

*Mobilizing A Housing
Cooperative Development for
Youth Aging Out of Foster Care*

**Donna M Coulter, PhD,
Founder & CEO**

**NASCO Institute
November 15, 2024**





About Me

- HGA founder & CEO.
- Retired educator & mental health professional.
- Wife, mom, bonus mom, and grandmother.

Donna M. Coulter, PhD
CEO of Higher Ground Abodes

Our Vision & Mission

VISION: Our inspired community journeyed together for everyone to have a home.

MISSION: Securing homes for those in the greatest need through shared housing, advocacy, and education.

Low-Income Detroiters

Income Level	Percentage of AMI	Annual Income Range
1) Low Income (LI)	51% - 80% of AMI	\$33,501 - \$53,600/year
2) Very Low Income (VLI) Individuals	31% - 50% of AMI	\$20,101 - \$33,500/year
3) Extremely Low Income (ELI)	≤ 30% of AMI	≤ 20,100/year

Extremely Low-Income (ELI) Statistics

- 99% of ELI individuals are renters
- 1 in 36 Michigan ELIs who qualify get subsidized housing
- 71% of renters pay more than 75% of their income for housing cost
- ELIs are disproportionately locked out of homeownership

What If....

-
- The developer is mission vs. profit-based
 - Property is acquired with zero to low debt by a nonprofit organization
 - Property is held in public trust
 - Property is completely updated

 - ELIs live together and pool their resources
 - A reserved account is set up by the charity

 - Renovation costs are offset with partnerships, sweat equity, and in-kind donations

....ELIS COULD ACCESS HOUSING FOR PERPETUITY....

2022 -2023 United Way Study Key Finding



- Youth Aging Out of Foster Care
 - Housing: Up to 50% of youth who age out experience homelessness by age 25, with 25% becoming homeless within a few years.
 - Employment: 50% are unemployed by age 24; those employed earn below the poverty level.
 - Education: Only 3% complete college by 25, and just 58% finish high school by 19.
 - Rental Model
 - Circle of Support
-

Targeted Area

- Detroit's Historic Conant Garden
- Conant Garden Neighborhood Revitalization Corporation (CGNDC)
- Characteristics:
 - Single-family homes
 - Higher percentage of renters
 - Aging population
 - Home to Pershing High School and Vernon Chapel AME

Our Level Up Housing Model

3 - Point Solution

1

Community-
Owned (CLT)

HGA will:

- Place home in trust for permanent affordability
- Manage a reserve for capital improvements
- Leverage community partnership to connect housemates to needed resources

2

Resident-
Controlled
(Co-living)

Partners will:

- Pool resources to take care of the day to day operations and finances of the home
- Ascribe to democratic processes for living together
- Exercise voice/vote in property decisions with Higher Ground Abodes
- Run home efficiently for savings

3

Supported
Environment

Community Will:

- Provide saving incentives and services
- Teach home care skills
- Aide occupants with support to be financially, educationally, socially, economically, physically resilient

2024 Level Up Cooperative Camp

- 10-week camp was offered in two parts:
 - Part 1 provided a comprehensive introduction to housing cooperative basics, covering structure, benefits, steps to start a cooperative, budgeting, and conflict resolution.
 - Part 2, participants engaged in a guided strategic planning process to develop a housing cooperative plan
 - The camp concluded with a visit to a duplex in Conant Garden area
-



YAO Cooperative Living in Community-Owned Property

- Self Governing
 - \$250- \$350 per person
 - No time limit
 - Partner Integrity
 - timely monthly charges
 - compliance with lease
 - monthly meetings
 - Monetary Share
-

Cooperative Principles & Values



1

Shared Living

A living arrangement where individuals reside together, sharing common spaces and household duties to create a cooperative and harmonious environment.

2

Shared Responsibility

The collective duty of all members to contribute to tasks and obligations, ensuring the group functions smoothly.

3

Shared Decision-Making

A collaborative process where all members participate in making important choices, ensuring everyone's voice is heard and considered.

4

Shared Finances

A financial arrangement where resources, costs, and expenses are pooled together and managed collectively for the benefit of the group.

5

Shared Ownership

Joint ownership where multiple people have a stake in a property or project, giving them both rights and responsibilities in its upkeep and success.

Summary and How You Can Help

- Upcoming Steps:
 - Continued rehab
 - Community engagement
 - Move-in - September 2025
 - How to get involved: - donations, partnerships, volunteer opportunities
-

Questions:

- What experiences, ideas do have for the home's success?
 - What challenges do you think YAO might face?
 - What questions do you have about the future of the home?
-

Thank You NASCO!



-  **Donna M. Coulter, President**
-  **313-444-2024**
-  **info@highergroundabodes.org**
-  **www.highergroundabodes.org**

