The house is tiny, just 350 square feet, but to Gladys Ferguson, it feels much bigger. The widowed 64-year-old loves the yellow miniature Colonial, with its new appliances, air-conditioning, and garden. If she continues to pay $350 a month for seven years, it will be hers.

“It’s my own teeny-weeny mansion,” Ferguson says. “It’s a tremendous blessing.”

Ferguson’s house, in a blighted corner of northwest Detroit, is one of 25 such homes under construction by Cass Community Social Services, a Detroit nonprofit led by 58-year-old Methodist minister Rev. Faith Fowler (STH’86). While the little homes look like those tony miniatures featured on cable TV—one is a shrunken Tudor, another a scaled-down Victorian—these weren’t built for baby boomers looking to downsize or young couples on a budget. The occupants are the Motor City’s poorest residents: formerly homeless people and others living in poverty.

“Our goal is to target folks who are ready to move out of the shelters or bad rental situations,” says Fowler. “We were, probably still are, the only agency to provide ownership opportunities for people making as little as $8,000 a year.”

That’s less than what’s needed for a home through Habitat for Humanity, the nonprofit working to help people achieve homeownership promoted by former president Jimmy Carter and his wife, Rosalynn. It’s also an idea that has put Fowler in the national spotlight. Stories about the project on PBS, CNN, and other outlets have drawn busloads of tourists. A Facebook video about the project posted after construction of the first house in 2016 has been viewed more than 42 million times.

Fowler says it’s been a wild ride. She recently self-published Tiny
Rev. Faith Fowler (STH’86) believes tiny homes are a way to help homeless and economically disadvantaged people gain assets that will help them through financial ups and downs. Helping people get ahead is a big part of a religious calling that Fowler felt as early as junior high.

The first tiny home was a miniature Tudor with donated granite countertops and stonework on the facade, but no actual fireplace. Each tiny home has its own foundation, full-size appliances, and air-conditioning.
Homes in a Big City, both as a guidebook and a response to an outpouring of comments questioning the merit of giving free houses to homeless people.

“The Cass Tiny Homes project is a pilot program, an experiment if you will,” she writes. “It may not work or it may need to be modified over time. Ours was a calculated risk.”

Getting Along vs Getting Ahead
Fowler grew up in Detroit and its suburbs, the granddaughter of a striver who survived polio as a child and unemployment as a young man and died with a handsome estate. She sees a hopeful role model in his pull-yourself-up-by-your-bootstraps story, but she’s not sure that her grandfather’s challenges could be overcome today.

“We live in a different time,” she says. “Large numbers of people, despite amazing drive, resilience, and hard work, do not experience comebacks or economic mobility. While polio no longer plagues the United States, poverty does.” Wages have been stagnant for 40 years, she adds, and incomes have not kept pace with spiraling healthcare costs. One in five children in the United States lives in poverty, and the majority will remain there for much of their lives.

Fowler says her decades of community work in Detroit have shown her that many disadvantaged people make progress toward financial stability until they face a major setback, such as losing a job or paying for a relative’s funeral. When that happens, they can turn to one of the traditional safety net programs Cass offers, like its shelter or food pantry.

“I’ve spent most of my waking hours with very poor people,” Fowler says. “I found that we could help people get along. What we couldn’t do is help them get ahead.”

Helping people get ahead is a big part of a religious calling that Fowler felt as early as junior high. Painfully shy, she didn’t act on that calling until she graduated from Albion College and took a job counseling at-risk and abused youth. When a minister in the program couldn’t give a scheduled sermon and asked if she would fill in, Fowler conquered her fear of public speaking and decided to pursue a life of ministry. The next year, she enrolled in the School of Theology, drawn by its Methodist history and the social justice legacy of BU’s most famous alumnus, Martin Luther King, Jr. (GRS’55, Hon.’59).

At Boston University, Fowler worked with prison inmates, mostly at MCI–Cedar Junction, a maximum-security prison in Walpole, Mass. After graduation, the Methodist Church assigned her to the Cass Community United Methodist Church in Detroit, which ran a nonprofit offering social services, later named Cass Community Social Services. Today Cass has a $6.9 million annual budget and operates a residential program for homeless men with HIV/AIDS, as well as a plant that employs 80 people who recycle tires into welcome mats and flip-flops or grow and sell a private-label herbal tea.

Cass’ services are badly needed in Detroit, a city that filed for bankruptcy protection in 2013 and nearly five years later still has more than 80,000 vacant lots and abandoned buildings. One-third of the city’s households have an annual income less than $15,000, and people pay what Fowler calls an obscene portion of that income for rent.

She doesn’t recall how she first heard of tiny houses, but she was intrigued by their potential and started researching and visiting communities geared for the homeless around the United States. One was Occupy Madison, a mobile tiny house village for the homeless in Madison, Wisc., and another was Quixote Village in Olympia, Wash., an area of 30 identical micro homes funded by government sources.

She liked what she saw, and decided to spend $15,000 to buy much of a nearby Detroit neighborhood that was a collection of empty and abandoned lots. Cass has subdivided it into tiny house lots just

Cass Community Social Services plans to build 25 unique tiny homes in a blighted northwest Detroit neighborhood in the next five years; six are already built and six are under construction.

Detroit filed for bankruptcy protection in 2013 and still has more than 80,000 vacant lots and abandoned buildings.

© ONLINE: Watch a video about the Cass Community Social Services tiny homes at bu.edu/bostonia.
30 feet by 100 feet. Fowler raised the money from private sources, foundations, and donors, including $400,000 from the Ford Fund, to pay for materials. She says the agency has enough funds to build 19 of the 25 planned houses, each costing $40,000 to $50,000 and taking about four months to build.

Unlike some housing provided to the economically disadvantaged, Cass Community Social Services homes are not on wheels or made to be uprooted. Each has its own foundation, full-size appliances, air-conditioning, and an alarm system.

First Tenants “White, Black, Young, Old”
In 2016, when the first six homes were completed, 122 people applied for them in person, as required. Tiny house occupants must be residents of Michigan and must earn at least $8,000 a year; many made the cut because they work low-wage jobs or live solely off social security or disability benefits.

Anyone convicted of a violent offense within the last decade, drug dealing in the last five years, or a sexual offense was not considered. Using a numerical scoring system, a Cass committee scored the anonymous applicants, weighing their residential history, financial readiness, and personal references.

The age of the first group of seven residents ranges from 24 to 74. All but one are people of color. One has a prison record. They earn an average income of $988 a month.

The Cass program requires residents to meet with a financial coach and join a homeownership association. They must also attend monthly financial literacy classes and volunteer eight hours a month on projects like a neighborhood crime watch.

Tracey Harris, a sociology professor at Cape Breton University, who is writing a book about the broader tiny houses trend, predicts that the key to Fowler’s success will be the availability of continuing support for residents to help them meet the goal of ownership.

“The community-building aspect is really important,” Harris says. “With a tiny house, you can have all those things that are important to building a resilient and compassionate community.”

Fowler says the next six tiny homes are under construction. All 25 will be built for individuals or couples, but she foresees a day when Cass will build slightly larger houses for single mothers with children.

If everything goes as planned, the first tenants will own the deed to their tiny home around 2023. At that time, they can choose to keep their tiny homes or sell them.

Fowler thinks many people want to live tiny, and that most will stay in their homes. But troubled by critics who have accused her of forcing poor people to live in small spaces, she decided to downsize her home—in a big way.

In October 2017, she sold her 2,000-square-foot Victorian and moved into a windowless former boiler room on the first floor of the Cass administrative office building. She wanted to know what living in a 350-square-foot space was like. She reports that it required more of an adjustment than she’d expected. At night, there’s no getting away from the sound of a ticking clock mounted on the wall.

“Tiny homes are not for everyone,” Fowler says. “They are for people who want to do it.”

One of them is Gladys Ferguson, who lives in the yellow Colonial and is part of the inaugural group of Cass Tiny Homes residents. When her husband died several years ago, Ferguson says, it was difficult to find a place that was safe and affordable, with a small yard to grow flowers. Rents were too high in some locations, and in others, stairs were an obstacle because of her arthritis.

Cass’ program ticked all the boxes and offered her a sense of community with other owners of tiny homes.

“Here you got white, black, young, old,” Ferguson says. “I like that.”