market are being pioneered by NeahCasa via the 10th Street LLC who are currently landbanking Lot 3 of the project. NeahCasa is also exploring with Shorebank Enterprise Cascadia broader use of Self-Directed IRAs in conjunction with local LLCs and the CLT structure to pioneer new local investment strategies on this project.

PROJECT PHASING:

0: PROJECT PREPARATION – Completed

- Work to date represents 5000 hours of volunteer time contributed to the project.
- Buildable areas have been brushed and stabilized, modeling an innovative chipping technique that mulches soil and doesn't use burning.
- Preliminary site plans have been developed to ensure solar access, community space, and wise use of resources.
- The geological hazard report and septic field locations have been approved.
- New water mains were recently installed by the City of Nehalem, and power and phone are available on site.
- Modular construction has been researched in collaboration with NW CLT Coalition.
- Innovative partnerships with regional and local community groups have been developed (see list below).
- First partition of the property into three parcels is complete with collaboration from Community Development Law Center
- Remaining planning questions concerning clustering on a single lot, setbacks from easements, and accessory dwelling units are being reviewed by the Tillamook County Planning Commission.
- At NeahCasa's urging, the sewer district is developing an "exceptions" request to the state land use department to be able to serve this property and certain others.

I: CONCEPT PROOFING AND TWO DEMONSTRATION HOUSES

- NeahCasa acquisition of the property via
 - Meyer Memorial Trust Program Related Investment – proposal in process
 - 10th St. LLC - local community investment group landbanking Parcel 3
- Concept Proofing - completion of legal and technical groundwork for the demonstration project (see *Innovative Collaboration*)
- Green Charette funded by Enterprise Foundation - Jan. '10 – proposal submitted
- Finalize collaborative development partnerships
- Partition 3 lots to 5 if clustering is not approved
- Contract Documents for Net-Zero-Energy Flex-plex
- Construct 2 NZE Flex-plexes (4 units)
- Establish open space trails and sustainable forestry program

II: COMPLETION OF LAND ACQUISITION AND RR-2 ZONING BUILDOUT

- NeahCasa payoff of remaining parcels
- Construct 3 Flex-plexes (6 units)
- Develop community garden
- Create RuralCarShare demonstration

III: UGB INCLUSION

- Obtain inclusion of property into Nehalem Urban Growth Boundary
- Extend sewer to site and hookup
- Convert septic tanks to stormwater retention for community garden
- Improve 10th Street offsite for access
- Construct 9 units on interior of site
- Pave on-site "road" (not parking spaces)

IV. BUILDOUT

- Extend utilities in 10th St abutting property, pave street extension
- Construct remaining 6 units on 10th St.
- Construct Community Building

BACKGROUND:

- **NEAHCASA** is a 501c3 Community Land Trust (CLT) in rural north Tillamook County on the Oregon Coast. Staffed entirely by volunteers, its focus is on *permanently affordable* home ownership and rental housing for the local workforce, including school graduates entering the workforce and retired members of the community. Funding for capacity building, initial project development and zoning advocacy work has come from US Bank and the S.S. Johnson Foundation.
- NeahCasa formed as a CLT to make possible **locally controlled and permanently affordable housing**. **Housing costs in our coastal area have become extremely unaffordable** like many rural areas impacted by vacation homes. A 2007 study showed that 70% of local residents at that time could not afford to purchase a home in the community. At the same time **land for new housing is highly constrained** by oceans, rivers, state parks, and resource lands. An additional issue is **inundation hazards** from tsunami and/or global warming, now known to be a high risk for over 50% of existing homes and potentially developable residential land in our three communities.
- **Land Cost** - The Oregon Land Use Board (LCDC) has acknowledged that *cost* of land affects the ability to provide housing for all segments of a community. Partially at NeahCasa's urging, LCDC is developing a "test program" for bringing new lands into a city's urban growth boundary for affordable housing. The NW CLT Coalition has developed strategies to achieve "free land" from such upzoning. **This project's location**, outside the city's UGB, but with 600' frontage on a city street, being within two blocks of schools and other basic community facilities, gives a perfect opportunity for phased development demonstrating the value of this approach as these new rules come into play.
- **Using the window of our present economic condition for demonstration and testing of new ideas is crucial**. The instability of our current economic situation suggests considerable caution over the next few years in initiating new construction. While we have developed innovative strategies (see ["TillaWatts"](#)) to use existing housing, this project addresses more basic issues and opportunities that need immediate focus.

***VIEW SOUTHEAST DOWN RIVER
FROM HOUSING CLUSTER AREA
OF SITE.***





View east from housing cluster area of site.

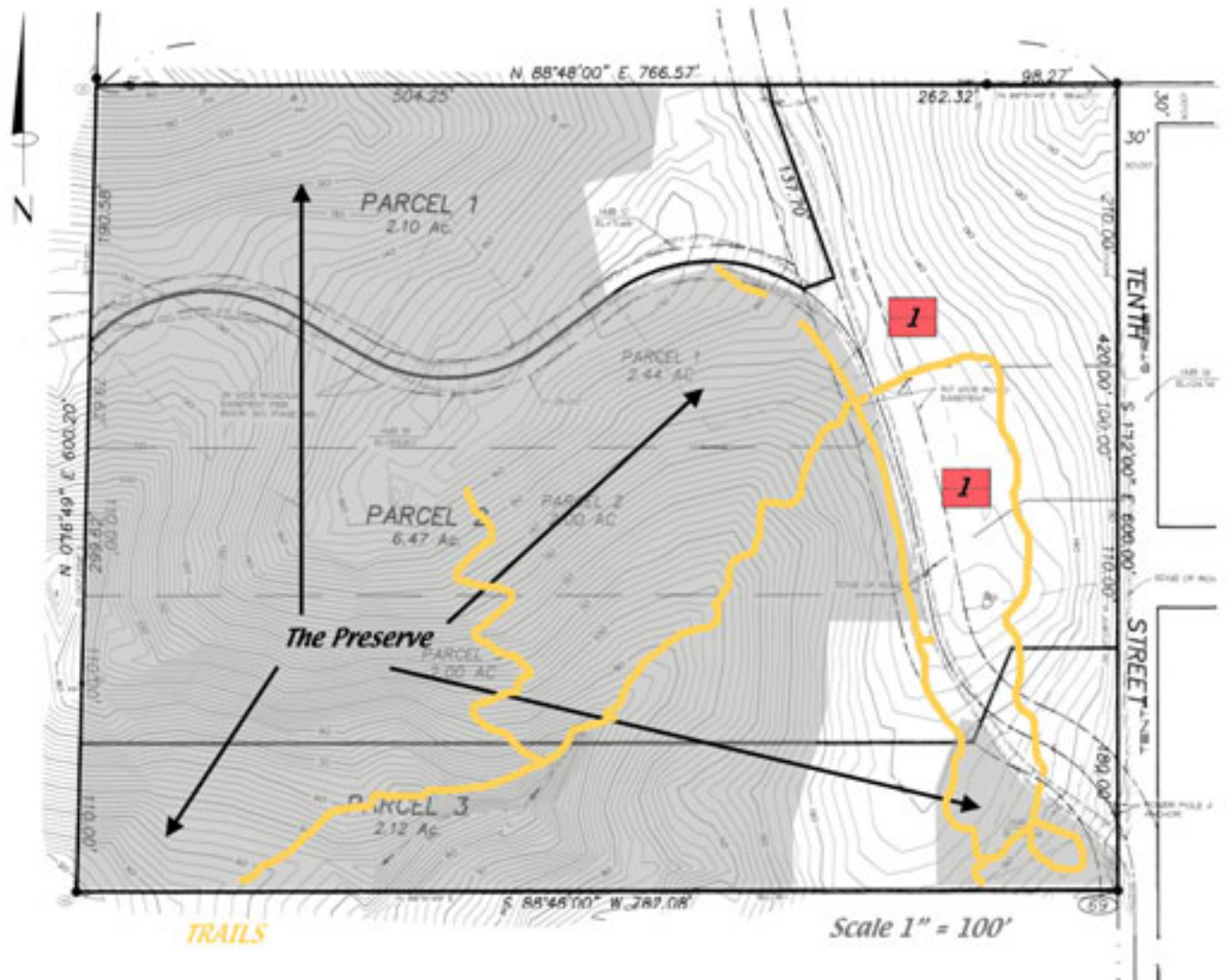
View east from upper area of site.



NEHCASA 10th ST. PROJECT - PHASE I:

CONCEPT PROOFING AND DEMONSTRATION HOUSES

- ***Concept Proofing (Innovative Collaboration)***
- ***Land-bank property***
(via Meyer Memorial Program-Related-Investment and 10th St. LLC)
- ***Partition of 3 lots to 5 if needed***
- ***Design of Net-Zero-Energy Flexplex***
- ***Construct 2 NZE Flexplexes (4 units)***
- ***Establish open space trails and sustainable forestry program***

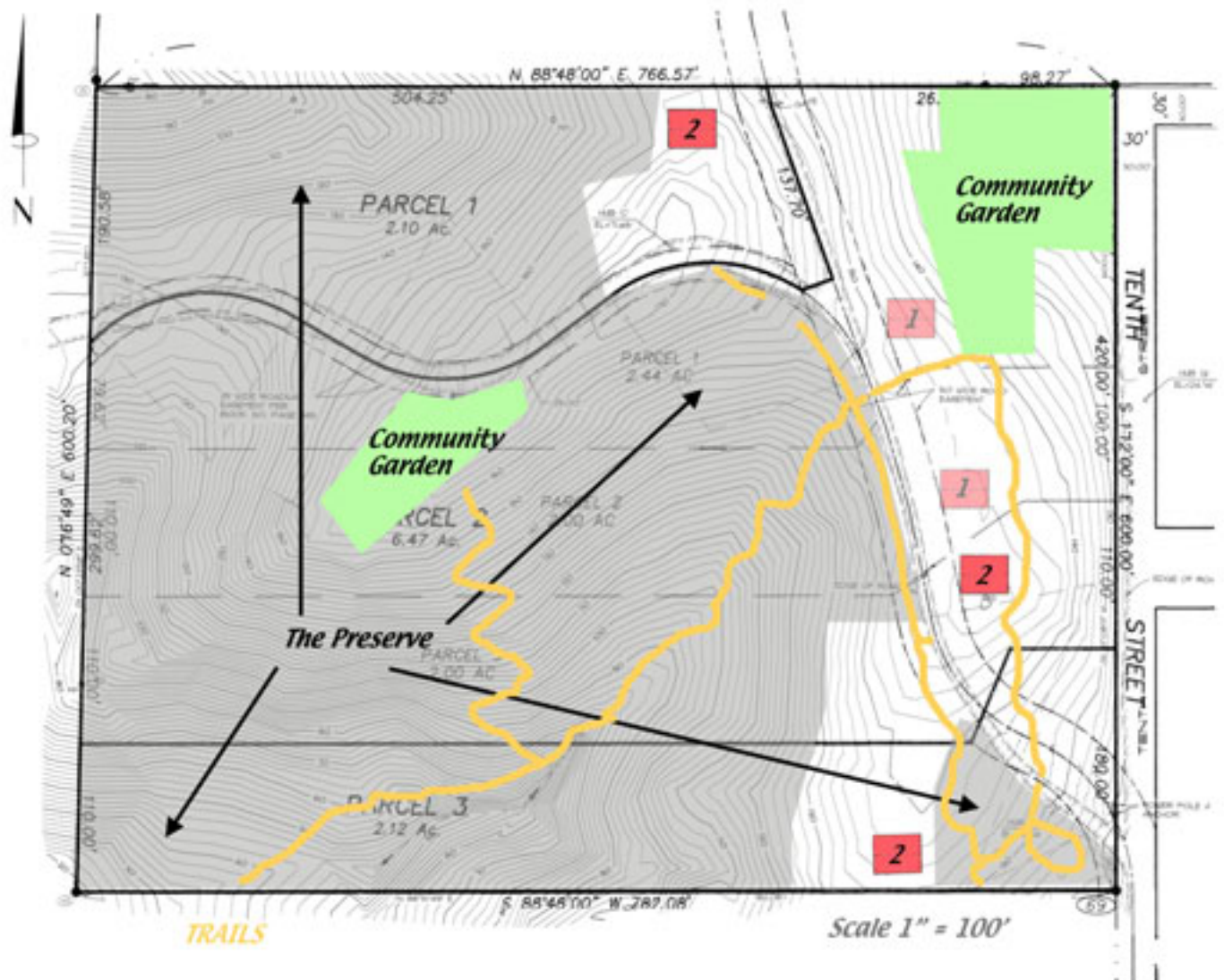


NEHCASA 10th ST. PROJECT - PHASE II:

COMPLETE LAND ACQUISITION AND RR-2 ZONE BUILDOUT

- *NC payoff of remaining parcels*
- *Construct 3 Flexplexes (6 units)*
- *Develop community garden*
- *Rural CarShare demonstration project*

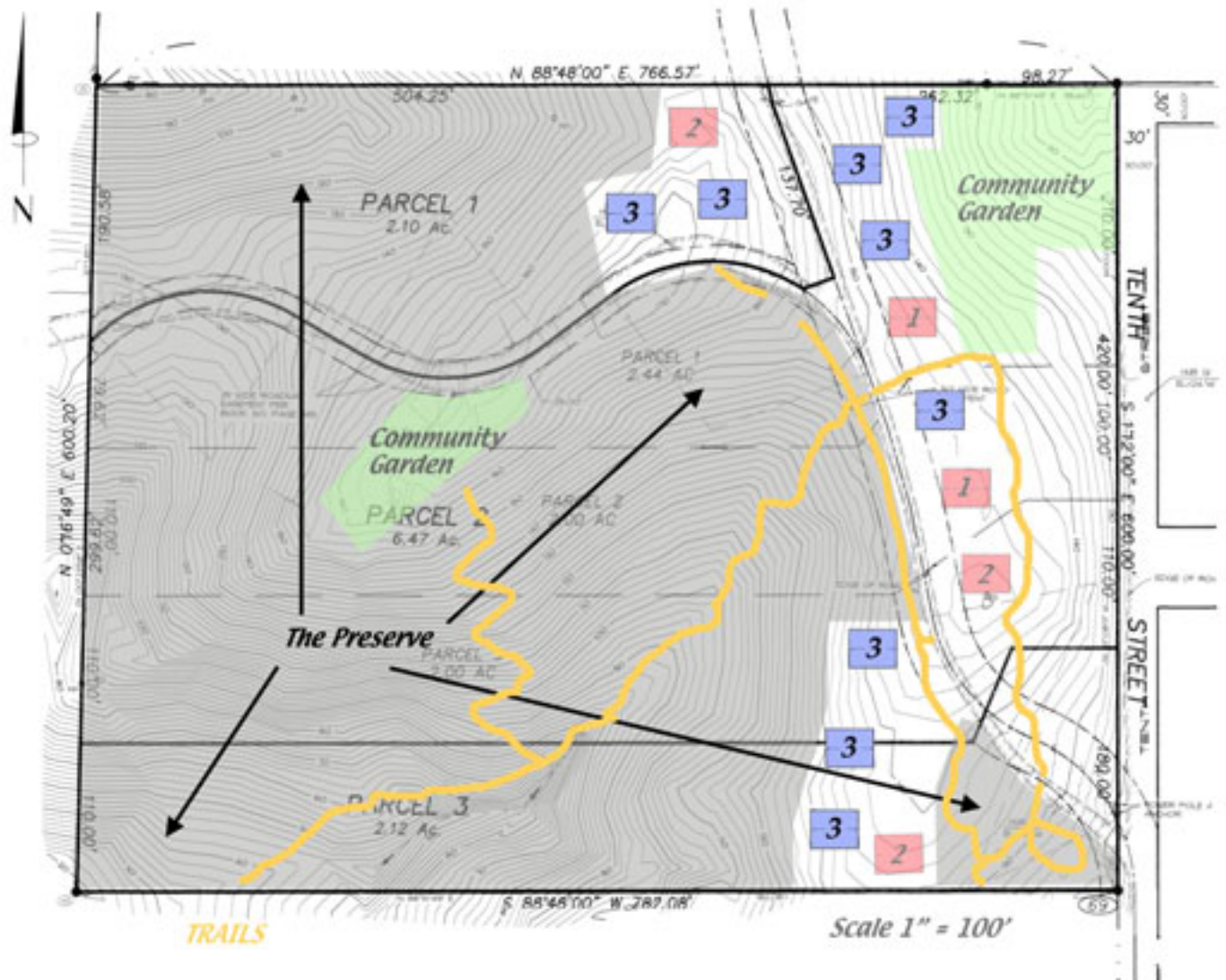
(Fallback: sale of Parcel 1, LLC keeps Parcel 3, NC purchases 5th lot)



NEAHCASA 10th ST. PROJECT - PHASE III:

UGB INCLUSION

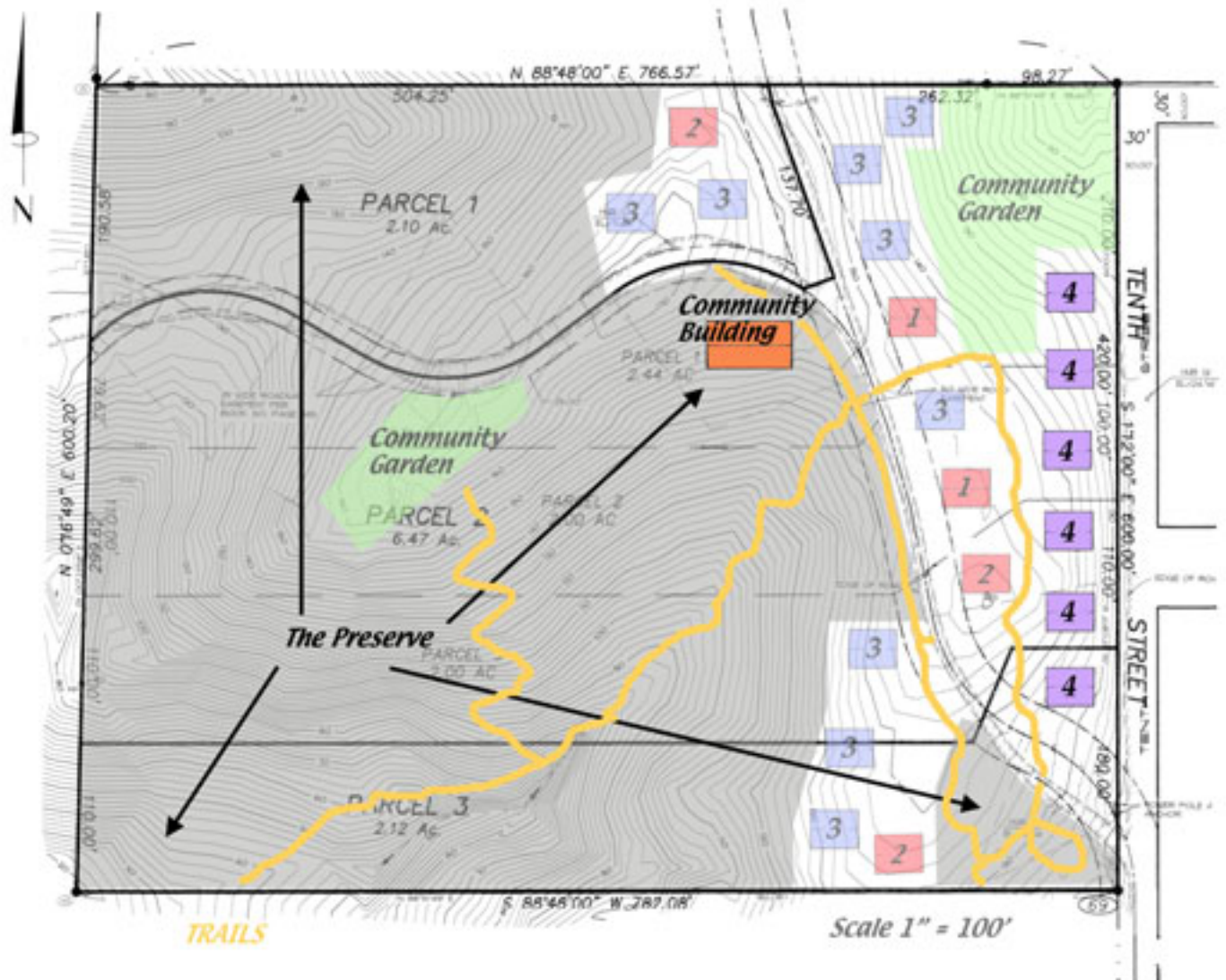
- *Inclusion of property into Nehalem UGB*
- *Extend sewer to site and hookup*
- *Convert septic tanks to stormwater retention for community garden*
- *Offsite improvement of 10th St. for access*
- *Construct 9 units interior of site*
- *Pave on-site "road" (not parking spaces)*



NEAHCASA 10th ST PROJECT - PHASE IV:

PROJECT BUILDOUT

- *Extend utilities in 10th St abutting property,*
- *Pave 10th Street extension*
- *Construct remaining 6 units on 10th St.*
- *Construct Community Building*



THE PRESERVE AREA





Wildflowers in Preserve Area

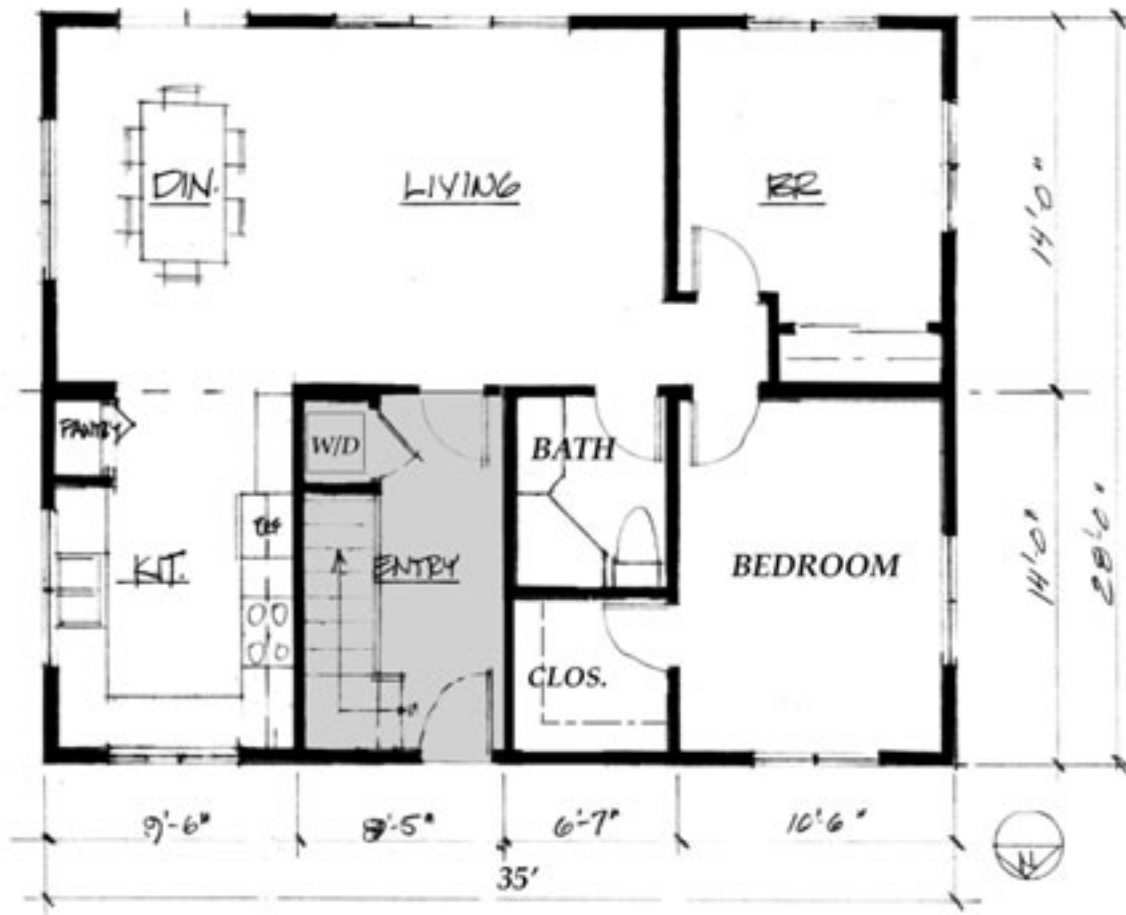


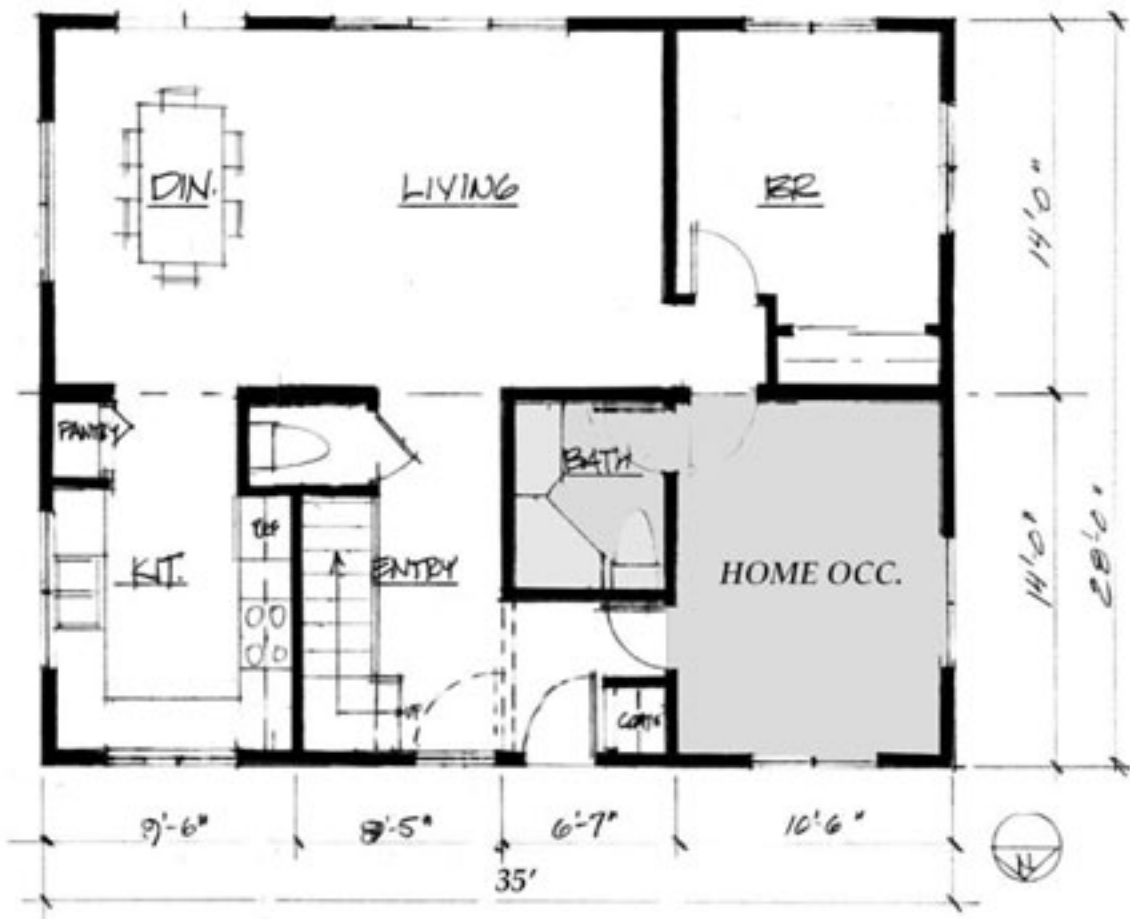


UPSTAIRS DUPLEX CONFIGURATION - 560 sq.ft.

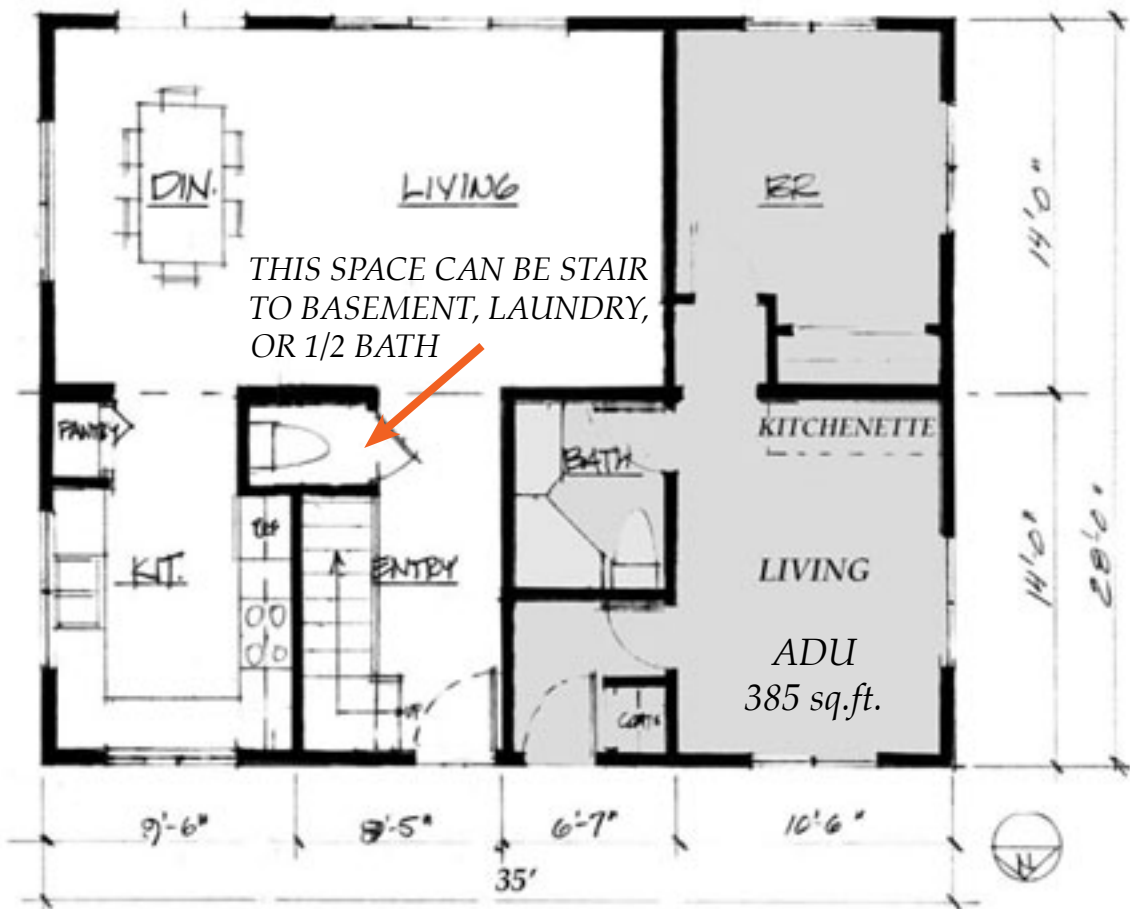
FLEXPLEX AS 2-BEDROOM DUPLEXES

DOWNSTAIRS DUPLEX CONFIGURATION - 860 sq.ft.





HOME OCCUPATION



ACCESSORY DWELLING UNIT CONFIGURATION

NEAHCASA 10th ST. PROJECT PARTNERING

September 2009

PARTNERING ESTABLISHED:

- NeahCasa:
 - 501(c)3 Community Land Trust based in Nehalem Bay community
 - Project initiator and sponsor with 5000 hours pro-bono work to date
 - Obtaining local investors, site & residents
 - Ongoing project ownership and management
- 10th Street LLC:
 - Pioneering local community investment structure
 - Landbanking owner of Parcel 3 of site
 - Potential construction and mortgage loans
- S. S. Johnson Foundation
 - August '09 \$5000 project funding grant
- Tom Bender, Architect
 - International award-winning green design
 - Approved Enterprise Foundation Green Charrette facilitator and Technical Assistance provider
- Community Development Law Center:
 - Provided legal work on CLT structure, clustering and zoning issues
 - Additional collaboration on
 - flexplex ownership-leasing
 - refinement of "free-housing" processes
 - regional CLT-LLCs
- Northwest Community Land Trust Coalition (NW-CLT):
 - Submitting Rural Community Development Initiative grant for "Innovations" concept proofing portion of project
 - NeahCasa is an active member and has been working with them on efficient and NZE design possibilities
 - Intends collaborating with NeahCasa on output sharing of designs, including house plan handbook
 - Undertaking efficient housing study

PARTNERING ACTIVELY IN DISCUSSION:

- Northwest Oregon Community Development Collaborative (NOWCDC)/Community Action Team (CAT):
 - CAT is regional Community Action agency with extensive development experience
 - NOW CDC is regional housing collaborative of which NeahCasa is an active member
 - Probable project developer
 - Access to Rural Development 502 loans for homeowners
- Tillamook Public Utility District:
 - In discussions for partial funding of net-zero-energy costs of demonstration homes
- Shorebank Enterprise Cascadia:
 - Interested in providing Self-directed IRAs for community investment loans
- Meyer Memorial Foundation:

- Proposal in process for Program-Related-Investment (PRI) land acquisition/development loan/grant
- Enterprise Foundation:
 - Green Charrette proposal in process
 - Possible funding assistance for project funding and output sharing
- Tillamook County Planning Department:
 - Developing Accessory Dwelling Unit and affordable housing zoning changes
 - Ordinance changes to improve housing affordability
 - Zoning interpretations for project site
- Lincoln County Community Land Trust:
 - Interested in regional CLT-LLC development model
 - Interested in developing coastal specifications

POTENTIAL PARTNERS, NOT YET APPROACHED:

- Oregon Department of Housing & Community Services:
 - Revision of state rules to permit funding ownership projects
 - Possible funding
- TLC Credit Union:
 - Self-Directed IRAs
 - Community investment
 - loans for Project Development
 - Loans for individual low/moderate income home owners
- IKEA:
 - Possible funding to publicize increased credibility of small homes
 - Outfitting of demonstration models
- Arts Build Communities (Oregon Arts Commission):
 - Possible funding for community spirit dimension of housing and neighborhood
- National CLT Network:
 - Output sharing
 - Design sharing process
 - Shared houseplan handbook
- Oregon Department of Energy (ODOE):
 - Possible funding of energy elements.
- HUD:
 - Possible innovations funding
- Food Roots:
 - Local food production and access
- Coastal Food Ecology Center (Lower Nehalem Community Trust):
 - Permaculture successful in maritime climates
 - Successful coastal food species and practices
- Zena Sustainable Forestry:
 - Oregon-based sustainable forestry