



Company Background

COBA US is a startup 501(c)(3) to plan, develop, coordinate, and establish policy development and execution to support workforce housing projects throughout the state of Delaware, with a focus on tiny house communities, and affordable rentals. whose mission is to Connect – Organize – Build – Advance.

Collaborate: We connect people and organizations to communicate, collaborate and create communities/coalitions and partnerships to work on common goals and to change status quo. Our vision is for state and local policymakers, private owners and investors, workforce/affordable housing developers, and the public work together to innovate and support quality, healthy neighborhoods with a range of diverse housing options so that individuals and families of all income levels have an opportunity to thrive and forge stronger futures.

Organize: We organize, establish, plan, develop, and elevate our collaborative work for local and state impact. We bring together community and thought leaders in affordable housing design and development and transportation systems to promote a holistic and inclusive approach to creating healthy, stable, environmentally friendly, well-designed affordable homes and communities. Through partnership, our collective skills, leverage, market power, and business innovation will achieve more synergistically than acting alone.

Build: We build healthy, affordable, safe, innovative, and profitable communities through preservation, revitalization and/or expansion, and approach policy recommendations using best practices and lessons learned. We provide connections to programs and resources to ensure financial well-being, next generation success, superior health and wellness, and enhanced quality of life.

Advance: We advance and amplify our reach though emerging markets and opportunities, encourage public policy advocacy and development, offer technical assistance, consulting and strategic support for local, county, and state government on housing and community development issues, and provide education and training to our end customers to advocate for themselves.

Further, the name COBA has further significance. Coba is an ancient Mayan city on the Yucatán Peninsula. It was set up with multiple residential areas that consisted of around 15 houses in clusters. All clusters were connected by sacbeobs, or elevated walkways. Stelae uncovered at Coba are believed to depict that Coba had many female rulers. Coba means ‘waters stirred by wind’ or ‘ruffled waters’ which is significant relative to the vision and mission of COBA. The first mention of Coba in print is due to John Lloyd Stephens where he mentioned hearing reports of the site in 1842 from the cura (priest or vicar in Spanish) of Chemax, but it was so distant from any known modern road or village that he decided the difficulty in trying to get there was too daunting, which again, is similar to the appearance of the vision and mission of COBA.

The President of COBA is Dr. Michele A. Williams. The company is more than 51% women owned, and Michele is an Air Force veteran with 33 years of service. Her research entitled “[Where One Lives Matters: How Comprehensive Plans, Finance and Zoning Policies Impact What Developers Choose to Build](#)” brought her to the conclusion that change must start with common sense policies. Hence, policy makers may not be objectively educated in the nuances of alternative approaches to workforce housing development, thus providing Michele a mechanism to use her expertise, experience, and research to solve a breaking point problem.

Michele is also the president of Partnerships for Development, Inc (PFD). PFD is a multi-faceted real estate investment organization. PFD assists real estate investors in Delmarva through a comprehensive hands-on [apprenticeship program](#) that employs successful strategies & systems to effectively Find, Fund, Fix, Flip properties. Participants will see a significant financial improvement in their personal real estate operation in action while learning how to run and grow a profitable investing business immediately. Apprentices find their deals and complete their transactions using our complete coaching and funding programs.

Michele is also in the process of building a [Fuller Center for Housing](#) Covenant Partnership, that will help provide expertise, training, funding, and name recognition and provide information sharing to build or renovate houses for families in need in local communities.

Details

Michele has also been rallying the community and establishing a network of leaders and followers that will be organized when the time comes to implement. She grew a facebook group from zero to nearly 1000 in just over a month (<https://www.facebook.com/groups/TinyHouseCommunitiesDE/>). She also established a rudimentary website (www.TinyHouseCommunitiesDE.com) to keep the movement engaged and excited. She also conducted a survey to establish the people and skills that are available and needed for these projects to get off the ground. No one has done a survey of this kind to determine interest, input, and identify those concerned citizens that raise their hands wanting to help! Michele is also an active member in the [Sussex Housing Group](#) (SHG) and the SHG Advocacy Subcommittee.

Michele has recently suffered challenges in September 2019 with the death of [her husband, an avid and experienced cyclist](#) who was struck by an SUV, and the April 2020 death of her [father](#), for whom she was caretaker. This took her out of the game for a time, but finding meaning and purpose through loss has further empowered and perhaps emboldened Michele to continue her path forward.

Michele's next steps are to collate the survey results, form focus groups and identify resources readily available, and identify those that need to be recruited from the community. She also has engaged [Beracah Homes](#) in Greenwood and other subcontractors to enroll them in the tiny house community development. Building developments will also contribute significantly to the local employment/economy.

In the normal course of her real estate investing business, Michele is constantly researching properties and their owners, public transport opportunities, and infrastructure requirements within the [Opportunity Zones](#), the [Downtown Development Districts](#), and the [Delaware State Housing Authority's](#) Homeownership Priority Areas for these potential workforce housing communities. The intent is to have these researched, with an offer to the owner, surveys, and infrastructure needs established, when the time comes when the consultant report is made available. In that way, the grass roots efforts that are being made now, will be standing at the ready, and able to execute when that time comes, envisioning assisting with implementation of the [Sussex County Council consultant's recommendations](#).

Project impact statement

Our foundation seeks to eradicate the lack of workforce housing in Delaware. We will do this by connecting, organizing, building and advancing collaborative and innovative partnerships with individuals and organizations in an unrelenting quest to provide adequate and affordable shelter for all people in need throughout Delaware.

By identifying creative solutions not yet tested in Delaware before, and challenging current zoning, building codes, and land use codes, we can use models successfully employed elsewhere in the United States and capitalize on best practices and lessons learned from others' experiences.

Further, with the first workforce housing development established in Sussex County, other communities throughout the state will be able to cost effectively model and adapt the Sussex models to meet their local needs. Not only could these tiny house communities be developed for workforce housing, they could also be adapted to tackle the growing homeless and roofless population. The positive impact on the surrounding community would be significant in reduction of crime, reduction of substance abuse and cycles of addiction, and reduction the homeless population. With this building of communities, jobs would be created, a cottage industry around tiny homes would develop, and other commercial enterprises would be created.

Lastly, another critical piece is the education and support provided to the end user, the homeowner or the renter, to insure they are set up for financial success. Services that would be provided to prospective residents include, but would not be limited to, financial education courses to manage and improve their finances, training on banking, checking and savings, credit scores, debt reduction, taxes, insurances, loans, and predatory lending, and counseling to have them mortgage-ready for conventional financing and special federal financing programs, such as FHA, VA, and Rural Development Section 502 mortgage loans should they qualify for purchasing.



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