



COOPERATIVE  
CHRISTIAN  
MINISTRY

## “HUDDLE HOUSING”

Senior Adults, Veterans & Adults with disabilities

In our community today there are many individuals who struggle to survive with extremely low household income. In 2019, the National Low Income Housing Coalition (NLIHC) considered “extremely low income” between \$9,500 and \$15,000 per year. To put that in context of real life situations in Cabarrus County; a person on SSI Disability receiving \$792 per month has an annual income of \$9,500 and a person making minimum wage (\$7.25/hr.) on a 40 hour work week has an annual income of \$15,000. The 2019 report indicates 87% of Extremely Low Income (ELI) households are cost burdened when it comes to housing and 71% of ELI households are severely cost burdened regarding housing.

**Cost Burdened:** households spending 30% or more of their income on housing (rent and utilities).

**Severely Cost Burdened:** households spending 50% or more of their income on housing.

The consequence is a growing number of individuals who are literally homeless; living in tents or in other structures not intended for human habitation. Many of these individuals have a basic source of income, but do not have adequate income or credit to access the market or do not have sufficient stability to secure the available resources that would help them establish sustainable housing.

The *Huddle Housing* concept is designed to provide the basic needs of food, housing and community in an environment that allows an individual to establish stability and connect with vital resources while promoting personal responsibility and community engagement.

This concept is built around extremely affordable, ultra-efficient, easily accessed, community-based, pet friendly, “carriage homes” designed for independent living. Multiple units are located in a structured supportive setting; strategically positioned (“huddled”) around a community center which provides access to prepared meals, laundry facilities, transportation services, counseling, activities, education and life skills training. Carriage homes will be rented at extremely affordable rates and separate utility cost structure. The rental fee structure of the program accomplishes two objectives: program sustainability and participant accountability. Two intended outcomes are the development of good financial practices and the establishment of credit.

The Huddle Housing model is designed to meet the needs of senior adults, veterans and single adults with disabilities who are low and extremely low income and are capable of self-care. The program design is sensitive to the desire for independence or the specific need for companionship of service animals.

The program will provide daytime staff to coordinate access to facilities, meals and services. The community building will facilitate shared community responsibilities, activities and access to resources. Residents will share responsibility to maintain properties, prepare community meals, and pursue individual development plans.

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# HUDDLE HOUSING

**EXTREMELY LOW  
INCOME**

- Self-sufficient
- Disabled
- Veteran