Space for Community

Cohousing as an Alternative Density Model for Housing Seattle

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ABSTRACT

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COHOUSING AS AN ALTERNATIVE DENSITY MODEL FOR HOUSING SEATTLE

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As our population increases, it is crucial to find replicable and sustainable methods of creating an inclusive urban fabric that meets the social and physical needs of all inhabitants. In Seattle, as in many American cities, traditional housing forms are not meeting those needs. There is not enough housing that people can afford to live in, and the lack of a vibrant community to support the life in those homes. One way to address these issues is through revisiting models of living together, and adapting them for modern cities. This thesis focuses on creating a framework for developing cohousing communities in Seattle urban villages, including issues of site, feasibility and funding. The issue is approached in the context of the many factors that influence communities and the built environment, and the forces specific to Seattle. The framework provides inspiration for groups with shared interests to come together to meet their own needs from the ground up. Through a mixture of unconventional partnerships, non-traditional access to a variety of funding sources, and site-specific synergies, safe and supportive cohousing communities can overcome barriers to form sustainably affordable homes that meet their specific needs. Affordable urban cohousing can happen in Seattle.

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ACKNOWLEDGEMENTS

Many thanks to my committee members and everyone who helped me with this project. Special thanks to Emma and Alice, who kept me sane along the way, and my parents and Amy, who have always supported me.

A community is the mental and spiritual condition
of knowing that the place is shared, and that the people who
share the place define and limit the possibilities of each other's lives.
It is the knowledge that people have of each other,
their concern for each other, their trust in each other,
the freedom with which they come and go among themselves.

-WENDELL BERRY, *THE LOSS OF THE FUTURE*

PREFACE

As our population increases, it is crucial to find replicable and sustainable methods of creating an inclusive urban fabric that meets the social and physical needs of all inhabitants. In Seattle, as in many American cities, traditional housing forms are not meeting those needs. The issue can be distilled into two parts: there is not enough housing that people can afford to live in, and the lack of a vibrant community to support the life in those homes. Housing affordability is determined by a variety of factors, and directly affects the livability and diversity of an urban area. Equally important is the sense of community and support that fulfills the intangible aspects of housing. Even those individuals and families able to afford decent housing may feel that their social needs are not being met.

One way to address these issues is through revisiting models of living together, and adapting them for modern cities. This thesis will focus on cohousing communities, and how they can be developed in Seattle urban villages, including issues of site, feasibility and funding. The issue is approached in the context of the many factors that influence communities and the built environment, and the forces specific to Seattle.

PART ONE : HOUSING

Seattle is experiencing a shortage of housing.[1] The shortage forces people to pay too much for housing due to its high cost and limited availability. Communities suffer as many people have to move due to rent increases, and are unable to build a social support network where they live. Lower-income populations are forced to move farther out of the city and commute longer to work, using more resources. The city of Seattle stands to lose its diverse and integrated communities due to physical and economic displacement.[2]

MORE AFFORDABLE HOUSING IS NEEDED

Housing is generally considered affordable when it costs 30% or less of a person or family's income. "Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care."[3] The US Department of Housing and Urban Development (HUD) estimates that 12 million renter and homeowner households in the country spend more than half of their annual incomes on housing.[4] In Seattle, one of every six households spend more than half their income on housing.[5] This situation quickly becomes unsustainable.

1. Mullin & Lonergan Associates, Executive Summary: State of Washington Housing Needs Assessment (State of Washington, 2015) 3.
2. Colin Lingle and Anna Fahey, "Seattle's Housing Affordability & Livability Agenda in the News: Sightline Institute Media Audit" (August 2016) 4.
3. The U.S. Department of Housing and Urban Development webpage on "Affordable Housing" at HUD.gov also has information on assistance and HUD-supported housing programs.
4. Ibid.
5. The City of Seattle HALA Committee's report: Seattle Housing Affordability and Livability Agenda: Final Advisory Committee Recommendations To Mayor Edward B. Murray and the Seattle City Council (2015) 10. Otherwise known as the 'HALA Report.'

When the price of housing forces a family or individual to relocate, that is economic displacement in action.[6]

A national standard for assessing incomes and affordability is called the Area Median Income (AMI). Seattle's 2016 AMI for a household of one person is $63,300 and is $90,300 for a family of four.[7] Those earning 50-80% of the median are considered Low Income, 30-50% are Very Low Income, and below 30% are Extremely Low Income, all of which qualify for the limited amount of public housing in Seattle. The Seattle Office of Housing's Multifamily Rental Housing factsheet breaks down the numbers.[8]

Rising rents city-wide are making it difficult for those who currently have housing to fight economic displacement. HUD recognizes the severity of this issue on a national scale: "A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States."[9] In Seattle, the minimum wage will gradually be raised to $15, which is about 50% AMI.[10]

The price of a studio apartment that would be affordable for a single person making 50% AMI is $791 including utilities.[11] According to Zillow, the median rental price for a studio in Seattle in August 2016 is almost double that, at $1,450 per month (up from $1,067 in August 2012) and rents continue to increase by over 9% per year.[12] Similarly, the average rent for a two-bedroom apartment is out of reach for a family supported by a minimum wage worker. Even the average one-bedroom

6. In "Displacement: The Gnawing Injustice at the Heart of Housing Crises," Dan Bertolet, from the Sightline Institute, makes it clear that economic displacement is a much bigger issue for Seattle than physical displacement, or demolition. Bertolet writes:" More than ten times as many people lose their homes through economic displacement (priced out) as physical displacement (demolition) in Seattle," and, "displacement is the paramount challenge to creating cities both that prosper and that advance that prosperity for all of their residents—not a rich or lucky few. Overcoming that challenge hinges on tackling the root cause of displacement in booming cities: a housing shortage. In Seattle, available evidence suggests that at least ten times more displacement is caused by rising rents than by demolition of low-cost housing." Sightline Institute, August 2016.

7. Data from the Department of Housing and Urban Development (HUD), and factsheet by the City of Seattle Office of Housing: 2016 Income and Rent Limits-Multifamily Rental Housing

apartment is unaffordable for a household with a single minimum wage worker.[13]

The price of housing that would be affordable for someone with Extremely Low Income (30% AMI) is $475 per month for a studio apartment, which is tragically low.[14] A family with income at 65% AMI can only afford a 3 bedroom unit costing up to $1,526, and that would be very difficult to find in the Seattle rental housing market.

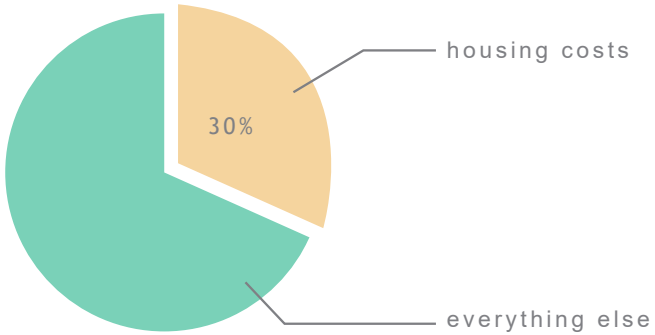
In 2012, the AMI for one person in Seattle was $65,677, about $2,300 more than today, and the median price of a single-family home in King County was at a nine year low at $308,125. At the end of 2015, median single-family home prices were at a record $508,000, and the area median income for Seattle was slightly lower than in 2012. These housing prices are clearly out of reach for many individuals and families in Seattle.

High prices and limited housing supply force many people to either leave or make due with substandard living conditions. A personal note in a recent report on displacement speaks to the experience of many renters in Seattle.

> "Anyone with friends who rent in Seattle knows anecdotes of economic displacement. One of my Sightline colleagues recently moved out of her one-bedroom apartment in Seattle's Capitol Hill neighborhood after the rent rose from $1,300 to $1,800 per month. She, her husband, and their one-year-old child ended up in the Seattle suburb of Lake Forest Park, where they could swing rent for a two-bedroom. Like many others facing a move farther out, their commute got more hectic, and they left behind a community of friends and favorite neighborhood activities."[15]

(City of Seattle Office of Housing, 2016).
8. Ibid.
9. HUD, "Affordable Housing" (2016).
10. Seattle's new Minimum Wage Ordinance passed the City Council and became law, and will begin to be phased in on April 1, 2015. See Seattle.gov ("$15 Minimum Wage," Office of the Mayor) for more information. However, according to the HALA Update from April 2016: "Even with a new $15 minimum wage, the average rent for a one-bedroom apartment is out of reach for a single household minimum wage worker."
11. HUD 2016 Income and Rent Limits- Multifamily Rental Housing (City of Seattle Office of Housing, 2016).
12. The national yearly rent change rate is 1.4% compared to Seattle's 9.1% change rate. Zillow Local Market Overviews: Seattle Metro Rental. Zillow, 2016. Web.
13. The City of Seattle's April 2016 Update to the HALA Report includes information on the progress, full timeline, and upcoming actions.
14. Thirty percent of a $19,000 per year income = $475. This is for all housing costs, so it includes utilities.

What is Affordable?



Housing is affordable when it costs no more than
30% of a household's total income.
Many experts believe that number is high.

FIG. 1: WHAT IS AFFORDABLE?

What is Area Median Income?

City of Seattle
Office of Housing

2016 Income and Rent Limits - Multifamily Rental Housing

Published by HUD on March 28, 2016

Income Limits

	Percent of Area Median Income					
Family Size	30%	40%	50%	60%	65%	HUD 80%
1 Person	$19,000	$25,320	$31,650	$37,980	$41,145	$48,550
2 Persons	$21,700	$28,920	$36,150	$43,380	$46,995	$55,450
3 Persons	$24,400	$32,520	$40,650	$48,780	$52,845	$62,400
4 Persons	$27,100	$36,120	$45,150	$54,180	$58,695	$69,300
5 Persons	$29,300	$39,040	$48,800	$58,560	$63,440	$74,850
6 Persons	$31,450	$41,920	$52,400	$62,880	$68,120	$80,400
7 Persons	$33,650	$44,800	$56,000	$67,200	$72,800	$85,950
8 Persons	$35,800	$47,680	$59,600	$71,520	$77,480	$91,500

Affordable Rents Including Utilities at 30% of household income

	Percent of Area Median Income					
Unit Size	30%	40%	50%	60%	65%	HUD 80%
0 Bedrooms	$475	$633	$791	$949	$1,028	$1,213
1 Bedroom	$508	$678	$847	$1,017	$1,101	$1,300
2 Bedrooms	$610	$813	$1,016	$1,219	$1,321	$1,560
3 Bedrooms	$705	$939	$1,174	$1,409	$1,526	$1,801
4 Bedrooms	$786	$1,048	$1,310	$1,572	$1,703	$2,010
5 Bedrooms	$868	$1,156	$1,445	$1,734	$1,878	$2,218

Affordable Rents Including Utilities at 35% of household income

	Percent of Area Median Income				
Unit Size	30%	40%	50%	60%	HUD 80%
0 Bedrooms	$554	$738	$923	$1,107	$1,416
1 Bedroom	$593	$791	$988	$1,186	$1,516
2 Bedrooms	$711	$948	$1,185	$1,422	$1,820
3 Bedrooms	$822	$1,096	$1,370	$1,644	$2,102
4 Bedrooms	$917	$1,222	$1,528	$1,834	$2,345
5 Bedrooms	$1,012	$1,348	$1,685	$2,023	$2,587

HOME Program Rents, Including Utilities (effective June 6, 2016)

2016		
Unit Size	Low HOME Rent	High HOME Rent
0 Bedrooms	$791	$1,049
1 Bedroom	$847	$1,176
2 Bedrooms	$1,016	$1,413
3 Bedrooms	$1,174	$1,624
4 Bedrooms	$1,310	$1,791
5 Bedrooms	$1,445	$1,958

2016 Seattle 100% AMI (1 person) $60,680

60-120% AMI
Household Income

$37,980 - $72,825

$43,380 - $83,175

$48,780 - $93,600

$54,180 - $103,950

FIG. 2: WHAT IS AREA MEDIAN INCOME?

Why is this happening in Seattle? Population growth in urban areas is a key factor in housing availability, and Seattle's population is growing exponentially. This contributes to the housing shortage by providing more competition for existing stock, and driving market prices higher and out of reach for many. By 2035 the city is projected to have 120,000 new residents and 115,000 new jobs.[16] According to the Mayor's Plan, by 2040 the Seattle area will have a population of over 5 million.[17] "As Seattle expands rapidly and experiences massive economic and population growth, we are confronted by the reality of more people chasing a limited supply of housing than ever before in our history."[18]

On the other hand, housing stock in Seattle is also increasing rapidly. "In total, from 2010 to April 2016, Seattle added almost 13 times as many units as it demolished in all zones citywide. In terms of net housing gained versus housing lost, redevelopment is a big win for reversing Seattle's housing shortage and relieving upward pressure on prices caused by unmet demand. More homes to accommodate more families at lower prices is a simple formula for less displacement overall."[19]

The Seattle Comprehensive Plan, developed by a group formed by the city, estimated that the city will gain 47,000 households between 2005 and 2024.[20] This estimate may be low, as in 2012 already 62% of the amount of net new housing units had been added. However, it is not keeping up with demand. Even when considering that many households contain more than 1 person, and assuming that

15. Dan Bertolet, "Displacement: The Gnawing Injustice at the Heart of Housing Crises" (Sightline Institute, August 2016) web.
16. These statistics are from a February 2014 Background Report to the updated Seattle 2035 Comprehensive Plan. More regional statistics regarding population and job growth, among other categories, are available from the Puget Sound Regional Council website: http://www.psrc.org/data/regionalprofile/regionalprofile-economy.
17. Department of Planning & Development's "City of Seattle Comprehensive Plan: A Plan for Managing Growth 2015-2035." (2005) 3. This plan and a shorter Reader's Guide are available online. This plan from 2005 was updated with the 2016 version ("Seattle 2035 Comprehensive Plan: Managing Growth to Become an Equitable City 2015-2035") during the process of researching this thesis. Both versions will be referenced throughout the project, and both fall under the Puget Sound Regional Council's VISION 2040, full document available online: http://www.psrc.org/assets/366/7293-V2040.pdf.

there will be more units built than projected, it isn't enough.[21] Incomes are not keeping up with increases in housing costs, making housing even less affordable when viewed relative to income. "People who live in Seattle should be able to afford to stay in their communities as the city grows and prospers."[22]

This issue is apparent in the proportion of renters to owners in Seattle, which is higher than the national average.[23] While some prefer the flexibility of renting an apartment, for most the decision to rent or buy depends on their financial ability. Many people rent because they cannot buy a home. Buying a home, especially for a low-income family, is difficult and continues to become more difficult as ownership expenses increase faster than incomes.[24] This undermines their future financial stability, as renting does not contribute to building a secure housing situation for a person or family's future. "A mortgage acts like a forced savings plan" and traditional mortgage payments don't increase like rental costs.[25] More housing could help more individuals and families afford to invest in a home, increasing access to equity and the stability and financial benefits that come from it.

However, the overwhelming majority of new housing being built is not affordable for most of the population. This physical displacement is causing neighborhoods to lose "naturally" lower-priced market rate housing as it is torn down to build new housing.[26] "When older housing is demolished, the previous tenants rarely can afford the significantly higher rents of newly constructed housing."[27]

The real estate news blog, SeattleBubble, decries the lack of standing inventory,

18. HALA Report, 3.
19. In the article, the graph showing lower-cost rental units lost versus demolitions per year makes this clear. Dan Bertolet, "Displacement: The Gnawing Injustice at the Heart of Housing Crises" (Sightline Institute, August 2016) web.
20. Department of Planning & Development's "City of Seattle Comprehensive Plan: A Plan for Managing Growth 2015-2035." (2005) 3.
21. The average household size is 2.59 persons, per the US Census Bureau's "Households and Families: 2010" Census Brief (April 2012) 5.
22. HALA Report, 11.
23. According to the latest statistics from the 2013 US Census, 30% of the housing inventory in the United States is renter-occupied units, versus 36% in the Seattle-Tacoma area. Sourced from HUD's 2013 American Housing Survey Factsheet: Housing Profiles of Seattle-Tacoma-Everett, WA and United States.
24. HALA Report, 5.
25. Tara Siegel Bernard, "To Buy or Rent a Home? Weighing Which Is Better" (The New York Times, 2016) web.

the low rate of new listings and the all-time high prices of property in the real estate market in Seattle,[28] which it attributes mainly to the "heavy expansion of the local tech scene" and booming local economy.[29] "Construction of new housing inventory and listings of existing housing has not been able to keep pace with the strong demand from increasingly wealthy home buyers."[30]

With such a demand for luxury housing, why would for-profit developers build anything else? It is becoming increasingly harder to find decent and affordable housing, outside of the limited public housing. Seattle renters and homebuyers cannot depend on market forces to provide the livable, affordable housing they need. "While the City is planning for growth and new development, the City must also institute a fully funded preservation strategy to reduce displacement and minimize the loss of affordable housing."[31]

The only scenario in which everyone can find housing when there is so much competition is if there are enough new homes for everyone. "Ultimately, no action is more effective at curtailing displacement across an entire city than creating more housing choices for diverse families and individuals who need them."[32]

26. Dan Bertolet, "Displacement: The Gnawing Injustice at the Heart of Housing Crises" (Sightline Institute, August 2016) web.
27. HALA Report, 31.
28. Tim Ellis (blogs under the name "The Tim"), "State of the Seattle Housing Market: 2016," from the local real estate blog, the Seattle Bubble (2016) web.
29. Ibid.
30. Ibid.
31. HALA Report, 31.
32. Dan Bertolet, "Displacement: The Gnawing Injustice at the Heart of Housing Crises" (Sightline Institute, August 2016) web.

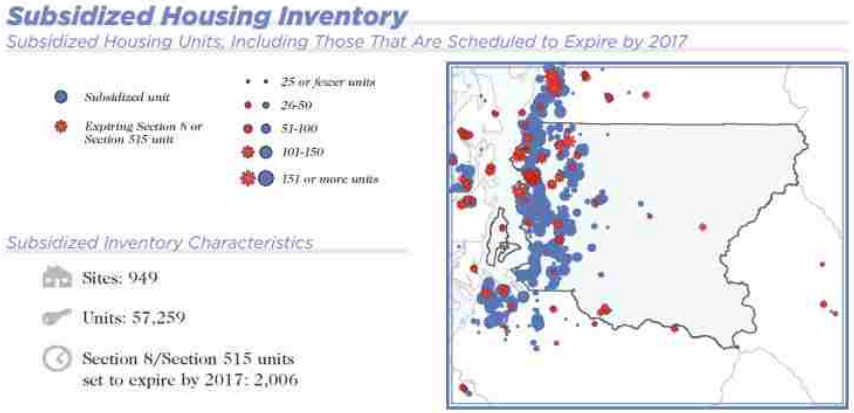


FIG. 3: SUBSIDIZED HOUSING INVENTORY

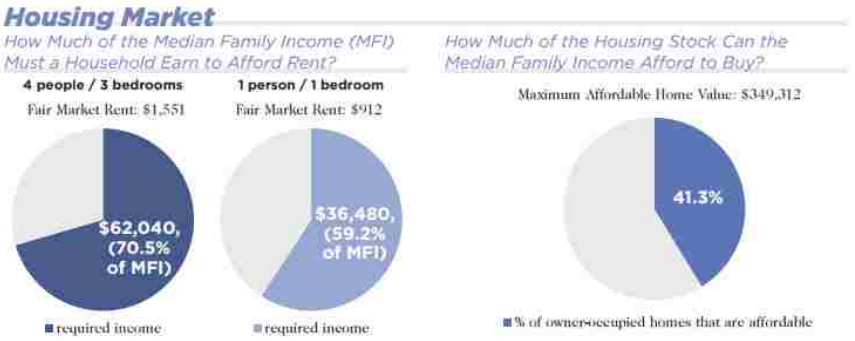


FIG. 4: HOUSING MARKET

FIG. 5: AFFORDABLE HOUSING GAP

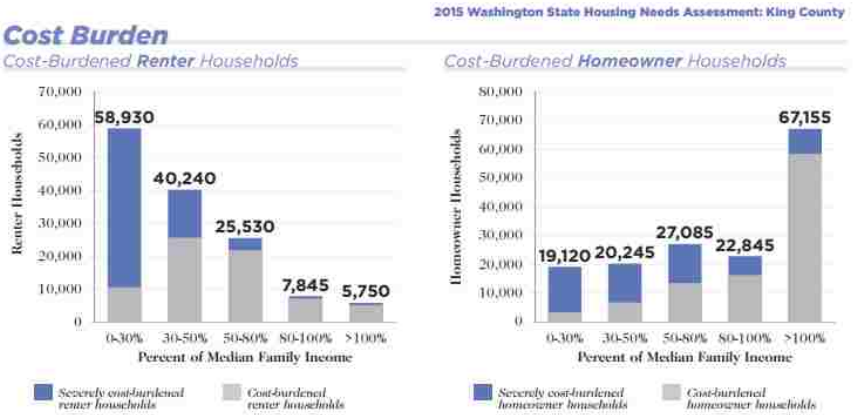


FIG. 6: COST BURDEN

FIGs. 4-6: From the Washington State 2015 Housing Needs Assessment by the Affordable Housing Advisory Board, Washington State Department of Commerce.

MORE HOUSING VARIETY IS NEEDED

In addition to more housing, more different types of housing need to be available. The Seattle market, like most American cities, only offers a few options to renters and homebuyers. The lifestyles and needs of individuals and families vary, but their housing options are limited to apartments, condos, townhomes, and single family houses. More creativity and choice in homes would allow renters and homeowners to meet their individual needs, but also to only pay for exactly what they need, and not more.

The single-family home in a green yard, surrounded by a neighborhood of the same, is an iconic image across America. "Living in a single-family, owner-occupied dwelling unit is central to the American conception of a secure and successful life."[33] Even in a metropolitan, progressive city like Seattle, the view of the single-family homeowner dominates our discussion about how the city should grow and adapt to changing circumstances as a whole city and as neighborhoods.[34] In our society, this experience is widely considered "normal and, sometimes, all but sacrosanct."[35] However, this type of housing does not meet the needs of the changing modern family lifestyle. "This norming or privileging of one demographic (or zoning category) leaves little room for other experiences of the city and different Seattle identities."[36] In this way, homeowners are overrepresented, and "other important

33. Rosie J. Tighe and Elizabeth J. Mueller's *The Affordable Housing Reader* (2013) is a compilation of academic articles with a central theme of affordable housing. This quote is from Low Income Homeownership: Examining the Unexamined Goal (2002) by William M. Rohe, Shannon Van Zandt and George McCarthy, on page 196 in the reader.
34. The Sightline Housing Media Audit thoroughly evaluated mainstream media representation of the discussion around the housing crisis, and one of their findings is that the dominant perspective in the discussion of city and housing issues is that of the single-family homeowner. Colin Lingle and Anna Fahey, "Seattle's Housing Affordability & Livability Agenda in the News: Sightline Institute Media Audit."
35. Colin Lingle and Anna Fahey, "Seattle's Housing

voices are drowned out, and other valid experiences obscured."[37] Seattle needs to make space for citizens of all incomes and lifestyles if it wants to remain a vibrant and diverse city. Single family homes will never be able to accommodate Seattle's entire population. Sightline's report on housing displacement in Seattle recommends that "to minimize overall displacement, Seattle should allow as many kinds of new housing at as high a density as possible."[38] We cannot continue to lose diversity due to lack of appropriate housing.

Affordability & Livability Agenda in the News: Sightline Institute Media Audit" (Sightline Institute, August 2016) 6.
36. Ibid.
37. Colin Lingle and Anna Fahey, "Seattle's Housing Affordability & Livability Agenda in the News: Sightline Institute Media Audit" (Sightline Institute, August 2016) 7.
38. Dan Bertolet, "Displacement: The Gnawing Injustice at the Heart of Housing Crises" (Sightline Institute, August 2016) web.

MORE DENSE HOUSING IS NEEDED

Where in Seattle can more housing be built? The answer is not to build out, but up. "In a land constrained city, increased housing density is the necessary companion to urban growth."[39] Infill development and more dense housing are key to creating an efficient, affordable urban environment.

As the populations of cities grew in the last century, dense housing developed a stigma for being crowded and unhealthy, and was considered an undesirable way to live. Those were the days of slums and tenement housing, so the bias is understandable. However, regulations and strategies for development have improved drastically since then, along with our understanding of the social and environmental factors that contribute to a healthy, livable community.[40] The bottom line is that increased density can alleviate many of today's housing issues,

39. HALA Report, 5.
40. Standards put forth by governments and independent organizations continue to improve the quality of our living environments. On example is the International Living Future Institute's Living Building Challenge and Living Community Challenge, both comprehensive frameworks for a better urban environment. More information available on the website: living-future.org.

and is an inevitable result of rising populations. Quality of living need not be sacrificed in the process.[41]

The amount of land in Seattle, like many cities, is limited. More housing and greater variety in housing stock would provide housing for more people. Dense development is more efficient, with less waste and diminished use of resources per person. Infill development, or use of vacant or underutilized lots, has been shown to make neighborhoods safer and protects the open green space that is left. Denser housing means more people could afford to live near to where they work. Infrastructure and services like transportation are more accessible and productive when they can serve concentrated populations.[42] More funds are available for denser neighborhoods, and more people using the services reinforces the city's investments in infrastructure such as parks, utilities and community centers.[43] There are also social reasons why living closer together makes sense. Density inherently provides more opportunities for social interaction, helping people to build a supportive community where they live.

More housing of all kinds can reduce competition and help counteract the trend of diverse populations being forced out of urban centers. High density housing has been shown to benefit socio-economic diversity by preserving space for people of a wider range of incomes to live within the urban area, which directly results in a more diverse population. "The impacts of displacement are felt disproportionately by communities of color."[44] Variety and diversity are key aspects of creating a

41. This stigma against dense housing persists around the globe. Stephen Appold and Belinda Yuen wrote a paper, "Families in Flats, Revisited" (2005), examining the issue at the intersection of social and property studies in Singapore.

42. In her dissertation for the Anthropology Department at the University of Washington, Rebeca F. Rivera explores methods of creating sustainability in Seattle communities. "Living Our Values, Living Our Hope: Building Sustainable Lifestyles in Seattle Intentional Communities" (2012).

43. Department of Planning & Development's "City of Seattle Comprehensive Plan: A Plan for Managing Growth 2015-2035." (2005).

44. HALA Report, 31.

FIG. 7: MAP OF VACANT AND UNDERUTILIZED LAND IN KING COUNTY
Map and data compiled by author.

VACANT AND UNDERUTILIZED LAND

Vacant Lots

Underutilized Land

Other Sites of Interest

healthy community. "An adequate, affordable supply of housing is the lifeblood of culturally rich, diverse, and livable urban centers. Without this, people who work here will be forced to move out of the city, with dire impacts not only on individual lives, but also on the region: more traffic congestion, increased environmental degradation, and fragmentation of communities."[45]

45. HALA Report, 3.

SEATTLE'S COMPREHENSIVE PLAN

Regional and City of Seattle planning strategies support this increased density. Seattle's Comprehensive Plan outlines the city's approach to "creating a sustainable city" and embracing "its share of the Puget Sound region's growth."[46] The strategy envisions a city in which growth "helps to build stronger communities, heightens our stewardship of the environment, leads to enhanced economic opportunity and security for all residents, and is accompanied by greater social equity across Seattle's communities."[47] The plan does so by accommodating increased growth and directing it to certain areas.

46. City of Seattle Department of Planning & Development's "City of Seattle Comprehensive Plan: A Plan for Managing Growth 2015-2035." (2005) 3.
47. Seattle Comprehensive Plan, 1.3.

Seattle's Comprehensive Plan enables concentrated growth in specific Urban Village zones, recognizing the city-wide advantages of greater density, while leaving much of the city minimally affected by growth. The Urban Villages are located in areas that have demonstrated capacity to accommodate the necessary growth, both currently and in the future. Neighborhoods with Urban Village designations

FIG. 8: MAP OF SEATTLE URBAN VILLAGES
Map by author.

SEATTLE

URBAN VILLAGES

Manufacturing / Industrial Centers

Residential Urban Villages

Hub Urban Villages

Urban Centers

have distinct characters, public parks and open spaces, a variety of employment and housing types, and zoning that accommodates residential and employment growth as well as convenient commercial services for residents, public facilities, and human services.[48] Especially suitable are areas where "natural conditions, the existing development pattern, and current zoning are conducive to supporting denser, mixed-use pedestrian environments where public amenities and services can be efficiently and effectively provided."[49]

There are four categories of Urban Village, with different mixes of housing, employment, and resources to reflect the character of different neighborhoods. The four types are: urban centers, manufacturing and industrial centers,[50] hub urban villages, and residential urban villages. "By concentrating growth in these urban villages, Seattle can build on successful aspects of the city's existing urban character, continuing the development of concentrated, pedestrian-friendly mixed-use neighborhoods of varied intensities at appropriate locations throughout the city."[51] Outside the designated urban villages limited growth is predicted, in a manner consistent with the existing housing, industrial or institutional conditions, therefore permitting the character to remain the same.[52]

Urban centers and hub urban villages are the focus of growth in Seattle, as they are within easy walking distance of transit and services and public gathering places.[53] Urban centers are the most dense, with the widest range of uses including housing and commercial, and are further divided into urban center villages based

48. Seattle Comprehensive Plan, 1.6.
49. Ibid.

50. Manufacturing and industrial centers contain regional resources and employment, but no housing, and so will not be discussed. Seattle Comprehensive Plan, 1.9.

51. Seattle Comprehensive Plan, 1.3.
52. Seattle Comprehensive Plan, 1.21.
53. City of Seattle Department of Planning & Development's "Seattle 2035 Comprehensive Plan: Managing Growth to Become an Equitable City 2015-2035" (May 2016) 20. The entire document is available at: http://www.seattle.gov/dpd/cs/groups/pan/@pan/documents/web_informational/p2580242.pdf.

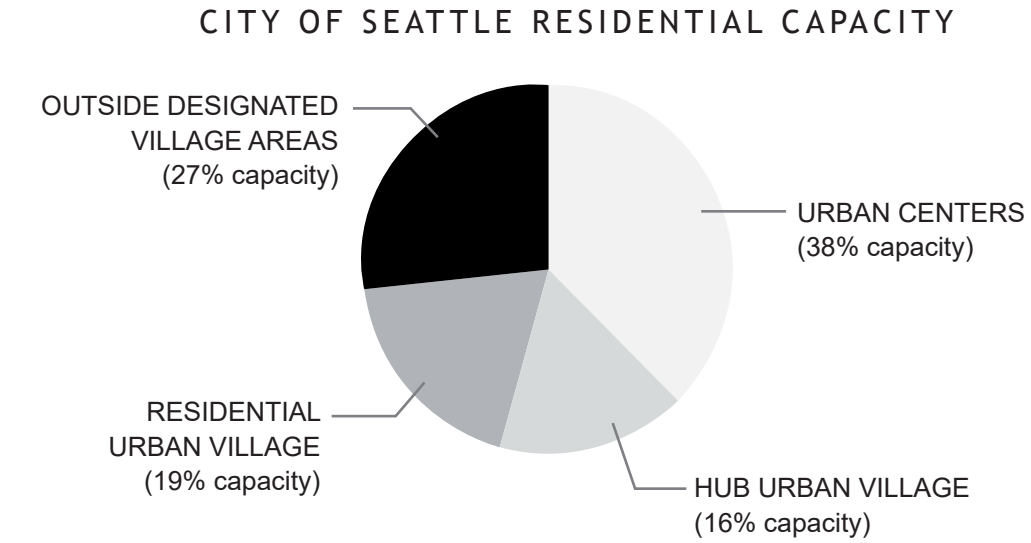


FIG. 9: CITY OF SEATTLE RESIDENTIAL CAPACITY VENN DIAGRAM
Diagram by author.

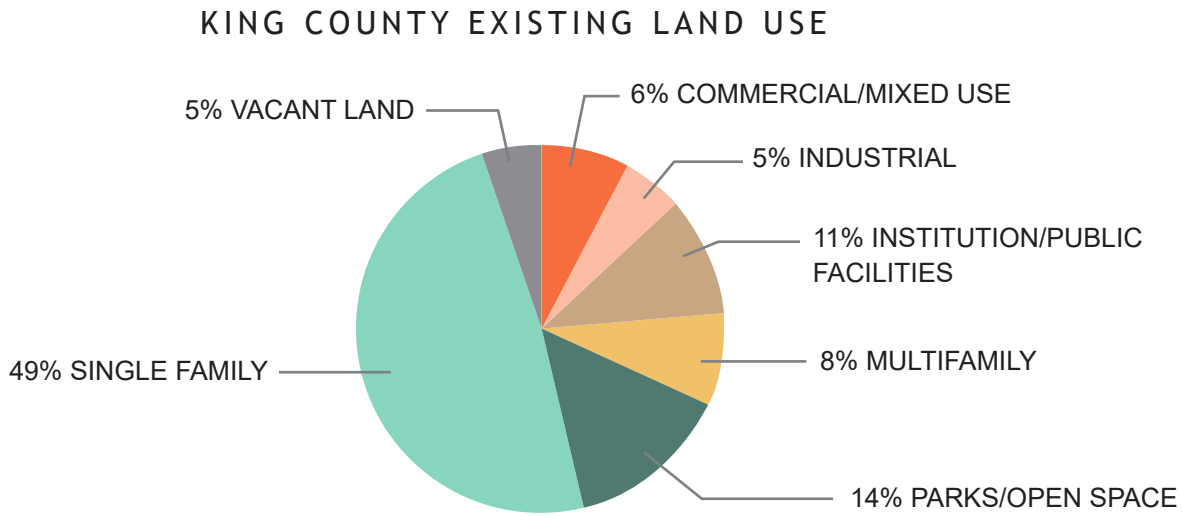


FIG. 10: KING COUNTY EXISTING LAND USE VENN DIAGRAM
Diagram by author.

on specific functions and densities.[54] "Urban centers are the densest Seattle neighborhoods, and they act as both regional centers and as neighborhoods that provide a diverse mix of uses, housing, and employment opportunities."[55] Partly due to this approach, four of the urban centers, including Downtown, contain "almost one-fifth of the city's households and nearly one-half of the city's jobs – on less than 5 percent of the city's land."[56]

Hub urban villages also have a mix of housing, employment, and services for residents and surrounding neighborhoods, but are less dense than urban centers and are more closely tied to transit. Hub urban villages are meant to "accommodate concentrations of employment and housing at densities that support pedestrian and transit use and increase opportunities within the city for people to live close to where they work."[57] There are six hub urban villages, including: Lake City, North Rainier, and Fremont.

The least dense category, residential urban villages, is mostly homes with some commercial services for neighborhood residents. "While they are also sources of goods and services for residents and surrounding communities, they are not to be concentrations of employment."[58] Residential urban villages feature open public space, and pedestrian and bike transit as well as access to the city arterial network. The residents depend on nearby neighborhoods for most commercial and retail services. Residential urban villages include: Wallingford, Green Lake, and Eastlake.

Acknowledging the inevitable population growth and development in Seattle's

54. Seattle Comprehensive Plan, 1.9.
55. Seattle 2035 Comprehensive Plan, 20.
56. Seattle Comprehensive Plan, 1.22.
57. Seattle Comprehensive Plan, 1.19.
58. Seattle 2035 Comprehensive Plan, 20.

future, the Urban Village strategy encourages and defines appropriate development within specific areas. The success of the strategy is demonstrated by the last 20 years, in which 75% of new housing and jobs created within urban villages use only 17% of city land area.[59] The current comprehensive plan has been updated, and is now Seattle2035: The Mayor's Plan. The City Council has adopted the plan, continuing the strategy for Seattle's future.[60]

Considering more livable, dense housing when shaping the regional growth pattern will help the city to more gracefully accommodate population growth. This innovation in the built environment is part of our local legacy.

> "Seattle has continuously reinvented where and how it houses its residents and the ways it fosters the livability of distinctive, vibrant neighborhoods to promote quality of life, walkability, access to efficient public transit, parks and the cultural amenities that enrich urban life. Today's Seattle faces a new set of challenges, which demand that – once again – we rethink urban living and how we shape the environments that we call home."[61]

The dominant narrative of the single family homeowner will not help us move forward as an inclusive and vibrant community. There is no reason we must continue to be isolated in individual housing units that we cannot afford. It is time to turn to other forms of housing for a solution.

59. Seattle 2035 Comprehensive Plan, 9.
60. The "Seattle 2035 Comprehensive Plan" was adopted, replacing the "Seattle Comprehensive Plan" from 2005. From the City of Seattle website: "On October 28, 2016, the Mayor signed the ordinance that updates our Comprehensive Plan. City Council passed that ordinance unanimously on October 17, with some minor adjustments to the Mayor's recommendations in May. One significant change was adding a Community Involvement element to the plan. The new plan become effective on November 28." Updates available at http://2035.seattle.gov/about/faqs/#council-adoption.
61. HALA Report, 3.

PART TWO : COMMUNITY + LIVABILITY

In the past century, economic and demographic changes have altered the way we live together. Some things once taken for granted—family, community, a sense of belonging—today are hard to find, while some things we never needed before—smartphones, email, Netflix—have become central to our lives. Some people choose not to settle for what is commonly available when it does not meet their needs or expectations. "A recurring theme is the need for 'something more' than that which is offered in conventional living forms"[62] such as houses or units in a multi-family residence. This 'something more' that is missing could be described as a sense of community.

More than a physical shelter, housing must address the emotional aspects of living. We are social creatures, and the sense of belonging to a community is fundamental to our happiness and wellbeing. Modern lifestyles impede efforts to sustain and nurture interpersonal relationships. Much of our time is spent at work, in transporting ourselves, or on maintenance of our lifestyle such as buying groceries or doing household chores. This leaves little time to spend with family and friends, much less to cultivate a wider social network of support. What has become our typical urban fabric emphasizes private space and offers few opportunities for informal social interaction on a daily basis. "The resulting pattern is one of isolated

62. Eva Sandstedt and Sara Westin's article, "Beyond Gemeinschaft and Gesellschaft. Cohousing Life in Contemporary Sweden." Housing, Theory and Society (2015) 143.

families cut off from the rest of society and hidden behind closed doors, picket fences, and even electronic surveillance systems."[63]

It used to be common for families to live together, with several generations in one home.[64] Then came the era of the suburbs. Housing is still designed for the nuclear family of one breadwinner, one homemaker and several children of half a century ago.[65] But, American lifestyles continue to change rapidly. Today the average household size in Seattle is 2.26 persons in owner-occupied units, and 1.70 persons in renter-occupied units,[66] a far cry from the community of a three-generation household of days gone by. Instead of adapting for new social situations, the standard single family home or apartment emphasizes privacy, which results in isolation. "Americans have fewer close friends" to make up for the increasing spatial divides.[67] Everyone needs both opportunities to socialize and the ability not to. As the societal shift towards living alone and far from family continues, finding a balance between privacy and community becomes crucial.[68] This is a "call for us to reexamine the way we house ourselves, the needs of individual households within the context of a community, and our aspirations for an increased quality of life."[69]

Thoughtful design and consideration of a modern family's needs can make it possible to have the space for informal interaction in daily life and privacy, too. This is possible even in dense, urban housing. Facilitation of social interaction between individuals to help build interpersonal connections is an important part of developing a larger community and cultivating the benefits that accompany it.

63. Sandra Jeanne Stannard's thesis for the Architecture Department at the University of Washington: "Bofoellesskaber versus Cohousing" (1992) viii.
64. "Tens of thousands of years ago, all living was communal" with no division between social and private life. In this arrangement, there was no way to be isolated, as households were "involved in virtually every aspect of each other's lives; you couldn't survive as a single-family household among hunter-gatherers"… "It wasn't until the 1800s that people began drawing a sharp distinction between family and friends when it came to who they lived with. Industrialization made extended communities less vital for earning a living. When societies were mostly agricultural, production was centered near the home, and families needed all the labor they could get to run the farm during busy seasons. But as industrialization took hold, people started leaving home to go to work, commuting to factories and, later, offices. Something communal was lost, and by the early 20th century, industrial efficiency permitted a lifestyle of domestic privacy: Households

"These connections help us recognize our similarities, appreciate our differences, and see the need to cooperate to knit together the greater Seattle community."[70] Community interaction cannot be created, but it can be facilitated through design. Though these spaces may not be profitable to build, having a variety of public and private spaces is crucial to the wellbeing of those who live in and around them.

Apartments and single family homes are not designed to meet these needs. However, we are not limited to the conventional forms of housing when there are better-suited ones elsewhere. Intentional communities can better meet the needs of individuals and families of all shapes and sizes. 'Intentional community' is an umbrella term that encompasses many community types, including cooperative housing, cohousing, and ecovillages.[71] "An intentional community is a group of people who have chosen to live together with a common purpose, working cooperatively to create a lifestyle that reflects their shared core values."[72] Cohousing in particular is praised as a model that revives the advantages of traditional villages and adapts them to fit within the modern day context.[73]

Intentional communities like cohousing are consistent with Seattle's vision for growth in the future. In the Seattle Housing Affordability and Livability Agenda report it makes it clear: "innovation is required to ensure that the rich cultural fabric and heritage of the city – and the families and communities that embody this diversity – will continue to be able to make Seattle their home."[74] Intentional communities like cohousing could work for any income level.[75]

shrank down to nuclear families, much more closed-off from relatives and neighbors than ever before." Ilana E. Strauss, "The Hot New Millennial Housing Trend Is a Repeat of the Middle Ages" (The Atlantic, September 2016) web.

65. Kathryn M. McCamant, Charles Durrett, Ellen Hertzman, Charles W. Moore, *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 12.

66. Data from the City of Seattle Housing Characteristics 2010 Summary by Neighborhood District, available at: https://www.seattle.gov/dpd/cs/groups/pan/@pan/documents/web_informational/dpdd017601.pdf.

67. "Americans have fewer close friends than they used to. Since 1985, the number of Americans who have no friends to confide in has tripled, reported a 2006 American Sociological Review study." Strauss, "The Hot New Millennial Housing Trend Is a Repeat of the Middle Ages" (The Atlantic, September 2016) web.

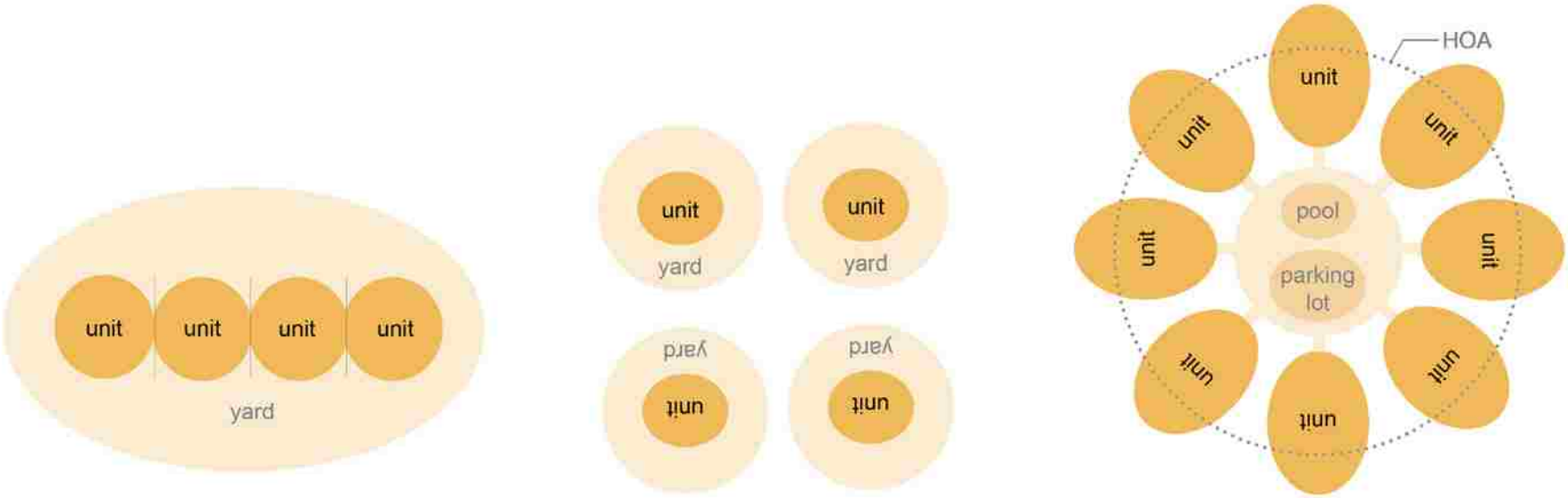


FIG. 11: SOCIAL DIAGRAMS OF HOUSING TYPES
Diagrams by author.

TYPICAL HOUSING TYPOLOGIES: These housing types emphasize the private spaces, minimizing opportunities for interaction and isolating residents within their units, bound only by legal agreement.

WHAT IS COHOUSING?

Cohousing communities are composed of private dwellings supplemented by shared common space and outdoor space, and can be in an urban or rural setting. Though this arrangement can work in renovated structures, cohousing is generally new construction that is organized and built by the community. This allows the members to shape their community to best fit their needs, and to get to know each other through the process. The *Encyclopedia of Community* lists "participatory planning, designs that facilitate both community and privacy, extensive common facilities, management by residents, nonhierarchical organization, and separate sources of income" as the definitive characteristics of cohousing.[76]

Cohousing community members reinforce their relationships by sharing space, equipment and experiences. This usually includes sharing some meals and other organized activities, and splitting the maintenance and labor equally. The optimal size of a cohousing cluster is around 10 to 40 units, as fewer does not provide enough diversity and "more is too many to know and feel safe."[77] Because intentional communities are created and maintained by those who live in them, a wide range of needs can be met, and an improved quality of life can be found for all members, together. The community is responsive, and able to evolve to continue to meet the needs of all members as situations change.

68. "Privacy may be nice, but cooking and doing chores become much less time-consuming when shared with an additional person, or even several people." Strauss, "The Hot New Millennial Housing Trend Is a Repeat of the Middle Ages" (The Atlantic, September 2016) web.
69. Kathryn McCamant and Charles Durrett, *Creating Cohousing*: Building Sustainable Communities (New Society Publishers, 2011) 4.
70. Seattle 2035 Comprehensive Plan, 7.
71. The Fellowship for Intentional Community website has information about all forms of intentional communities, including cohousing, and a loosely updated directory of intentional communities around the globe. The website is: www.ic.org and the directory is also printed.
72. Marc T. Smith, "Limited-Equity Cooperatives for Low-Income Households: A Review of Implication." Housing and Society 17.1 (1990) 110.
73. Kathryn McCamant and Charles Durrett, *Creating Cohousing*: Building Sustainable Communities (New Society Publishers, 2011) 1.

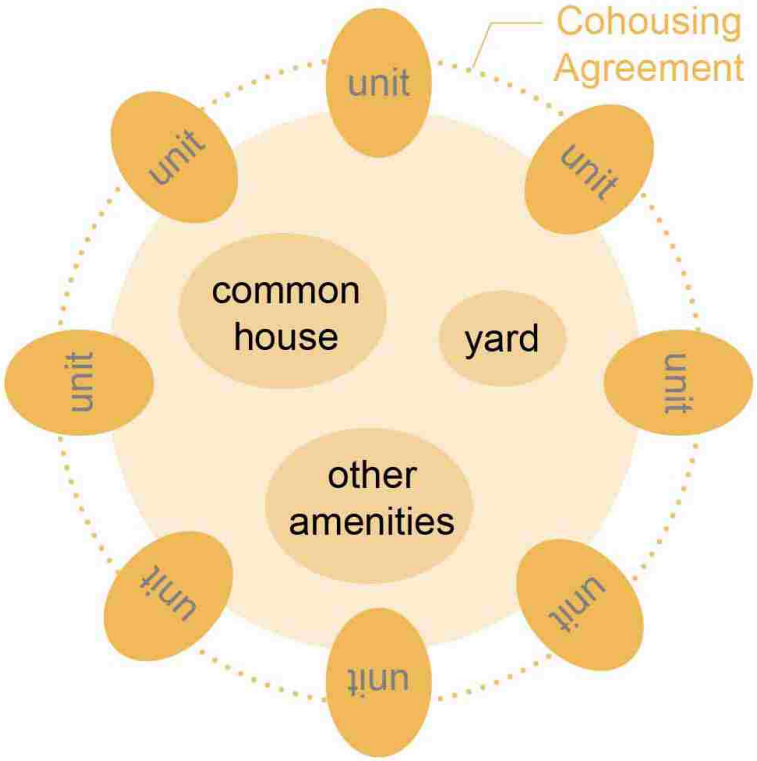


FIG. 12: SOCIAL DIAGRAMS OF HOUSING TYPES
Diagram by author.

COHOUSING: Unlike the typical housing types, in cohousing, the emphasis is on the shared spaces, where people spend much of their time together. There are private units, but they are smaller and not the focus of the development. The residents are united by shared interests, but also bound by the cohousing agreement.

In an urban setting like Seattle, a cohousing community is not cut off from the rest of the city any more than any other multifamily housing development or apartment building. It is not a 'lifestyle enclave' or exclusive community, simply a group of homes with reinforced social infrastructure and shared space. These characteristics alone make cohousing worthy of consideration in Seattle.

ORIGINS OF COHOUSING

Though they have become more popular in the last few decades, intentional communities are not a new idea. Communities with a common goal have formed in the US since colonization, and communal living has been practiced for hundreds of years in various regions around the world.[78] The modern communal living movement started in the mid-1900's with Jan Gudmand-Høyer and his article, "The Missing Link Between Utopia and the Dated One-Family House," and quickly spread throughout Scandinavia.[79] Regional variations include: Danish boffaellesskaber ('living communities'), Dutch centraal wonen ('central living'), and Swedish kollektivhus ('housing with services').[80]

Cohousing started with groups of people who were dissatisfied with the existing choices in housing. Strauss notes, "humans have never lived the same way for long, and many people are finding today's urban and suburban neighborhoods, which are based on an idealized version of home that is by now hundreds of years

74. HALA Report, 6.
75. Strauss notes social psychologist Bella DePaulo's argument: "it would be particularly helpful to integrate cohousing into public-housing policy. "People who work on housing for the poor have to deal with people's whole lives," she argues in her book. "They can't just give them a place to live and forget about them." Keeping rent affordable is the foremost concern for people in charge of managing public housing, but cohousing can fill in other difficulties of living without much money: Splitting cooking, childcare, and household expenses can save lots of time and money. For these reasons and others, Danish and Swedish governments have long supported cohousing. American governments (especially local ones) could do the same, perhaps by converting abandoned hotels into mixed-income cohousing, building affordable shared-living buildings, or even just by connecting interested locals and helping them refashion their neighborhoods into something that better fosters community." Ilana E. Strauss, "The Hot New Millennial Housing Trend Is a Repeat of

old, to be lacking."[81] The first communities were formed by well-off individuals and families. "It is significant that the early initiators of cohousing, though they could have afforded large, modern houses, chose smaller residences."[82] They elected instead to take financial risks and spend their time to develop a community, and hope it would work out.[83] They were looking for a realistic housing alternative that offered "greater support for the needs of the nuclear family."[84] Reports by the Danish Building Research Institute and the Danish Building Development Council[85] have recognized cohousing as "one of the few residential models to address the demographic and economic changes in Western industrial societies."[86]

This model of an "intentional approach to community formation"[87] spread quickly across Europe, and has become a widely accepted housing option.[88] It is now common for governments to help finance and develop cohousing communities. In Denmark, most cohousing communities being built are structured as limited-equity co-ops financed with government-sponsored loans.[89] "Non-profit housing associations have also built more rental cohousing developments that permit rent subsidies for qualifying low-income residents."[90] As cohousing becomes more common and the financing possibilities are more open, communities are able to incorporate more diversity of income, age, family type, occupation, etc. "Previous criticisms of cohousing as a high-priced option out of reach of common people no longer hold true."[91] Even some government housing complexes have been divided into smaller sections and converted to cohousing, as that is found to

the Middle Ages" (The Atlantic, September 2016) web.
76. Karen Christensen and David Levinson edited the *Encyclopedia of Community.* Vol. 1. (Thousand Oaks, Calif. 2003) 196.

77. Chris and Kelly ScottHanson. The Cohousing Handbook: Building a Place for Community (New Society Publishers, 2004) 10.
78. Smith, "Limited-Equity Cooperatives for Low-Income Households: A Review of Implication." Housing and Society 17.1 (1990) 111.
79. Kathryn M. McCamant, Charles Durrett, Ellen Hertzman, Charles W. Moore, *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 148. This is one of many books by McCamant and Durrett on the subject of cohousing.
79. Ibid.
80. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 15.
81. Strauss, "The Hot New Millennial Housing Trend Is a Repeat of the Middle Ages"

(The Atlantic, September 2016) web.
82. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 138.
83. Ibid.
84. McCamant,135.
85. Including "Danish Low-rise Housing Cooperatives as an Example of a Local Community Organization" report in *Scandinavian Housing and Planning Research Journal*, May 1985:63 and "Way to Cohousing" report by the Danish Building Development Council, among others.
86. McCamant,146.
87. Ross Lambert's thesis project for the Master of Architecture at the University of Washington: "Shared Space: Community-Centered Development in the Suburbs" (2014) 43.
88. McCamant, 135.
89. McCamant,142.
90. Ibid.
91. McCamant,145.
92. McCamant,146.
93. McCamant, 173.

significantly decrease issues like vandalism and high resident turnover, and to lower maintenance costs.[92]

WHAT COHOUSING IS NOT

Much like high density housing, cohousing has an unmerited stigma in this country. To better understand, it may help to contrast cohousing with the more common housing model of the condominium, as both are types of multifamily housing. The condo is designed so that the residents share nothing; residents own their units and parking spaces, and there is generally no shared space beyond stairwells and hallways, and maybe a fitness room, pool, or clubhouse. Design factors do not encourage interaction, but rather enforce ideas of defensible privacy. Residents buy their unit at current market rates from a developer or previous owner, who make a profit on the sale. In a condo, residents practice adjacent, not communal, living in an urban or suburban setting. Despite their proximity, neighbors typically do not know each other.[93] Apartment complexes are not much different, except that they are rented housing, and the property manager and owner's main goal is to make a profit from the arrangement. As the benefits of community space are better understood, and in response to market demands and city mandates, more developers are providing space for social interaction. However, in lower-budget housing these are often half-hearted, unwelcoming spaces which

are understandably underused without the social infrastructure to reinforce them, resulting in wasted space.

Enabling interaction is inherent in the cohousing model. Some of the ways include: eating meals together, shared maintenance duties, gardening, and reciprocal childcare. Even the accessibility and utility of a cohousing common house cannot be matched by a clubhouse. Common houses tend to be always open, with constant daily activity of all kinds, not unlike having a community center next door. The common house is the heart of the community; it is the meeting and gathering place for all events, the shared dining hall, play space for children, and it often houses other shared amenities and equipment like the mail room, wood shop or laundry facilities. "What is lost in privacy is made up for in community, and in access to more amenities than one household could afford on its own."[94] Many cohousing communities also make their common house available for the wider community to rent for events or meetings.[95] The traditional clubhouse, however, is rarely used except when rented out for private parties or occasional gatherings by members.[96] It is not a hub of activity or promoter of daily informal social interaction, and is not available for use by non-members.

Cohousing decisions are made through discussion, and are almost always based on unanimous agreement. Resident meetings, especially during the development stages, can be a huge time commitment. The community meets to communicate, debate, make decisions, and perform tasks, as well as to relax or celebrate.

94. Ross Lambert, "Shared Space: Community-Centered Development in the Suburbs" (2014) 43.
95. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 17.
96. Ibid.

Often further time is spent in sub-groups on more intensive topics doing in-depth research, which is then presented to the community as a whole.

"Residents volunteer their time because of their commitment to the idea and their own desire for a more satisfying residential environment."[97] Condominiums also have a form of co-decision making in the Homeowner's Association (HOA). When you purchase a condominium unit, you "are obligated to join that community's homeowners association and pay monthly or annual HOA fees for the upkeep of the common areas and the building."[98] You are also required to follow the HOA covenant and other restrictions, and go to meetings. Often, homeowners find this experience to be frustrating and time consuming. HOA meetings have been described anecdotally as an equal time commitment to those of cohousing, but without the friendly or community-building aspects.[99]

Another common prejudice against communal living is that "your privacy disappears and you are forced to share everything with everyone else."[100] But, intentional communities are not communes. In a commune everything is shared, including values and income. Communes are generally isolated in rural locations, with limited interaction with the wider world. It is important to note that cohousing communities do not share any particular ideology or religious beliefs. There are no charismatic leaders or spirituals aspects in cohousing.[101] "Based on democratic principles, cohousing developments espouse no ideology other than the desire for a more practical and more social home environment."[102] Members of an

97. Ibid.
98. "Homeowner's Association (HOA)." Investopedia. 2016. Web.
99. Per the author's interviews, with Karin Landsberg in particular.

100. Eva Sandstedt and Sara Westin's article, "Beyond Gemeinschaft and Gesellschaft. Cohousing Life in Contemporary Sweden." Housing, Theory and Society (2015) 131.
101. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 15.
102. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 16.

intentional community maintain their individual integrity, personal values, financial independence, and private space within the social structure that they helped create, and are free to leave at any time. Even rural communities have members that work in nearby cities, and they emphasize maintaining an attachment to the wider community and existing local infrastructure. "Cohousing offers a new approach to housing rather than a new way of life. Aside from a basic adherence to democratic principles, cohousing developments espouse no ideology beyond a desire for a more practical and social home environment."[103]

Cohousing is also not an extreme or radical lifestyle. Although some of the earliest groups experimented with radical and alternative lifestyles, the collective housing model has developed to become a mainstream housing option in Europe.[104]

Although cohousing started in North America in a time of reactive social movements, later communities have been quite mainstream, holding values shared by contemporary society. Anywhere they are, most communities, even while self-sufficient, maintain strong ties with the larger community and world. "Contemporary intentional communities are not as alienated from mainstream culture as were their predecessors; and they appear to be more adept at balancing individual and community needs."[105] Current estimates for the total number around 2,600 intentional communities worldwide.[106] Because it is a flexible model, cohousing is just as well suited to Americans as it is to Europeans. The question remains why it is less common on this side of the Atlantic.

103. Karen Christensen and David Levinson edited the *Encyclopedia of Community.* Vol. 1. (Thousand Oaks, Calif. 2003) 194.

104. Lucy Sargisson's article in Utopian Studies 23.1, "Second-Wave Cohousing: A Modern Utopia?" (2012) 32.

105. Smith, "Limited-Equity Cooperatives for Low-Income Households: A Review of Implication." Housing and Society 17.1 (1990) 111.

106. See the Directory on the Fellowship for Intentional Community website for the most complete international count of communities.

COHOUSING IN THE UNITED STATES

As awareness spreads around the world, communities form because they are needed and groups of people are inspired to take action. The first cohousing communities in the United States formed in the 1960's, and were explicitly alternative. Since then, only a couple hundred have formed, mostly in suburban or rural settings. Some urban cohousing has clustered in places like Boston and San Francisco. It is estimated that between 1% and 8% of Denmark's population lives in cohousing communities,[107] but the number in the United States is probably too small to count relative to total population.

All in all, most American cohousing developments are not very different from the communities in Europe they are modeled after. Form and layout remain similar, adapted for different groups and different local contexts. The most significant change has been to development approaches, as the model is confronted with new funding issues. "In Europe, many cohousing communities are state-financed (forming a part of state social housing policy)"[108] or receive other forms of government support and non-profit assistance. "In northern Europe a socially responsive and politically progressive culture supported the widespread development of cohousing through legislation, financial support and policy."[109] Even in a nation as progressive as Denmark, it took some time and legislation

107. Graham Norwood for The Guardian, "Co-Housing: A Lifestyle with Community Spirit Built into the Foundations" (February 2013) web.

108. Lucy Sargisson's article in Utopian Studies 23.1, "Second-Wave Cohousing: A Modern Utopia?" (2012) 33.

109. Jo Williams' article for the *Journal of Urban Design* (10.2), "Designing Neighbourhoods for Social Interaction: The Case of Cohousing" (2016) 202.

changes for the cohousing model to become accepted on an official level, and really proliferate. The 1984 law on cooperative housing associations was the change needed in Denmark to make cohousing an accessible model for everyone.[110] "A previously unknown possibility for people who have wanted to establish a cohousing community but who haven't had the money to do it. If utilized appropriately, cohousing will now be for many people the cheapest way to establish a home."[111] The more conservative American government has yet to acknowledge the benefits of the model, or to support it directly.

Cohousing shows potential as a replicable framework for dense, diverse, healthy, and affordable low-income and workforce housing communities within a wider urban context. Why is this not more common in the United States? The United States has been exceptionally slow to adopt cohousing. It is the author's opinion that this is mainly due to the lack of government support and resistance by for-profit developers.

Anywhere it is built, communal living lends itself to long-term affordability, as for-profit management is cut out of the process. Additionally, the lifestyle behooves itself to lower costs due to bulk purchasing and resource sharing. However, the initial costs can be higher than a comparable conventional neighborhood and the organizing process can be lengthy and time-consuming. With little to no government help, "the pioneers of the first American cohousing communities were (and remain) primarily well-educated professionals with access to resources."[112]

110. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 142.
111. Ibid.

112. Dorit Fromm, "American Cohousing: The First Five Years." *Journal of Architectural and Planning Research* 17.2 (2000) 96.

"[Four] decades ago, Danish cohousing initiators faced many of the same barriers to new housing ideas that we face in the United States today. By building on their experience and learning from their mistakes, perhaps we can avoid some common problems (although there will undoubtedly be new ones) and make the development of cohousing less difficult both in the US and in other countries."[113]

Like in Scandinavia, the opportunity will be available to a wider range of incomes as the housing model becomes more common, and more accepted.

113. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 150.

COMMUNITY

Cohousing communities are designed to provide members with both tangible and intangible benefits, as determined by the goals and needs they identify for themselves as a group during the development process. Tangible benefits can include: living in a safe community where everyone is known to each other, a lush environment where outdoor space is pooled and not fenced off, easily available childcare and playmates, shared costs, labor, and resources, and stable affordable housing.

Daily stresses we accept as normal are much reduced in the supportive cohousing community. A common story is the family that finds modern daily life leaves no time to spend together, between work and errands, and picking up and dropping off. When chores are shared and meals are prepared as a group, there is much more available time in the day. This inherent support system takes a lot of

pressure off the family.[114] Couples have found that cohousing made it possible for them to more evenly split domestic responsibilities and have time to strengthen their relationship.[115]

Even financial worries can be lessened over the long run, as the cost of living is often reduced, and rent is never raised. Because there is no landlord or management group making a profit from their rent, residents are charged only what is needed to run and maintain the community. Shared equity homeownership funding models can ensure long-term affordability. Any community fees are decided upon by the members. In addition, members have a protected right to live there as long as they wish, which is not true of conventional rental housing. In owner-occupied communities, each unit has its own mortgage. From the start, the community was designed with what they can afford in mind.

Many people choose to live in cohousing because it is pragmatic.[116] However, more people are attracted by the intangible benefits. A sense of community cannot be held in the hand, and the feeling of belonging cannot be tasted or touched. The social aspects members want include: a strong, active community, a supportive environment, the empowerment of consensus decision-making, the efficiency and reduced waste through bulk and sharing, the reciprocal contribution of skills and talents, and the balance of privacy and community.[117]

114. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 118.
115. Ibid.

116. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 117.
117. Chris and Kelly ScottHanson. The Cohousing Handbook: Building a Place for Community (New Society Publishers, 2004) 15.

> "People get to know you as a whole person in cohousing. In many ways modern society is schizophrenic. You show one side of yourself at work, another side at home; you begin to wonder who you are. Cohousing can also give you a sense of reference as an individual; because people ask your opinion, you have to try and find one and in so doing learn who you are."[118]

Cohousing communities tend to be lively and positive social environments for children to grow up in, where seniors can continue to contribute productively as they age.[119] Everyone has a basic need for human contact in everyday life, through casual conversations and meetings both commonplace and purposeful. It is not surprising that people will give up total autonomy for "a feeling that members have of belonging, a feeling that members matter to one another and to the group, and a shared faith that members' needs will be met through their commitment to be together."[120]

This much-professed sense of community has been investigated by social scientists. Various research studies have found stronger, more developed mutual support networks and interpersonal relationships in cohousing than conventional living arrangements.[121] But, communal living can be complicated and demanding. Maintaining each individual's autonomy within a supportive and active community can be a challenging balancing act. Extensive research has shown that the relationships developed in an intentional community are more similar to those with relatives than with friends or co-workers.[122] While informal contact is promoted,

118. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 117.
119. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 13.
120. Sandstedt and Westin, "Beyond Gemeinschaft and Gesellschaft. Cohousing Life in Contemporary Sweden." Housing, Theory and Society (2015) 143.
121. Williams, "Designing Neighbourhoods for Social Interaction: The Case of Cohousing" (2016) 201.
122. For more on the realities of consensus decision-making process, see the study "Paving Consensus: Enacting, Challenging, and Revising the Consensus Process in a Cohousing Community" by Mary Ann Renz, *Journal of Applied Communication Research* (Vol. 34, No. 2, May 2006) 163.

space is must also be allowed for privacy and independence,[123] and finding that balance as a community is important. This, and other design aspects are crucial to making the community function smoothly. "Cohousing residents set out to build an environment reflecting their desire for community"[124] and they have the opportunity to select design aspects that reflect these goals. Fortunately, there are decades of experience from current communities around the world from which to learn.

There are barriers to cohousing, which include the huge time commitment both in starting and maintaining the community, and the need for a minimum group size and understanding of the processes involved. Probably the most difficult part for some is keeping the faith during the long organizing process in which the community is forged.

Specialized development consultants became popular as these communities became more widespread. Their niche role is to help groups (who generally have no experience with the finance, design or construction of housing) navigate the entire process, streamlining it with their experience.[125] Respondents of a post-occupancy survey in several Californian cohousing developments said that their main reasons for joining the community were the community aspects and child-raising concerns, as well as "friendship, support, simplifying their lifestyle, sharing resources, availability of meals, and the location."[126] The reality of living in the cohousing community, however, was different than their expectations. One third of respondents said that it was better than expected, one quarter said it was more

123. Sandstedt, 140.

124. McCamant et. al., *Cohousing: A Contemporary Approach to Housing Ourselves*. 2nd edition. (Berkeley, Calif: Ten Speed Press, 1994) 38.

125. Katherine McCamant and Charles Durrett in particular have "pioneered the development of cohousing schemes in America" (according to Sargisson). In addition to their firm, the Cohousing Company, their books (*Cohousing: A Contemporary Approach to Housing Ourselves*, and *Creating Cohousing*) are considered "bibles" of cohousing which inspiring the foundation of cohousing groups across the United States.

126. Dorit Fromm, "American Cohousing: The First Five Years." *Journal of Architectural and Planning Research* 17.2 (2000) 105.

work and time-consuming than expected, and some listed disadvantages: "the difficulty of making decisions, the time needed for cohousing tasks, less contact with [extended] family, less freedom to modify one's unit, less control of children's experience, the difficulty of ignoring people you dislike, guilt if you don't participate, and the explanation that it is 'like a soap opera at times.'"[127] The most important social factor in determining who thrives in cohousing is one's personal commitment to the communal lifestyle, and to working through any issues that may arise. As McCamant and Durrett wrote in *Creating Cohousing*, "resident participation in the development process is cohousing's greatest asset and its most limiting factor."[128]

127. Ibid.
128. Kathryn McCamant and Charles Durrett, *Creating Cohousing*: Building Sustainable Communities (New Society Publishers, 2011) 215.

LIVABILITY

Intentional communities are organized around the ideals of community, and much research and planning go into the formal social structure. The experience of living in a community is explicitly shaped by the decision-making process, member bylaws and organizational structure. The other half of the equation—opportunities for daily interaction, levels of privacy, etc—are specifically promoted through social contact design methods. "The design approach used in cohousing adopts most of the architectural and urban design principles identified in the literature as being crucial to high levels of social interaction in neighborhoods (for example higher densities, good visibility, clustering, inclusion of defensible space and car parking on

the periphery of communities, etc.)."[129]

Like the social structure, the physical aspects must be thoughtfully designed in order to promote a balance that makes the social goals possible. Cooperative cohousing developments have been successful in urban sites around the world, many like Seattle. Each community is unique, but there are principles and design strategies consistent across varying contexts that can be identified. Even in a large group, all the members of the community are intimately involved in "the initial design of the communal spaces and are responsible for ongoing design decisions using the consensus decision-making process."[130] The architecture of a cohousing community must balance seemingly-contradictory things; the spaces need to both promote interaction and protect members' privacy; support cohesion within the community while respecting each individual's autonomy.

To promote opportunities for interaction, members work with architects and consultants to design the community using social contact design strategies: high density and grouped structures, a central common house and visibility into all community spaces, pedestrian-friendly circulation, smaller private spaces supplemented by communal space and facilities, and "communal facilities placed on shared pathways within residential areas to maximize social interactions."[131] The quality and type of shared spaces is key to accommodating a diverse group of people. Spatial gradients are useful for gracefully differentiating subtle boundaries while integrating community and private spaces.[132] An appealing variety of common

129. Williams, "Designing Neighbourhoods for Social Interaction: The Case of Cohousing" (2016) 196.

130. Williams, 201.

131. Williams, 199.

132. Williams, 224.

spaces with useful adjacencies can go a long way towards attracting people and getting them to engage with each other and the site. Often, the common house and green open space are placed centrally, so that everyone walks by them on the way to their unit.

The private areas in an intentional community are spatially distinct from the public, community spaces. "The role of architecture is to provide spaces that favour discussion and openness but also silence and privacy."[133] Between the two is semi-private space, or a 'buffer zone' like a porch or garden, which is important because it enables residents to observe others with whom they would like to interact, and provides "a gentle transition between public and private space."[134]

In urban sites there are additional considerations. Growth through infill development enables a high-quality urban environment with respect for human scale and community identity, ample public green and open spaces, and a range of employment and housing options. This strategically allows for density to take advantage of existing and future investment in infrastructure such as transit hubs and prevents urban sprawl and inefficient, undesirable development, preserving natural and agricultural lands. In Seattle, construction in urban village sites comes with mandated green standards, detailed in the Seattle Comprehensive Plan.[135] Many funding sources also require certain health, environmental conservation, and efficient building practices, like the Evergreen Sustainable Development Standards which is required with funding from the Washington State Housing Trust Fund.[136]

133. Sandstedt and Westin, "Beyond Gemeinschaft and Gesellschaft. Cohousing Life in Contemporary Sweden." Housing, Theory and Society (2015) 147.
134. Williams, 198.

135. Seattle Comprehensive Plan, 11.1.
136. "The Evergreen Sustainable Development Standard (ESDS), now in Version 3.0, is a green building performance standard required of all affordable housing projects receiving capital funds from the Washington State Housing Trust Fund." The State of Washington Department of Commerce webpage has the information about these green standards.

In addition to physical and social considerations, many cohousing groups emphasize sustainable strategies in their designs that take advantage of the collaborative attitude and economies of scale to minimize per-person consumption and waste. "Cohousing provides a serious template for living lighter on our planet and improving people's quality of life in child- and senior-friendly neighborhoods."[137]

137. Kathryn McCamant and Charles Durrett, *Creating Cohousing*: Building Sustainable Communities (New Society Publishers, 2011) 4.

PART THREE : OPERATIONS + FINANCING

Cohousing is a way of living together. Cohousing communities can have a variety of funding and ownership structures, just like they can have many different physical forms. It is important to understand potential funding options, as sources often have restrictions and implications for design, management, and resale options for the lifetime of the project. Funding sources and partnerships can also open up project possibilities. The financing and operational structures are key to creating a feasible, sustainably affordable community. Funding is where the community and architecture of a project start to take shape.

TRADITIONAL HOMEOWNERSHIP

The standard home ownership model is title in fee ownership (fee-simple interest) of a single family home. In this arrangement, the owner purchases the property (land and structure), and owns it completely.[138] The owner may have a mortgage on the home, which gives the bank a lien on the property until all debt service payments are made.[139] During that period, the owner is eligible to receive federal tax breaks through the mortgage interest tax deduction.[140] Any further built improvements like renovations or additions add to the value of the

138. "Subject only to limitations imposed by government taxation, eminent domain, police power and escheat," per *The Appraisal of Real Estate*, 12th Ed., edited by Mary Elizabeth Gerarci. (Appraisal Institute, 2001) 67.
139. Ibid.
140. For more information, see the 2016 Internal Revenue Service, "Home Mortgage Interest Deduction 2016" (Department of the Treasury) Web. <https://www.irs.gov/pub/irs-pdf/p936.pdf>

TRADITIONAL
SINGLE FAMILY HOMEOWNERSHIP

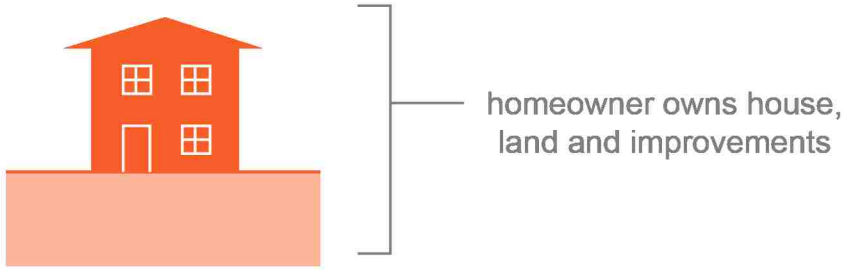


DIAGRAM OF
OWNERSHIP STRUCTURE

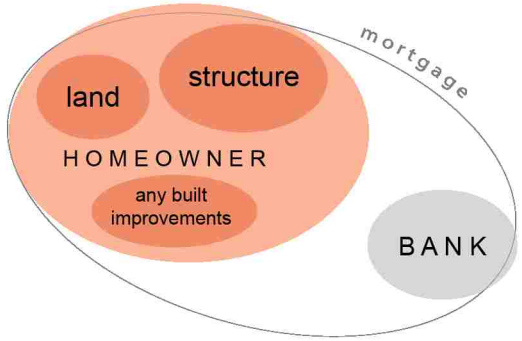


FIG. 13: TRADITIONAL SINGLE FAMILY HOMEOWNERSHIP
Diagrams by author.

property. This allows the homeowner access to subsidies and equity accrued through improvements and any increase in property value. This equity can be used as collateral for further investments while the household remains in residence, or cashed out upon sale of the property. With single family homeownership, the homeowner may or may not occupy the property (can be an absentee landlord using the home as rental income property), and there are usually no resale restrictions.

There are also significant social benefits associated with homeownership, including housing security and sustained affordability. A lack of housing security has "long-term adverse effects on education and health outcomes."[141] Owning a home allows you the stability to get to know your neighborhood and become active in the wider community, and to build a life in that place. Although it may never become a tight-knit community, homebuyers' "stability and commitment to their neighborhoods weaves the social fabric that strengthens us socially, culturally and economically."[142]

A New York Times article summed up its comparison of renting versus buying a home: "Buying a home builds equity, putting you on the fast track to building wealth. Renting, by contrast, is essentially throwing money to the wind."[143] Instead of paying increasingly expensive rent to a landlord or property management company for temporary tenure, you can invest in your home and future. Home ownership is a low-risk opportunity to accrue wealth.[144] These

141. Will Fischer from the Center on Budget and Policy Priorities, HUD Seeks Significant Improvements to "Moving to Work" Demonstration, But Additional Changes Needed (2015) web.
142. Homestead Staff, and Kathleen Hosfeld, Executive Director, "Homestead Community Land Trust Strategic Plan 2015 to 2019: 2014 Annual Report" (2014) 2.
143. Tara Siegel Bernard, "To Buy or Rent a Home? Weighing Which Is Better" (The New York Times, 2016) web.
144. Rosie J. Tighe and Elizabeth J. Mueller, *The Affordable Housing Reader* (2013) 193. From the article "More than Money: What is shared in Shared Equity Homeownership?" by John Emmeus Davis in the *Journal of Affordable Housing and Community Development Law* (2010) on page 193 in the reader.

benefits are especially important to low-income households, who generally don't have access to other ways of accumulating wealth. "Gaining access to an asset that appreciates in value has been extolled and encouraged as one of the surest paths out of poverty."[145] However, buying a single family home is not an option for most individuals or families. There are many barriers to homeownership. Buying a home generally requires a good credit history and large amounts of cash upfront for the down payment and closing costs. Low-income individuals may not have a seamless employment history, and could have debt. On top of all this is the overall cost; single family homeownership is becoming more and more cost prohibitive in Seattle, as in many cities.

145. Ibid.

It is important to note that not all barriers to homeownership are financial. Making such a significant purchase can be intimidating and overwhelming. For some, the biggest barrier is simply a lack of agency and the confidence to navigate the complicated process of buying a home. All these obstacles, combined, effectively block low-income individuals and families from investing in a neighborhood and in themselves and reaping the many benefits that come with home ownership.

PUBLIC SUPPORT FOR HOUSING

In order to address the widespread lack of affordable housing, federal and local governments have implemented a variety of strategies. Today's conventional low-income multifamily units are generally financed with a mix of taxpayer subsidies and private investment, often supplemented by supportive policy measures.

Affordable housing is generally created from the top down, in two ways: supply-side and demand-side production. Supply-side production of affordable housing consists of new construction housing units created with federal and local subsidies, often by providing for-profit developers incentives like increased buildable area to build units for moderate to low-income residents. This is how the majority of the public housing funds are spent. "The US has one of the weakest housing subsidy programs for lower-income renter households among all industrialized countries, at the same time providing about $200 billion per year as subsidies in the form of tax deductions to homeowners, most of which goes to the top 20 percent."[146]

The demand-side funding most commonly takes the form of Housing Choice Vouchers allowing low-income residents to inhabit existing market-rate units in any location.[147] While it doesn't address the larger issue of needing more housing units, vouchers do allow residents more choice in location.

146. Mike Pyatok, "Unpacking the Problem: Is Affordable Housing Capitalism's Hopeless Quest?" Architecture Boston 19.4 (2016).
147. For more on vouchers, see Alex F. Schwartz's *Housing Policy in the United States* 3rd ed. (Routledge, 2015), starting on page 227.

> "Broadening housing choice- in particular, helping low-income families with children gain access to low-poverty, high-opportunity neighborhoods- is an important policy goal. A growing body of evidence indicates that living in high-poverty neighborhoods can impair children's cognitive development, school performance, and mental and physical health."[148]

Vouchers are portable; they can be used in any community with a voucher program, where the subsidy cap is sufficient, which means that low-income families have access to high-opportunity neighborhoods close to their work. Agencies "receive subsidy funding based on the cost of the authorized vouchers they used in the previous year adjusted for inflation, and administrative funds based on the number of their vouchers in use."[149] Studies have shown that "developing new affordable housing is generally less efficient than providing vouchers to help low-income families afford modest housing of their choice in the private market," but this is a short-term solution which puts the burden on the private housing stock.[150] In Seattle there isn't enough housing in existence to make a voucher-only approach feasible.

These programs, and other variations, have helped thousands of households avoid homelessness and severe hardship. However, both of these approaches have flaws. On the supply side, which utilizes tax credits, when the terms of the loan expire (after 30-50 years), building owners have the option to convert it to market-rate housing, and it effectively becomes government-subsidized for-profit housing.[151] This is more likely to happen in more desirable locations where there

148. Fischer, HUD Seeks Significant Improvements to "Moving to Work" Demonstration.

149. Ibid.

150. Studies by the Government Accountability Office and others. See: Fischer, HUD Seeks Significant Improvements to "Moving to Work" Demonstration.

151. For more on low-income housing tax credits, see Alex F. Schwartz's *Housing Policy in the United States* 3rd ed. (Routledge, 2015), starting on page 135.

is already very little affordable housing. On the demand side, vouchers allow low-income households access to existing vacant market-rate units. The vouchers, however, can't be used if there are no available units to rent, or if the subsidy cap isn't high enough to cover increasing rental costs.

There are other lifetime project issues with current public housing programs. Supply-side subsidies do not cover the entire cost of creating new housing, and don't extend through the life of the project. Often funding is earmarked for pre-development or construction, and there is little left for maintenance of the investment and prevention of future issues.

As general public funding decreases, public housing operating costs are drastically underfunded.[152] "The deep underfunding of public housing has left some agencies with substantially less funding that they need to operate their developments."[153] The State of Washington and City of Seattle tend to be more supportive of public housing and general development through policy and funding.

Unfortunately for many Americans, in its attempts to provide housing, the government has a history of creating programs that ultimately emphasize profitability for the private sector over benefits to the individuals and families who need it most. This is clear in the following example of supply-side funding.

The Section 221(d)3 program was established in 1961, and aimed to house individuals and families at the higher-end of the low-income spectrum. "The administration was interested in helping families with incomes too high to qualify

152. Fischer, HUD Seeks Significant Improvements to "Moving to Work" Demonstration.
153. Ibid.

for public housing but not high enough to secure standard housing in the private market."[154] The program worked with for-profit and non-profit developers to build multifamily housing. The developer would get a federally-insured mortgage from a private lender at below market rates.[155] The lender could then sell the mortgages at a higher price to Fannie Mae. "In effect, the federal government provided 3% mortgages to private developers, with banks acting as middlemen in the transaction."[156] These units had the advantage of being scattered among other market-rate housing, therefore addressing the issues of concentrated poverty found in earlier public housing.

The low interest rate was supposed to enable the units to be offered to low-income renters at a significantly lower cost, but the unit costs were still too high for many renters, and renting provided them with little means to accumulate wealth. In many cases there was also a much higher overall development cost, depending on the market, from working with a for-profit developer with little incentive to keep costs down.[157] However, Section 221 was "short-lived and produced relatively little housing" and was burdened by administrative issues.[158] Some people were housed, temporarily, through this program and its later variations, but the for-profit developers are the real winners. The incentives provided for developers to invest in rental housing outweighed the benefits of unsustainable program. These incentives go beyond subsidized debt service expenses to include reduced federal income taxes, units that are market-rate and profitable as soon as the mortgage matures

154. Alex F. Schwartz's book, *Housing Policy in the United States* 3rd ed. (Routledge, 2015), is a wealth of knowledge on affordable housing and policy in the United States. This quote is from page 203.
155. Ibid.
156. Ibid.

157. Schwartz, *Housing Policy in the United States* 3rd ed. (Routledge, 2015) 208.
158. Schwartz, *Housing Policy in the United States* 3rd ed. (Routledge, 2015) 204.

or the contract expires, and the option to revert the units to market-rate sooner.

Many well-intentioned people are working to find and implement a replicable solution, but the legacy has continued of great public expenditure reaping underwhelming results. "Several hundred thousand units of housing developed under these programs have already reverted to market rate occupancy."[159]

Today the largest active subsidy program for rental housing is the Low Income Housing Tax Credits.[160] The program addresses many of the issues with earlier programs, but still leaves much to be desired in the way of efficient creation of long-term, decent affordable housing. As it is, fewer than ¼ of eligible families get federal rental assistance.[161] The overarching issue, however, is the focus on affordable rental units. Low-income individuals and families need long-term housing and opportunities to build wealth and community.

But, policies change and funding for public programs is never guaranteed. "Federal funding sources for affordable housing are slightly diminishing… With that shrinking pie of federal funding it's crucial that we are efficiently utilizing public funds," says Emily Thaden, research and policy manager for the National Community Land Trust Network.[162] We must consider whether subsidizing the creation of rental units is the most efficient use of funding, or whether money should be allocated to a more permanent solution. Though it is the most widely funded form of affordable housing, rental housing denies low income families access to equity, housing security, sustained affordability, and the other benefits

159. Schwartz, *Housing Policy in the United States* 3rd ed. (Routledge, 2015) 208.
160. Schwartz, *Housing Policy in the United States* 3rd ed. (Routledge, 2015) 10.
161. Fischer, HUD Seeks Significant Improvements to "Moving to Work" Demonstration.
162. "'It is one of the few models out there that creates affordable homeownership opportunities that serve family after family after family," says Emily Thaden, research and policy manager for the National Community Land Trust Network. "Federal funding sources for affordable housing are slightly diminishing and very little funding is out there for the creation of affordable homeownership opportunities. With that shrinking pie of federal funding it's crucial that we are efficiently utilizing public funds. The CLT model takes a onetime public investment and ensure it will be preserved so low-income families can continue to reside in the property.'" Quoted in Jake Blumgart's Next City article, "Affordable Housing's Forever Solution," (July 2015) web.

that come with homeownership. Unlike rental units, home ownership is long-lasting and a home can be made affordable for multiple families and generations. Helping more people afford to invest in a home increases access to equity and the social and financial benefits that come from it.

Affordable homeownership programs could never take the place of programs like transitional housing and homeless services, but they can provide an opportunity for individuals and families ready to transition to ownership to become more independent.

SUBSIDIES FOR HOMEOWNERSHIP

Home ownership has clear benefits, but buying a home is cost prohibitive in many cities. Federal and local governments have tried to alleviate this lack of for-sale affordable housing through programs specific to first-time low-income homeowners, such as federal down payment assistance and the mortgage interest tax deduction.

Housing policy in this country has a long-seated bias for homeownership, and this preference "is embedded in the federal budget."[163] The recent housing crisis has put the superiority of ownership into question, as well as its suitability for low-income households, less cushioned to market risks. But, this is an opportunity to rethink the methods and implementation of housing policy and funding. "The

163. Meagan Ehlenz, "Community Land Trusts and Limited Equity Cooperatives: A Marriage Of Affordable Homeownership Models?" (2014) 1.

question is not about the merits of ownership at large. Instead, it is about pursuing sustainable homeownership, which supports wealth-building opportunities at an affordable price and devoid of excessive—or, in the case of predatory loans, exotic—risks that favor the investor over the consumer."[164]

> "Helping low-income families buy a home for the first time allows them to access the benefits of mortgage interest deduction which pays out about $70 billion in tax savings per year, most of it to the wealthiest Americans… The mortgage interest deduction isn't much of an equity tool given how heavily it's weighted to the wealthy, but low-income homeowners can at least get access to it, whereas renters don't at all."[165]

These municipally sponsored programs for expanding homeownership for families of modest means do not ensure affordability for the next owner, and have no long-term controls over resale, so the public investment primarily benefits only one household and the homeowner keeps all the profits.[166] It is a long-term opportunity for one household, but with no way to preserve the affordability for a more widespread impact. In fact, even the homeowners benefitting from these programs have had significant difficulty maintaining ownership, and there have been high rates of foreclosure, probably due to the lack of preparation for home ownership or continued support.

164. Meagan Ehlenz, "Community Land Trusts and Limited Equity Cooperatives: A Marriage Of Affordable Homeownership Models?" (2014) 5.
165. Doug Trumm for The Urbanist, "The Role of Community Land Trusts in Affordable Housing" (June 2016) web.
166. Tighe and Mueller, *The Affordable Housing Reader* (2013) 188. Original article by John Emmeus Davis.

SHARED-EQUITY HOMEOWNERSHIP

Though lesser known, shared-equity homeownership has many advantages over traditional models of ownership. Formerly called 'limited-equity homeownership,' shared-equity homeownership is a category of ownership that redistributes the equity and gives the homebuyer the money upfront, when they need it more, allowing them to achieve homeownership.[167] It is a way to effectively reallocate economic value generated by residential property over time "so that affordability may be preserved across successive generations of income-eligible homebuyers."[168] The homeowner gets the tax benefits of homeownership, and eventually a 1.5% accrual of interest on the value of the home as well as recouping any money they invested in the home. The rest of the interest earned is invested back into the community, 'paying it forward' by providing the up-front monetary assistance for other individuals and families to be able to own homes. The mechanism allows a community to invest in a household, which in turn helps the community invest in more households, creating an ever-widening capacity for impact. In this way, emphasis is put on the security of a stable home, paying off in un-quantifiable, non-monetary ways.

Shared-equity homeownership has not been a widely recognized option for financing housing. For years, municipally regulated and sponsored programs

167. "Conceptually, shared equity homeownership separates the "bundle of rights" typically associated with property ownership and reassigns them to different parties. The reallocation of rights seeks to move beyond the traditional landlord-tenant relationship and neutralize real estate's inherent price speculation. Shared equity models subdivide property ownership into a "use" right, where the homeowner retains ownership of physical improvements on a property, and a "land" right, where a non-profit organization retains ownership of the underlying land." Meagan Ehlenz, "Community Land Trusts and Limited Equity Cooperatives: A Marriage Of Affordable Homeownership Models?" (2014) 5.

168. Tighe and Mueller, *The Affordable Housing Reader* (2013) 187. Original article by John Emmeus Davis.

like inclusionary zoning, incentive zoning, and housing trust funds have been the standard way to expand housing for families of modest means. In the mid-2000's, the National Housing Institute (NHI) noticed an increase in state and local governmental investment in non-market models of homeownership.[169] These tenures, where non-profit organizations use ground leases or deed covenants to preserve affordability, work by restricting the price of publicly assisted homes.[170] Unlike other government-sponsored practices, which can become for-profit housing after a period of time, these measures use resale restrictions to ensure affordability through all sales of the property. In normal market turnover, this means a home's affordability is maintained for decades and helps multiple families, even multiple generations. During this investigation, NHI decided to rename the sector due to its compelling advantages of sharing equity between homeowners and the wider community, which is where "shared-equity homeownership" got its name.[171]

In his article in the *Journal of Affordable Housing and Community Development Law*, John Davis argues for the superiority of non-governmental, non-market tenures of shared equity homeownership.[172] He expresses bewilderment at the lack of academic and policy-maker interest in the proven success of these resilient models in supporting new low-income homeowners and their community at the same time, and preserving that investment for generations. Different organizations "employ different contractual mechanisms" to establish and reinforce this.[173] Davis' working definition of the redefined shared-equity homeownership is: "a generic

169. "The National Housing Institute supports the individuals and organizations that work to create healthy and thriving communities. NHI is at the intersection of theory, practice and policy in community development." See their quarterly magazine, *Shelterforce*, and community development blog, *Rooflines,* at www.nhi.org.
170. Tighe and Mueller, 188.
171. Ibid.
172. The article "More than Money: What is shared in Shared Equity Homeownership?" by John Emmeus Davis in the *Journal of Affordable Housing and Community Development Law* (2010), found in *The Affordable Housing Reader* (2013) 187.
173. John Emmeus Davis in *The Affordable Housing Reader* (2013) 190: "Different stewards tend to employ different contractual mechanisms for establishing and enforcing this reallocation of the rights, responsibilities, risks and rewards of ownership." The arrangement must last a long time to be considered shared-equity homeownership, typically more than one generation (30 years to forever). The contractual mechanisms

term for various forms of resale-restricted, owner-occupied housing in which the rights, responsibilities, risks, and rewards of ownership are shared between an income-eligible household who buys the home for a below-market price and an organizational steward who protects the affordability, quality, and security of that home long after it is purchased."[174]

Unlike conventional public housing, these mechanisms help residents build wealth, and empower and educate them. They guide new homeowners in managing risks and reaping the rewards of homeownership through non-profit organizations which facilitate and regulate shared-equity homeownership, and have built-in protections.[175] These non-profit stewards minimize risks that come with financing homeownership, protect their low-income homeowners from foreclosure through education, screening of mortgages, and matching of homeowner to home, and making sure they don't assume more debt than they can afford.[176] This extra support is key; the experience and knowledge of the stewards ensures the survival and success of the homeownership opportunities they create.[177]

Shared-equity homeownership structures have been very effective at helping homeowners maintain their homes and the public investment in them. In the last recession, foreclosures among shared equity homes were only a fraction of the national foreclosure rate.

generally employed by public agencies are deed covenants and mortgage instruments; by community land trusts are ground leases; by limited-equity cooperatives are a combination of occupancy agreements (proprietary lease), house rules, corporate bylaws, and share certificates.

174. Tighe and Mueller, *The Affordable Housing Reader* (2013) 192. Original article by John Emmeus Davis.

175. Tighe and Mueller, *The Affordable Housing Reader* (2013) 191. Original article by John Emmeus Davis.

176. "A study by the Lincoln Institute of Land Policy found that by the close of 2010, homeowners who owned inside a community land trust were 10 times less likely to go into foreclosure than homeowners who weren't part of a land trust." Jake Blumgart, "Affordable Housing's Forever Solution" (Next City, July 2015) web.

177. Tighe and Mueller, *The Affordable Housing Reader* (2013) 192. Original article by John Emmeus Davis.

> "Shared equity homes are less likely to be lost than market-rate homes. Shared equity homeowners are more likely to succeed. Yet the conventional practice of boosting low-income people into market-rate homeownership is rarely subjected to the same scrutiny and skepticism that regularly greets any suggestion that public dollars might be more prudently spent on promoting alternative forms of owner-occupied housing. The notion that these alternative tenures might actually be better than market-rate homeownership is seldom voiced."[178]

The system is not fail-proof, however, as some homes will be returned to the open market or will not be maintained, even with the stewardship in place, but shared equity homeownership is designed to prevent that most of the time.[179]

These stewards are also needed to enforce the preserved affordability, not just to support homeowners.[180] "It is the steward's job to see that shared equity homes are continually resold at an affordable price to an eligible buyer," through buying and reselling (after repairing) or through overseeing direct seller-to-buyer transfer.[181]

These models are reliable in maintaining affordability for many years, but also they maintain the quality of the homes, through occupancy by owner and established maintenance escrows or stewardship funds "to defray the cost of major repairs and system replacements."[182] This is in stark contrast to conventional affordable housing, where a combination of heavy use and drastic and repeated underfunding of public housing "has left some agencies with substantially less funding that they need to operate their developments."[183]

178. Ibid.
179. Tighe and Mueller, *The Affordable Housing Reader* (2013) 195. Original article by John Emmeus Davis.
180. "Painful experience has repeatedly shown that some organizational entity is needed to watch over these homes if the controls contained in a ground lease, deed covenant, share certificate, or mortgage instrument are reliably to do what they were designed to do." John Emmeus Davis, page 191 in *The Affordable Housing Reader*.
181. Tighe and Mueller, *The Affordable Housing Reader* (2013) 191. Original article by John Emmeus Davis.
182. Ibid.
183. Fischer, HUD Seeks Significant Improvements to "Moving to Work" Demonstration.

Shared-equity homeownership is a structure that should be seriously considered as a replacement or alternative to current public housing strategies and traditional homeownership. While it has limitations, shared-equity homeownership is better than denying access to equity or putting precious dollars and precarious people into market-priced homes that are easily lost.[184] Repeated around the city, shared-equity homeownership could root and empower low-income households and communities across America.

In addition to significant improvements in the lives of the individual households, the stability and wealth created with shared-equity homeownership programs has long-term impacts on the community. Residential property is turned into "a permanent repository for subsidies invested and gains deposited over time by the larger community."[185] Another important benefit of converting rental properties to cooperative ownership is the shared security and reduction in vandalism and other abuse of property; studies have shown that a cooperative's presence reduces overall neighborhood crime.[186] Shared equity programs allow a community to invest in low-income residents, and for those residents to contribute to community investment in the next household, directly combatting gentrification and displacement.

184. Tighe and Mueller, *The Affordable Housing Reader* (2013) 192. Original article by John Emmeus Davis.

185. Tighe and Mueller, *The Affordable Housing Reader* (2013) 189. Original article by John Emmeus Davis.

186. Cited under the 'physical benefits' of a cooperative in the article "Buying into a Housing Cooperative" on the website of the National Association of Housing Cooperatives (coophousing.org). NAHC's mission is "to support and educate existing and new cooperative housing communities," and it is a good resource for coops. Accessed by the author in August 2016.

187. Tighe and Mueller, *The Affordable Housing Reader* (2013) 189. Original article by John Emmeus Davis.

188. Ibid.

189. These come with associated benefits of economies of scale. "By establishing cooperative procedures and working together, people can provide services for themselves that otherwise would be

> "In market-rate homeownership, any unencumbered value that remains in the home after all debts and liens have been discharged belongs to the owner. In shared equity housing, homeowners claim only the equity they created through their own dollars or labors. They also receive a significant return on their investment, usually walking away with more wealth than they had first when buying their homes."[187]

This benefits the existing and future community. "Each generation becomes the beneficiary, in effect, of affordability that exists and persists because every dime of the community's wealth has not been removed by the preceding generation."[188]

In particular, there are two types of shared-equity homeownership that would complement cohousing developments: limited-equity cooperatives and community land trusts.

LIMITED-EQUITY HOUSING COOPERATIVE

Cooperatives come in many forms, including childcare and food coops.[189] The main goal of a limited-equity housing coop is "to provide long-term and sustainable affordable housing for its homeowners."[190] The cooperative housing model is defined by its organizational structure as a democratically controlled corporation (usually not-for-profit) where each member owns shares, run by a coop board of members.[191] Limited-equity housing coops (LECs) are generally "stand-alone corporations owned collectively by low- to moderate-income residents."[192] Specifics

impossible to obtain. When one cooperatively organized venture is successful, it often becomes clear that people can be successful in another area as well. As a result, the original effort often can be strengthened. Examples include athletic teams, cooperative preschools, credit unions, tutoring, food-buying clubs, arts and crafts, and senior health care and support services," from "Buying into a Housing Cooperative," on the NAHC website.

190. Julia Milne, "Will Alternative Forms of Common-Interest Communities Succeed with Municipal Involvement? A Study of Community Land Trusts and Limited Equity Cooperatives" (*Real Estate Law Journal* 38.3, 2009) 281.

191. "The LEC will have a charter and by-laws that state the rights and duties of the cooperative corporation itself, the coop board, and the member shareholders." The board is made of shareholders, who are members of the LEC and live in the community. This means that the LEC members have more control over their community, since there are no outside community board members like in a CLT. See Milne (page 282) for a more

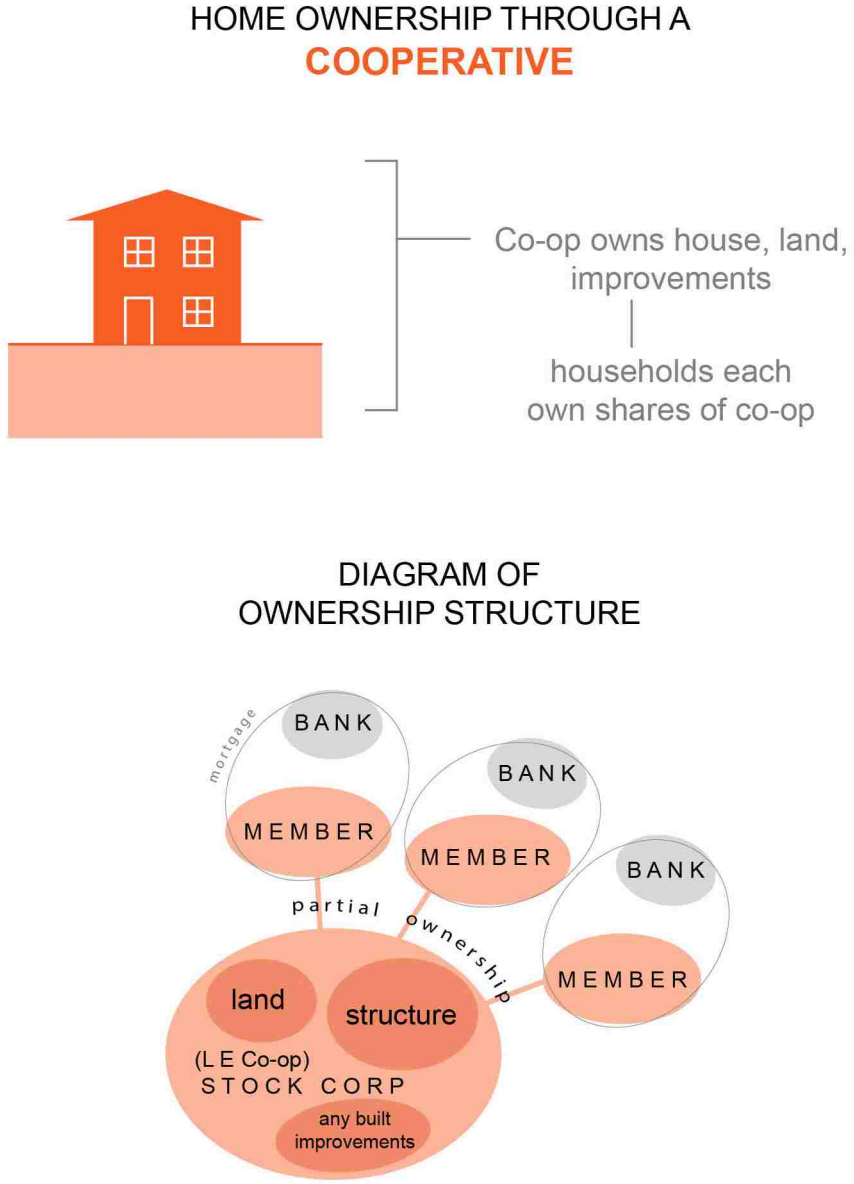


FIG. 14: COOPERATIVE HOMEOWNERSHIP
Diagrams by author.

such as housing type, membership rules and financing depend on the context and needs of each community.

> "A housing cooperative is formed when people join on a democratic basis to own or control the housing and/or related community facilities in which they live. Usually they form a not-for-profit cooperative corporation. Each month they pay a fee to cover their share of the operating expenses." [193]

Members own shares of the corporation, pay monthly fees, and receive a proprietary lease for their unit. Member advantages include homeowner tax benefits, low turnover, community control, housing security, consumer clout, and the ability to build equity. Members also report the benefits of a strong sense of community, intergenerational connections, environmental stewardship and shared green spaces. Literally "buying into" the cooperative structure has enabled groups of people to construct an environment that can holistically meet their social and physical needs in a sustainable fashion.[194]

The monetary advantages of this model all have to do with the collaborative attitude and additional control that members as a group have over their living situation. Financial means of the members are considered when determining initial housing development costs. With an LEC, the initial purchase price of shares is usually low enough that financing may not be necessary, although most require subsidies to maintain the affordability despite being independent of the market and any outside or for-profit management.[195] Limitations are established on the amount of equity that accrues for each household "to ensure long-term affordability to new

detailed discussion.
192. In a 2015 letter to Chairman Jeb Hensarling, of the Financial Services Committee of the U.S. House of Representatives, Melora Hiller, Executive Director of the National Community Land Trust Network, responded to the committee's request for ideas on poverty and housing affordability. The letter outlines the possibilities of shared-equity homeownership as permanently-affordable, equity-building solutions to the problems of housing affordability in the United States. This letter is very informative, and a great resource for understanding not only limited-equity cooperatives and community land trusts, but shared appreciation loans, deed-restricted housing, and resident-owned communities. This quote is from page 3. More can be found at cltnetwork.org or by emailing info@cltnetwork.org.
193. "Buying into a Housing Cooperative," NAHC website. Also see the *Cooperative Housing Journal* (ISSN 0589-6355) published annually by the National Association of Housing Cooperatives, 1444 I Street, NW, Suite 700,

members."[196] Limited liability is also often partnered with this model, the bulk of the debt resting with the corporation so members have no personal liability on the group mortgage.

The specifics are detailed in the shareholder agreement, which is signed by all residents, and also includes the resale restrictions which keeps the housing affordable for perpetuity.[197] As a rule, members have a vote in all decisions about the property. LECs often have a government or non-profit organization that helps them organize, and continues to serves as a sponsor or steward, assisting the residents in accomplishing their community goals.[198]

This structuring is particularly effective at combatting the barrier formed by bad credit or lack of a credit history. Members can take out a share loan, often from pooled money within the community. The homeowner would then "make monthly payments on the share loan to the lenders and a monthly carrying charge (maintenance) payments to the cooperative" in place of a mortgage, all the while reaping the benefits of the community.[199]

There are shortcomings when compared to fee simple ownership. The resale restrictions significantly lower the investment gains a homeowner will get when they decide to sell, and generally a house is an individual or family's largest asset and greatest chance for economic gain through investment.[200] In an article for the Real Estate Law Journal (Vol. 38:3, 2009), Julia Bartolf Milne presents a detailed discussion of the benefits and drawbacks of shared-equity homeownership models:

Washington, D.C. 20005-6542. Contact by telephone (202) 737-0797, E-mail: info@coophousing.org or at www.NAHC.coop.

194. Ibid.

195. "This benefit avoids complications that a CLT must solve such as making its ground leases financeable." Milne, 282.

196. Ibid.

197. Melora Hiller letter to House Financial Services Committee on behalf of the National Community Land Trust Network (2015), 3.

198. "Many LECs have a "sponsor" or "steward," which is a government or nonprofit organization that assists residents to: 1) establish the cooperative and its legal documents, policies, and procedures; 2) secure development financing, permanent financing, and the initial subsidy to make the property affordable; and 3) provide ongoing support and monitoring for successful resident governance, property management, and affordability compliance." From page 3 of the Melora Hiller letter.

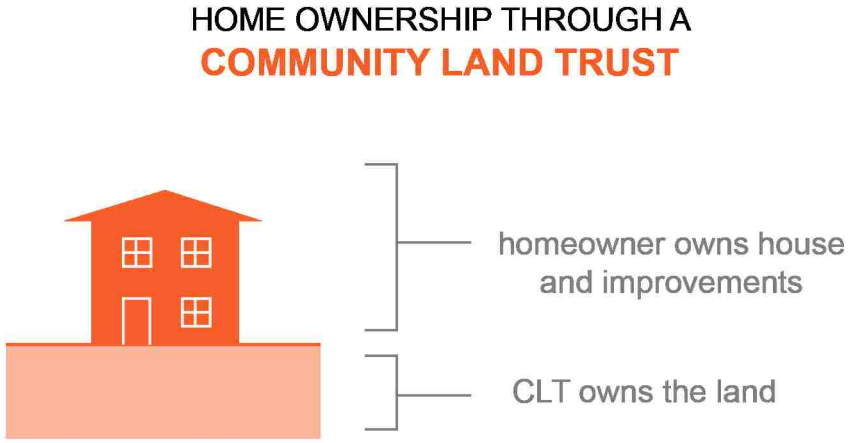
199. "Buying into a Housing Cooperative," NAHC website.

200. Milne, 285.

"Once a homeowner buys a shared equity home, he might end up being locked into his home indefinately because he cannot afford to sell it and buy a new home in fee simple."[201] The very mechanism allowing an individual to access property ownership "stifles the free alienability of real property, which is one of the primary tenets of American real property law."[202]

The benefits available through LECs exceed those of single family homeownership. Security of tenure (due to no landlord or outside control) affords members social stability not found in market-rate housing. "Members own the cooperative collectively and can remain in their homes for as long as they wish, as long as they meet their monthly obligations, and abide by the cooperative bylaws, rules, and regulations."[203] Additionally, members have the opportunity to invest together in amenities or services they otherwise would not be able to afford, especially since LECs are particularly suited to large-scale communities.[204] By pooling funds for greater buying potential, communities can afford shared amenities like a large common kitchen with industrial appliances or a workshop of woodworking tools that they would never be able to afford or maintain as individual households.[205]

201. Ibid.
202. Ibid.
203. "Buying into a Housing Cooperative," NAHC website.
204. Milne, "Will Alternative Forms of Common-Interest Communities Succeed with Municipal Involvement? A Study of Community Land Trusts and Limited Equity Cooperatives" (*Real Estate Law Journal* 38.3, 2009) 284.
205. "The authors conclude that LECs constitute a valuable, if underused, form of housing ownership with the potential to improve the quality of life for certain low- and moderate-income households and to contribute to the physical and social quality of the larger community." Saegert and Benitez, "Limited Equity Housing Cooperatives: Defining a Niche in the Low-Income Housing Market." *Journal of Planning Literature* Vol.19. No.4 (2005) 1.



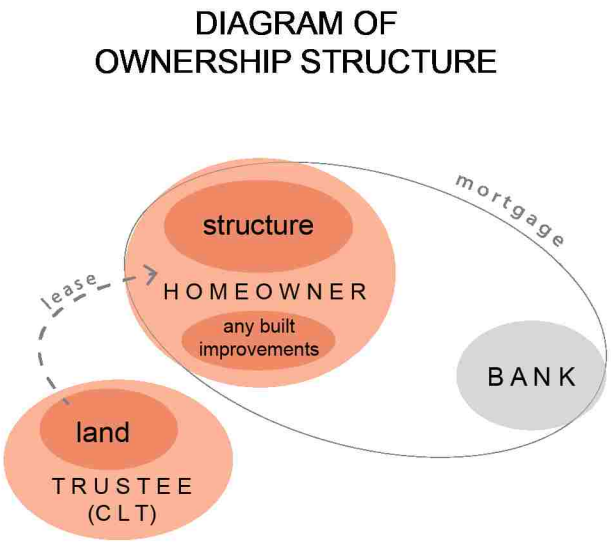


FIG. 15: COMMUNITY LAND TRUST HOMEOWNERSHIP
Diagrams by author.

COMMUNITY LAND TRUST

Another shared-equity homeownership model that is becoming more widely appreciated is the community land trust, developed in the 1960's.[206] The land trust acquires property using a combination of funding sources, most not available to individual home buyers, including federal and local public funds (federal down payment assistance) and private sources (grants and impact investment). The homeowner buys the house and owns any built improvement, but leases the land and agrees to resale restrictions. The leasehold agreement is typically a 99-year ground lease from the land trust.[207] The lease is inheritable and renewable but requires owner-occupancy and payment of a small ongoing lease fee which supports services and allows the homeowner membership and voting rights in the land trust. The homeowner is also usually required to insure the home, pay taxes, and maintain their income.

A community land trust (CLT) differs from other ownership models in that it legally separates the land rights from the improvements (any built structures), making housing much more affordable.[208] "The theory is that by separating the ownership of the land and the building, long-term affordability is accomplished because the value of the land increases more quickly than the value of a building."[209] As a 501(c)(3) nonprofit organization, it is federal tax exempt and

206. "The concept of the Community Land Trust was developed by the Institute for Community Economics in the 1960's. The Institute for Community Economics wanted to find a means of encouraging affordable home ownership that could maintain local control of land and other resources. Recent surveys show that there has been steady growth in the number of CLTs across the county." Milne, "Will Alternative Forms of Common-Interest Communities Succeed with Municipal Involvement? A Study of Community Land Trusts and Limited Equity Cooperatives" (*Real Estate Law Journal* 38.3, 2009) 275.

207. The terms of the lease can vary from a 50 to 99 year term, but 99 years is the most common length. Generally the leases are also renewable. Melora Hiller letter to House Financial Services Committee on behalf of the National Community Land Trust Network (2015), 4.

has access to additional subsidies to ensure the property is affordable for target incomes.[210.]

The impact on daily life for the household, as compared to traditional homeownership, is small. The home is no different than the rest of the neighborhood, and the homeowner is free to alter the structure or build. The homeowner makes monthly mortgage and land payments. The land lease fee is usually a very reasonable monthly payment, but the arrangement drastically reduces the overall home purchase price because the buyer is not purchasing the land rights, only the above ground structures, so the initial price can be reduced by 30-50% depending on the market. This reduction is what makes it possible for the low-income homebuyer to buy the property in an otherwise unaffordable area.

The buyer often requires a mortgage, which many CLTs will help them acquire. For the lender, although the arrangement may be unfamiliar, they are in effect getting more layers of protection against default. It is a good investment for a lender.

> "CLTs insist on being a party to every mortgage, requiring lenders to give the CLT three critical rights in the event of mortgage default: (1) the CLT is notified if the homeowner gets behind in her payments; (2) the CLT gets an opportunity to cure the default on the homeowner's behalf; and (3) the CLT gets the first shot at buying the property out of foreclosure should the CLT be unsuccessful at helping the homeowner retain her home."[211]

208. Melora Hiller letter to House Financial Services Committee on behalf of the National Community Land Trust Network (2015), 4.
209. Milne, "Will Alternative Forms of Common-Interest Communities Succeed with Municipal Involvement? A Study of Community Land Trusts and Limited Equity Cooperatives" (*Real Estate Law Journal* 38.3, 2009) 276.
210. Milne, 275.

211. Tighe and Mueller, T*he Affordable Housing Reader* (2013) 191. Original article by John Emmeus Davis.

If the homeowner chooses to sell in the future, the resale restrictions will limit the earned interest on the equity and dictate that the new buyer also meet income qualifications. Resale restrictions are stipulated in the ground lease or deed covenant, including that the homeowner will sell the home at below market rate to a low-income household.[212] "When a family purchases a home from a CLT like Homestead, the land itself remains within the non-profit land trust, making the initial cost lower. On resale, just the home is sold at an affordable price; the land stays in the trust, keeping the home permanently affordable for future families."[213] Often the CLT facilitates the sale, and uses a resale formula to determine the seller's earned investment.[214]

This way the affordability of the home is maintained for its lifetime and the CLT continues in a supportive role for the community and as the holder of the land title for perpetuity. This allows indirect access to public and private funds to provide lifetime affordability one home at a time. Many funding sources are needed, as this model requires a lot of money to buy the land.[215] In addition to the resale restrictions, this model ensures owner-occupancy and access to all the benefits of homeownership for the household, and deters foreclosure.

The governance structure of a CLT differs from any other ownership structure. Not only is it a non-profit organization, but it is democratically governed in a way that includes direct involvement from the leaseholders and the wider community. The membership of the CLT contains three groups: the leaseholders, members

212. Melora Hiller letter to House Financial Services Committee on behalf of the National Community Land Trust Network (2015), 4.
213. From the slides of the "Homestead Community Land Trust: Homebuyer Online Orientation" (2015) 6.
214. "The resale formula provides a selling price of the homeowner's original contribution or "initial purchase price" plus 1.5% compounding annually." From the slides of the "Homestead Community Land Trust: Homebuyer Online Orientation" (2015) 13.
215. "The success of a community land trust hinges on both the availability to establish and maintain a strong community group that maintains persistent involvement from members and a democratic structure to ensure collective decision-making. But money, and a lot of it, is needed to buy land and recruit talent to develop that vision in a successful and productive fashion." Blumgart, "Affordable Housing's Forever Solution" (Next City, July 2015) web.

of the surrounding community, and "local representation from government, funding agencies and the non-profit sector (the public interest)."[216] The CLT is then governed by a board of directors who are elected (only the leaseholder members and the community members can vote) of equal parts from each group. This governance structure seeks a balance that protects the leaseholders and serves the interests of the larger community at the same time. This greater interaction between the wider community and the CLT leaseholders can have advantages, but the residents have less control over their community when compared with the standard limited-equity cooperative governance.

The only community land trust in Seattle is Homestead Community Land Trust. Homestead Community Land Trust is a 501c3 nonprofit organization focused on permanently affordable homeownership as part of creating "healthy, equitable and inclusive communities."[217] Social justice played a large part in the creation of the modern CLT, and Homestead in particular was founded to address issues of displacement and racial equity in the Central District.[218] "We seek to preserve access to homeownership as a means to prevent displacement and offer a path out of a cycle of poverty. We help homeowners build equity that could serve as a cushion in case of an accident or illness, support them in retirement or fund a child's education."[219]

In addition to the home price being significantly reduced by separating the home value from the land value, Homestead helps homeowners afford the

216. More on the "Tri-Partite" structure of CLT governance and the implications. Julia Milne, "Will Alternative Forms of Common-Interest Communities Succeed with Municipal Involvement? A Study of Community Land Trusts and Limited Equity Cooperatives" (*Real Estate Law Journal* 38.3, 2009) 278.

217. Homestead Staff, and Kathleen Hosfeld, Executive Director, "Homestead Community Land Trust Strategic Plan 2015 to 2019: 2014 Annual Report" (2014) 2. Available at: https://drive.google.com/drive/search?q=homestead.

218. Doug Trumm for The Urbanist, "The Role of Community Land Trusts in Affordable Housing" (June 2016) web.

219. Homestead Community Land Trust Strategic Plan (2014) 2.

mortgage, making this model available to a wider range of incomes.[220] "It's a bridge between what people can afford and the price of the home."[221] The ground lease maintains Homestead's interest in the property, and lowers the homeowner's liability. Homestead does have specific requirements regarding income, including that homeowners must contribute a certain amount of their income. This upfront investment of in public subsidy is preserved as an asset "on behalf of the community."[222] It also leads to additional equity growth for individual homeowners and households, as they then have access to the mortgage interest deduction. "The mortgage interest deduction isn't much of an equity tool given how heavily it's weighted to the wealthy, but low-income homeowners can at least get access to it, whereas renters don't at all."[223]

Homestead gets funding from a variety of government and private partners, which helps them acquire land and reduce the initial cost to the homebuyer, as well as supports the organization's ongoing function and services.[224]

To the individuals and families moving in, this model offers the same benefits of long-term housing security and affordable housing payments that are protected from increase as the cooperative model. "The people who purchase homes through Homestead's program are finished renting and ready to be homeowners, but cannot afford to buy a home on their own due to Seattle's high prices."[225] Homestead also offers ongoing support, classes, and services for homeowners to ensure their success, funded in part by the land lease fees.[226] "Each owner is able to successfully

220. Purchase price is typically $50,000-100,000 less than market rate. From the "Homestead Community Land Trust: Homebuyer Online Orientation" (2015) 8.
221. Doug Trumm for The Urbanist, "The Role of Community Land Trusts in Affordable Housing" (June 2016) web.
222. Homestead Community Land Trust Strategic Plan (2014) 5.
223. Doug Trumm for The Urbanist, "The Role of Community Land Trusts in Affordable Housing" (June 2016) web.
224. "We work with government and private funding partners whose investments reduce the cost of a home to buyers by about 30%. These investments place the land under the homes into the community land trust, which contributes to reducing the cost of the home." Homestead Community Land Trust Strategic Plan (2014) 6.
225. Homestead Community Land Trust: Homebuyer Online Orientation (2015) 4.
226. Ibid.

own a home and build wealth from the investment, while making the same opportunity available to the next owner of their home."[227]

Prospective homebuyers choose from among Homestead properties, and are required to sell through the organization as well, which stewards over 13 acres of land and almost 200 homes.[228] Homestead is expanding to include new construction and multifamily homes. Each property serves about seven families over a period of 50 years.[229] This model doesn't require adjacency of properties, as the administration is centralized. However, this doesn't preclude communal living or decision making. A cohousing community could work in partnership with a CLT like Homestead to purchase land that meets both their needs, for affordable cohousing fits with Homestead's mission.

Other successful CLTs, like T.R.U.S.T. LA in Los Angeles, have shown that a CLT can also provide impetus for community organizing and political activism around other issues.[230] For T.R.U.S.T. LA, rooted, affordable homeownership is only one piece of a greater mission that also includes leadership development and increasing access to transportation and recreation opportunities.[231]

227. Homestead Community Land Trust Strategic Plan (2014) 3.
228. Homestead Community Land Trust Strategic Plan (2014) 5.
229. Doug Trumm for The Urbanist, "The Role of Community Land Trusts in Affordable Housing" (June 2016) web.
230. For more information, see the T.R.U.S.T. South LA homepage at trustsouthla.org.

231. T.R.U.S.T. LA was a presenter at the workshop osted by Councilmember Mike O'Brien & Puget Sound Sage, "Housing Is a Human Right: Building Affordability through Community Ownership." Seattle Public Library. December 8, 2016.

OBJECTIVES

Limited-equity coops and community land trusts offer a route to permanently affordable homeownership that is a more efficient use of funds and has the potential to be a widespread model that is more effective than any federal or state subsidies in existence.[232] They can provide "long-term affordable housing during both periods of real estate booms and economic downturns."[233] Even better, these non-governmental, non-market tenures are facilitated bottom-up, community-organized partnerships. They require much less administrative funding due to resident participation, and have fewer large-scale inefficiencies as they aren't dependent on ever-changing year-to-year government funding allocations.[234] When partnered with the cohousing model, these community-building approaches are a path to a vibrant and healthy Seattle that has space for diverse, resilient communities.

Shared-equity ownership models are not common in housing, despite the inherent benefits. The combination of community land trusts and limited-equity cooperatives is even less common, but does exist. In a study by Megan Ehlenz with the Lincoln Institute of Land Policy, which evolved into a National Community Land Trust Network Report, five examples of this merger were explored.[235] Ehlenz notes the rarity of this hybrid model, and attributes it to the "lack of familiarity to

232. Susan Saegert and Lynmari Benitez's article provides a detailed discussion of the niche of limited-equity housing cooperatives in the low-income housing market, and policy implications. "Limited Equity Housing Cooperatives: Defining a Niche in the Low-Income Housing Market." *Journal of Planning Literature* Vol.19. No.4 (2005) 427.

233. Milne, "Will Alternative Forms of Common-Interest Communities Succeed with Municipal Involvement? A Study of Community Land Trusts and Limited Equity Cooperatives" (*Real Estate Law Journal* 38.3, 2009) 285.

234. Fischer, HUD Seeks Significant Improvements to "Moving to Work" Demonstration.

235. Meagan Ehlenz's "Community Land Trusts and Limited Equity Cooperatives: A Marriage Of Affordable Homeownership Models?" (2014), later Limited Equity Coops by Community Land

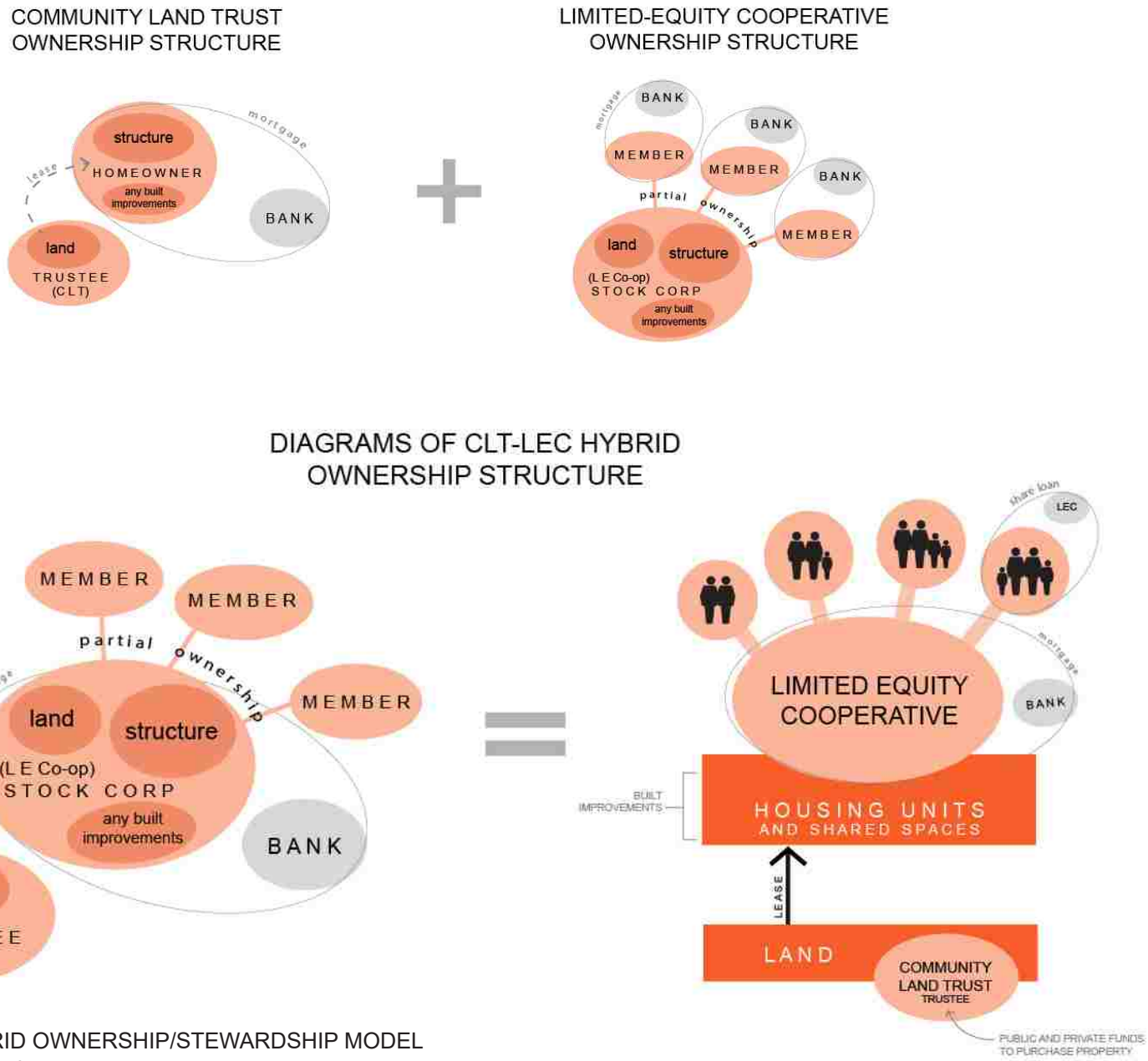


FIG. 16: HYBRID OWNERSHIP/STEWARDSHIP MODEL
Diagrams by author.

developers, elected officials and municipal departments, and homeowners" as well as a response to the non-conventional approach:

> "Despite its adaptability to existing financial and property regulations, shared equity homeownership is fundamentally based on a non-market ideology. For some, the novelty of shared equity models makes them appear risky; others perceive their non-speculative tenets as subversive."[236]

The study found that CLTs with LECs in their portfolios were overwhelmingly successful, and even exceeded their target incomes and were able to accommodate residents of lower-incomes than anticipated. Few of the LEC projects 'failed' or returned to rental projects. "The CLT-LEC partnerships responded to the individual financing and affordability challenges of CLTs, while providing the stewardship, technical assistance, and financial support that LECs require for long-term success."[237] The interests and missions of CLTs and LECs are mutual, and this contributes to a successful partnership, though Ehlenz cautions that the partnership should be formal and defined, and the projects should be dependent upon both social and financial feasibility studies.[238] The hybrid model shows a strong "pathway to maximize the strengths of shared equity strategies and respond to a full spectrum of affordable housing need."[239]

The combination of low-income residents, cohousing, an urban site, and public funding has not been tried yet in Seattle. This thesis will present a framework for exactly that, demonstrated on three different sites in urban villages in Seattle.

Trusts: Case Studies and a Feasibility Assessment for the Hybrid Model, National Community Land Trust Network Report. One of the CLTs studied, with several small LECs in its portfolio, was Lopez CLT, located on Lopez Island, WA, a rural location near the Seattle metro area.
236. Ehlenz "Community Land Trusts and Limited Equity Cooperatives: A Marriage Of Affordable Homeownership Models?" (2014) 2.

237. Ehlenz "Community Land Trusts and Limited Equity Cooperatives: A Marriage Of Affordable Homeownership Models?" (2014) 15.
238. Ehlenz "Community Land Trusts and Limited Equity Cooperatives: A Marriage Of Affordable Homeownership Models?" (2014) 16.
239. Ibid.

Uniting these elements can form the basis for a supportive urban community with diverse funding sources and a sustainable and resilient operating model with the flexibility for project-appropriate potential partnerships that will affordably house low and moderate-income individuals and families.

PART FOUR : THE FRAMEWORK

The research illuminates three main issues with housing in Seattle: the lack of enough housing that is affordable, the lack of a sense of community, and the need for development to be dense. This thesis is proposing a conceptual framework for creating an alternative approach to housing people in Seattle. The framework presents three pieces that must be considered together, inspiring housing development in an affordable way that is dense and facilitates community.

The framework is not a fixed solution; it is a flexible set of relationships suggesting ways to accommodate a variety of community sizes, locations, income ranges and funding sources. The basic strategy is to start from the bottom-up, forming non-traditional partnerships and accommodating specific needs with an emphasis on overcoming existing barriers and using existing resources in creative combinations.

This framework provides inspiration for groups with shared interests to come together to meet their own needs. Through a mixture of unconventional partnerships, non-traditional access to a variety of funding sources, and site-specific synergies, safe and supportive cohousing communities can overcome barriers to form sustainably affordable homes that meet their specific needs.

The intent with this thesis is not to reinvent the wheel, rather to improve it through recombination. The framework relies on Seattle's current Urban Village

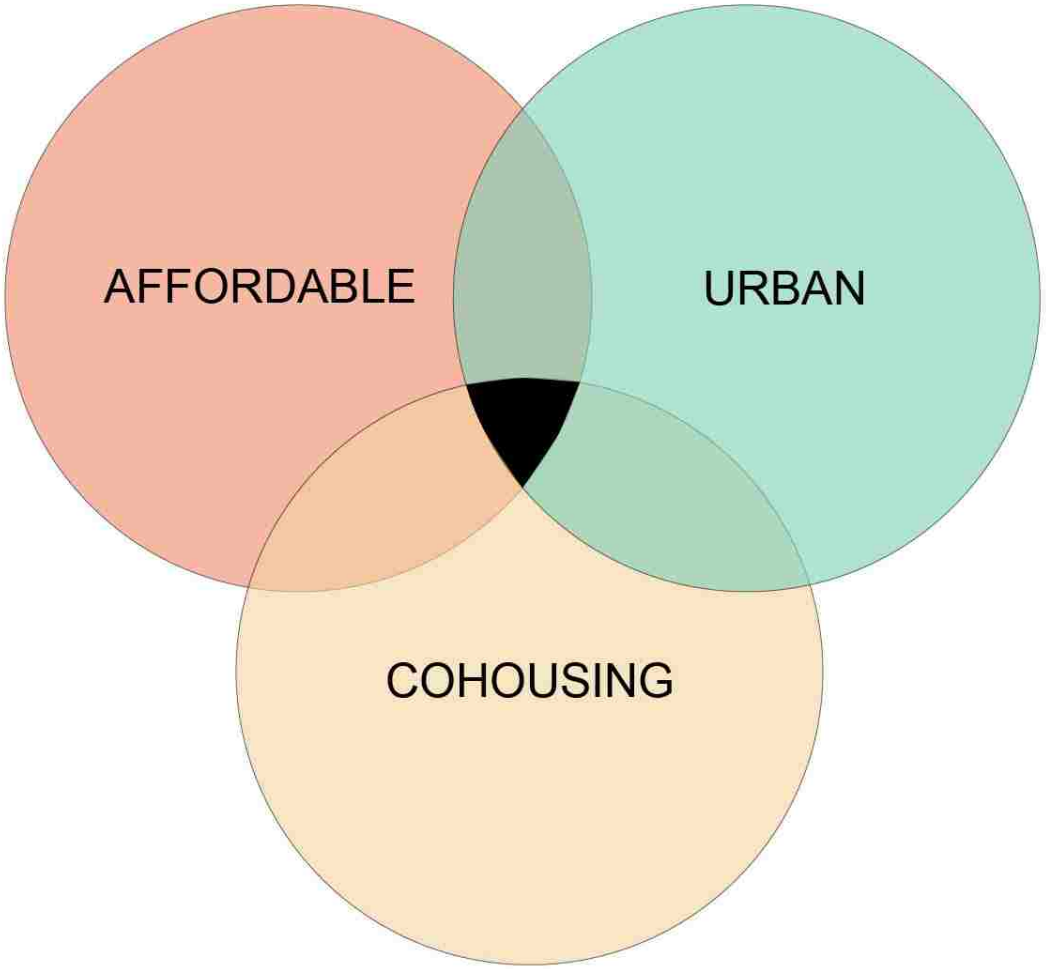


FIG. 17: THE FRAMEWORK
Diagram by author.

plans to delineate ideal locations with existing and planned infrastructure and appropriate development goals. Urban Villages provide the platform for other city-wide developments, and have the support of local government, so it makes sense to incorporate them into the framework. For promoting community, the cohousing model is a demonstrated methodology for facilitating a strong, adaptive community and support network. Although it is less common in this part of the world, it seemed logical to incorporate this established way of living together, adapted for the urban Seattle context.

Addressing issues of affordability is less clear-cut, since the issues are particularly complex and there is a long history of failed and mildly successful solutions for housing. The only real way to address the issue of affordable housing may be through implementation of fair and living wages. However, meanwhile, there is the opportunity to creatively draw on a mix of existing funding and organizational power and to encourage new, more direct allocation of resources for the future. Incorporating the benefits of homeownership is crucial to all aspects of the framework as well, since local ownership, housing security, and wealth-building are key to maintaining diverse, thriving communities. Barriers to homeownership can be overcome when public funds can be accessed by individuals and communities, and used within a context of support and growth. These are unconventional thoughts, but they could be what Seattle needs.

For each distinct set of parameters and resident needs, there is a solution

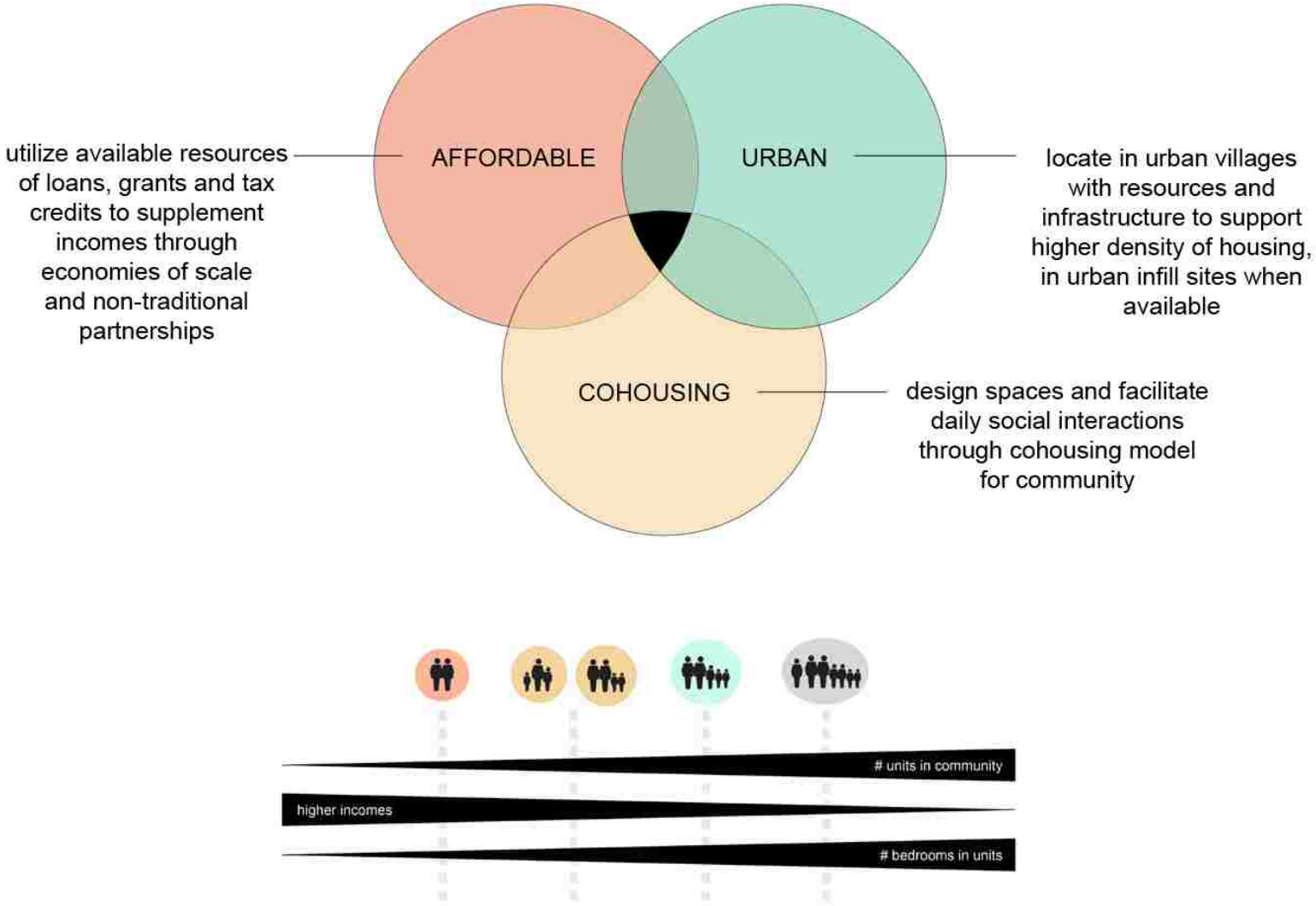


FIG. 18: THE FRAMEWORK, ANNOTATED
Diagram by author.

that addresses all three points simultaneously. Often these issues are considered separately, from different fields of research and practice, but I believe that a better result can be created when they are considered together. For, together is how these forces impact our lives.

Architecture is one field in which these issues are pervasive, but often addressed one-sidedly. By the time the project reaches the design firm, 'affordable' often comes down to cost-saving measures like fewer amenities, cheaper materials, and conventional construction methods.

I chose to confront these issues instead in a somewhat opposite manner, with the understanding that they were crucial to the future of this city and its architecture. The design starts at the beginning, with the funding identification and community gathering. Later, the architectural design process is the opportunity to build on the concepts behind the framework, further addressing the issues of affordability, community and density as they relate to each project. Space can reinforce community. Construction methods and design and material choices can follow through on project affordability and livability. Comfortable, livable density is possible with well-designed home, outdoor, and community space. Considering these issues holistically from the beginning makes the ultimate design stronger.

By promoting awareness of available resources and a willingness to bring them together to mutual benefit, innovative solutions can be created.

Affordable urban cohousing can happen in Seattle.

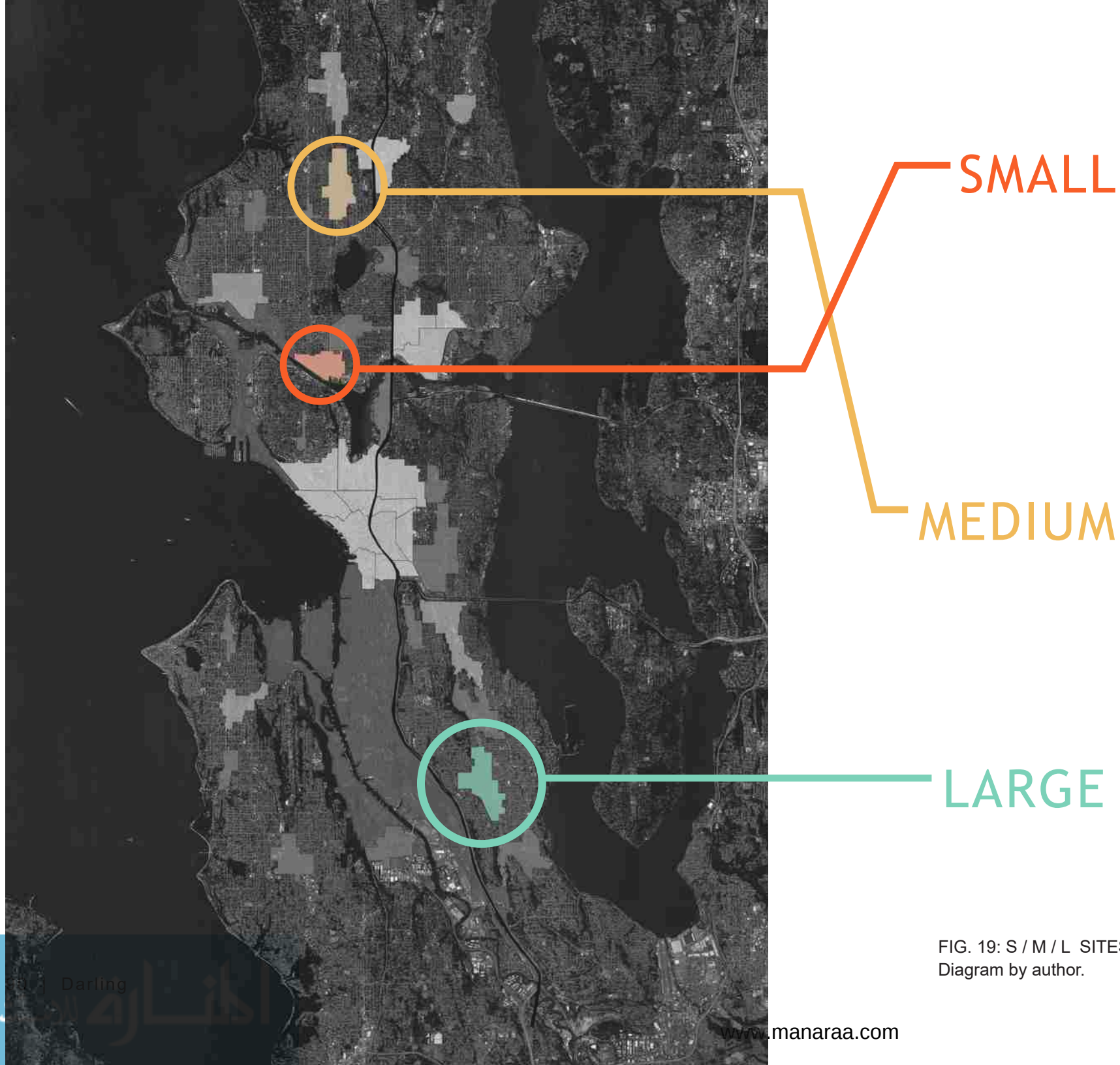
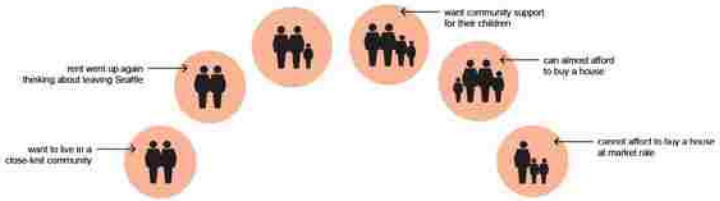


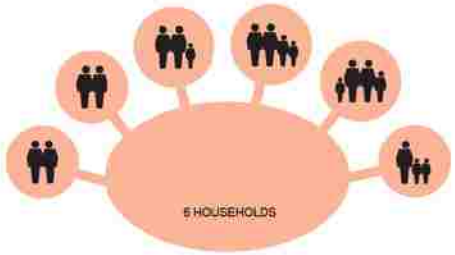
FIG. 19: S / M / L SITES
Diagram by author.

APPLYING THE FRAMEWORK

It is important that the framework facilitates ways to address distinct needs that are not met by existing housing stock, but also that it is fundamentally replicable and scalable. In order to test the theory, three scales of communities will be considered in three different locations in Seattle. The sites are real, but the communities and the designs are fictional. The residents and their stories are inspired by real need and existing situations, examined here for the purpose of demonstrating the possibilities of considering the three parts of the framework throughout the project development. Next, one of the three sites will be further developed to demonstrate how the architecture can accomodate different communities with different needs, and complete the demonstration.



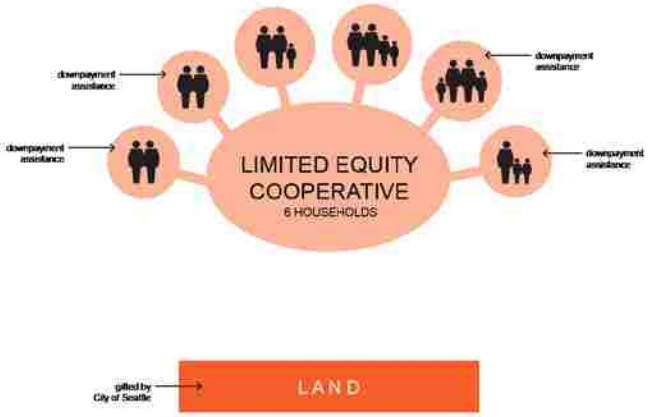
STEP 1



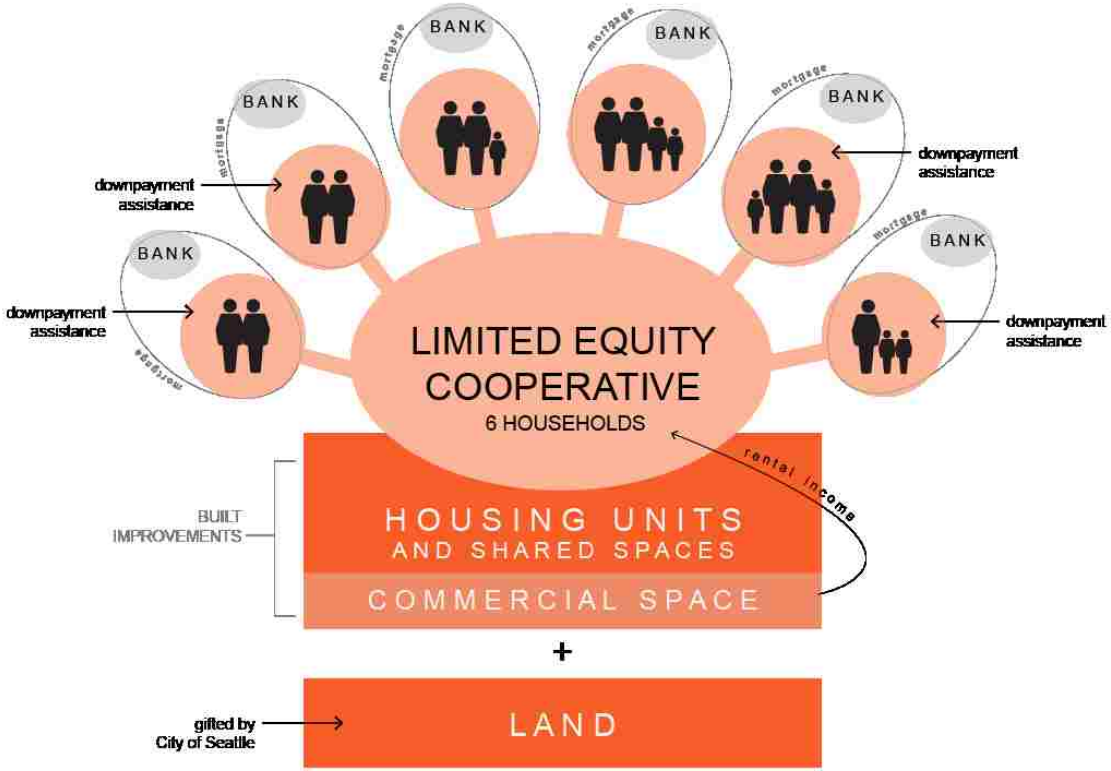
STEP 2

STEP 3

FIG. 20: SMALL COMMUNITY DEVELOPMENT
Diagram by author.



STEP 4



STEP 5: SMALL COMMUNITY OWNERSHIP DIAGRAM

FIG. 21: SMALL SITE ANALYSIS
NEIGHBORHOOD AMENITIES AND LANDMARKS
Map by author.

SMALL

Fremont Hub Urban Village

6 households / 80-120% AMI

The group formed around the idea of living in a cohousing community. The members of the group were renting market-rate apartments at unaffordable prices that continued to increase. Living in an urban Seattle neighborhood, with all its services and amenities, and forming a tight-knit community were priorities for all the households. One couple expressed a particular interest in raising their children in a mixed-generation community. Several households had recently considered buying a single family home, but could not find one in the area that met their needs and which they could afford. Other households, particularly the single-parent and older couple, knew they would not be able to buy a home without assistance, and could not continue to pay market-rate rent.

The group discussed their personal needs and priorities, and how they envisioned a community together, and decided to move forward with the plan for urban cohousing. Six households committed to the project, and they began to look for a site. For a while, no suitable sites could be found in their budget until, after reaching out to the city, an infill lot in Fremont was brought to their attention. Though not officially on the market, the site was a surplus lot owned by a public

FIG. 22: SMALL SITE ANALYSIS
NEIGHBORHOOD TRANSIT AND WALKABILITY
Map by author.

utility. The city department was willing to deeply discount the property since it was not being used and the city has a mandate to create more affordable housing.

Although a smaller lot than they imagined, the location of the site in the trendy Fremont neighborhood excited the group, and they moved forward to gain site control and purchase the property. They decided to form a limited-equity cooperative so that they could accommodate the range of income levels in the group and maintain affordability for future generations. In taking out mortgages on their shares, they also found that several of the households would qualify for federal down payment assistance as first-time homebuyers.

The site is on the north side of the block, facing N 35th Street, a tree-lined road near a main Fremont intersection and the Fremont Bridge.[240] The area is very pedestrian and bike friendly, and has a wide assortment of cultural and community amenities, including small parks, public art, and the Burke-Gilman path. The neighborhood has a strong local identity and amenities and services include the Fremont Brewery, Theo's Chocolate, Fremont Coffee Company and many small shops, cafes, and restaurants, and a few churches. A few blocks away is the Montlake Cut with Lake Union and several marinas.

The lot is small, at 4,320 square feet, measuring 37 feet wide and 121 feet deep, and has a steep topography change from the street to the alley of greater than a 40% slope. The lot has a maximum average height of 40' and requirement of some non-residential space. The lot to the west is built-out, containing commercial

240. Located in the known center of the universe, per Fremont.com website.

FIG. 23: SMALL SITE ANALYSIS
SITE ACCESS
Map by author.

and residential space and a small inset light well facing east. The building has commercial space on the ground level facing N 35th Street as well as a garage entrance and commercial space that is only accessed from the alley. To the east is a small public park including a public path and the Fremont Public Library. From the site you can see the Aurora Bridge and Lake Union, as well as the adjacent landscaped E.B. Ernst Park.

Although the location is very desirable, the small, thin lot and steep terrain have kept it from being developed. Though for-profit developers may not think the lot is profitable to build on, this thin lot has great potential to provide a small urban home for six households. This is a good example of how negotiating with the city and considering urban infill lots could prove a valuable strategy in both creating more affordable housing and a use for empty lots.

Considering the site, the design accommodates the need for layers of public and private space, including the required public non-residential space, semi-public common areas for the residents only, and the private units. The program is a tight fit, and necessitates very dense, urban development with small units and vertical spatial connections.

The street level could accommodate the non-residential space (possibly a community facility shared with the Fremont neighborhood) and the cohousing community's common space, which includes a communal kitchen and dining area, laundry and guest bedroom. This site would require some flexibility and

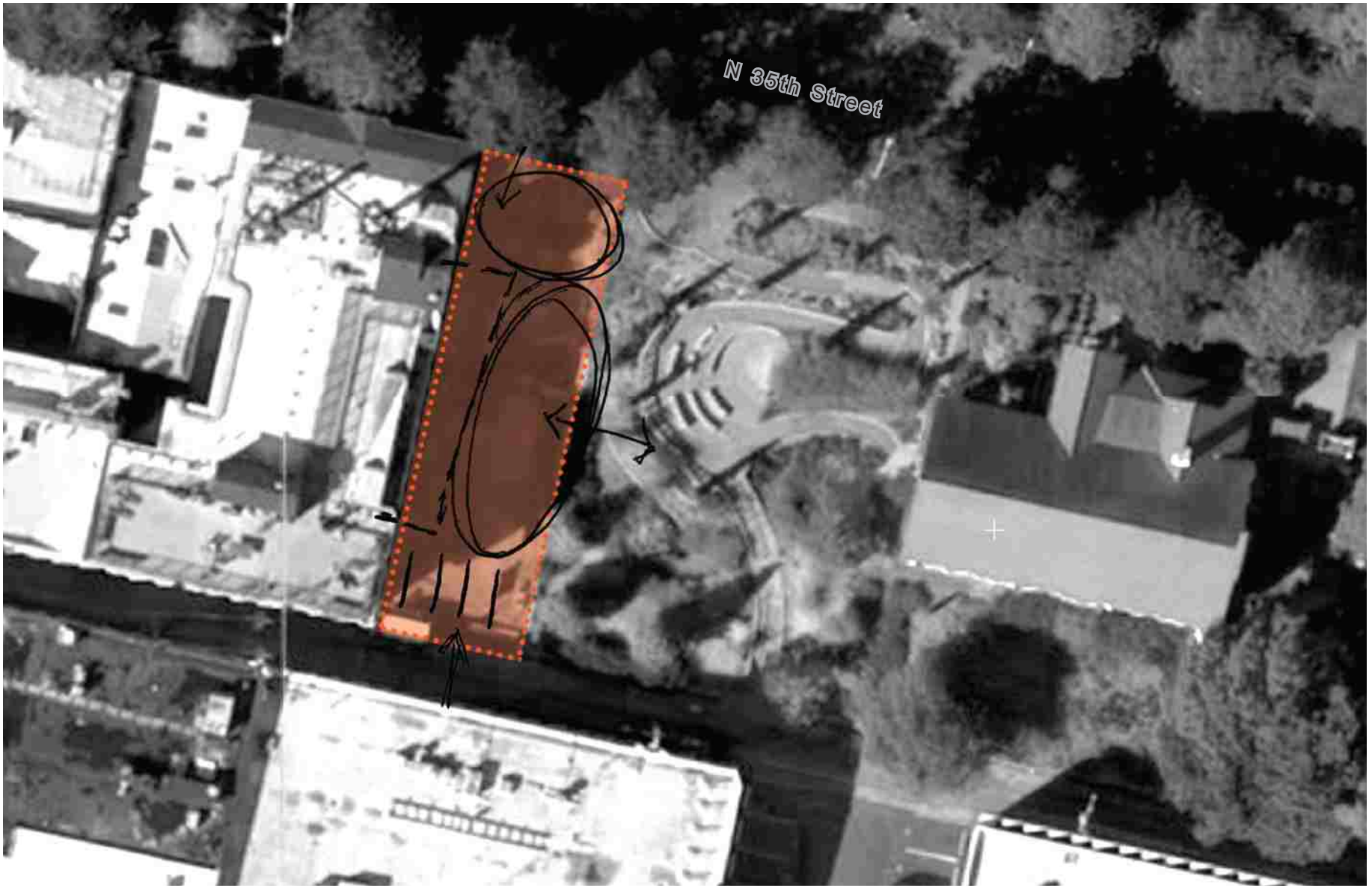


FIG. 24: SMALL SITE ANALYSIS
PROGRAM AND ADJACENCIES DIAGRAM
Map by author.

multipurpose spaces within the common areas.

Below that floor, in the back of the site where the ground level lowers, there could easily be parking accessed off the alley in three tuck-under spots and a back door entrance with storage and trash areas.

The upper levels of the building could utilize exterior circulation on the east side as a shared porch with unit access. Facing away from the existing building, the living units would open to the park and views of Lake Union. Mirroring the existing small light well in the building to the west could more than double its size, creating actual access to light and air for both buildings. The units would need to be small, but supplemented with the shared and storage spaces elsewhere in the building.

In this design, the site could accommodate four 2-bedroom units (two story, 1600 sf) and two 1-bedroom units (600 sf) as well as approximately 5500 square feet of community space, and 1400 square feet of commercial space.

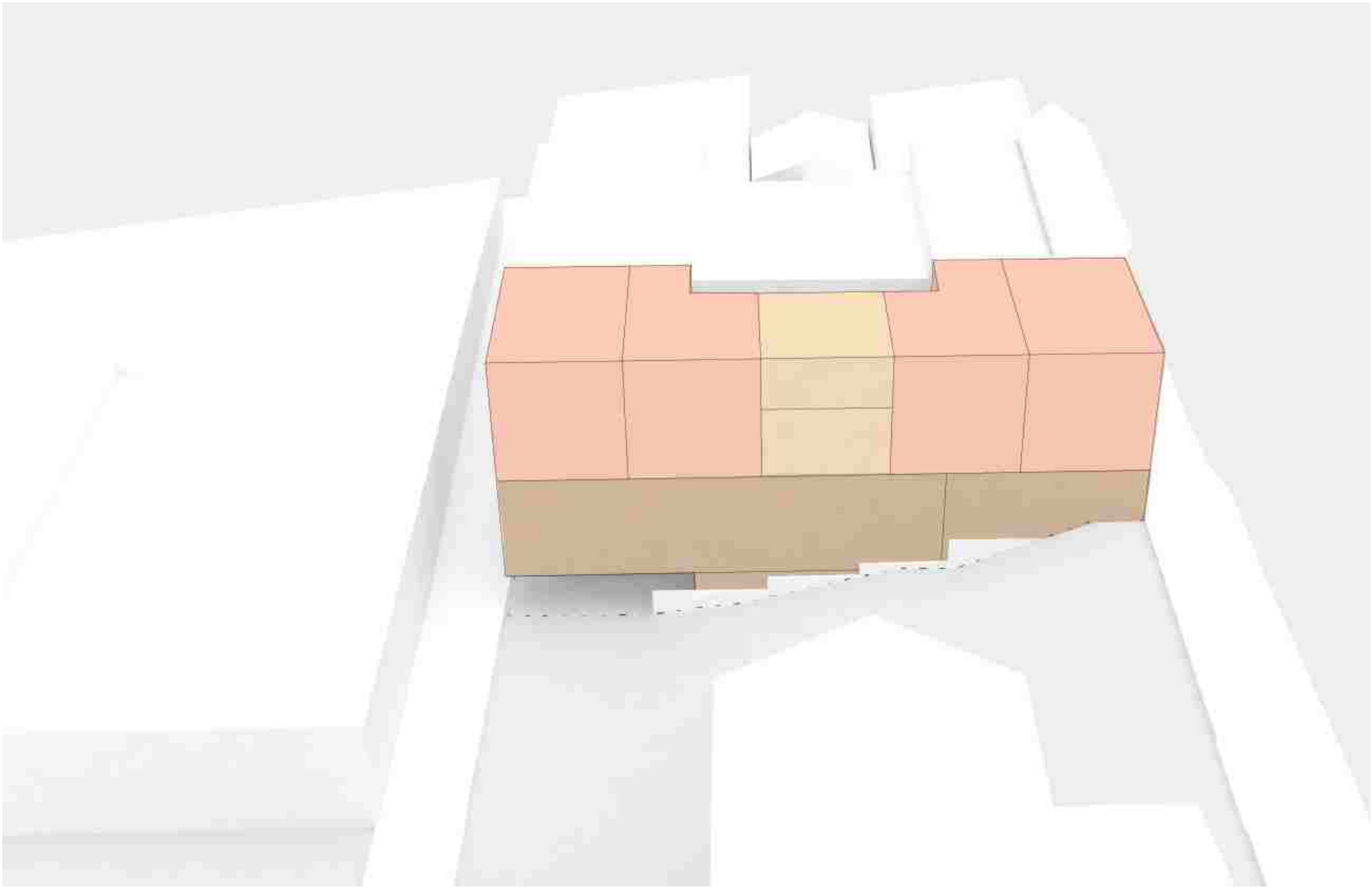


FIG. 25: MASSING OF SMALL COMMUNITY DESIGN
Model by author.

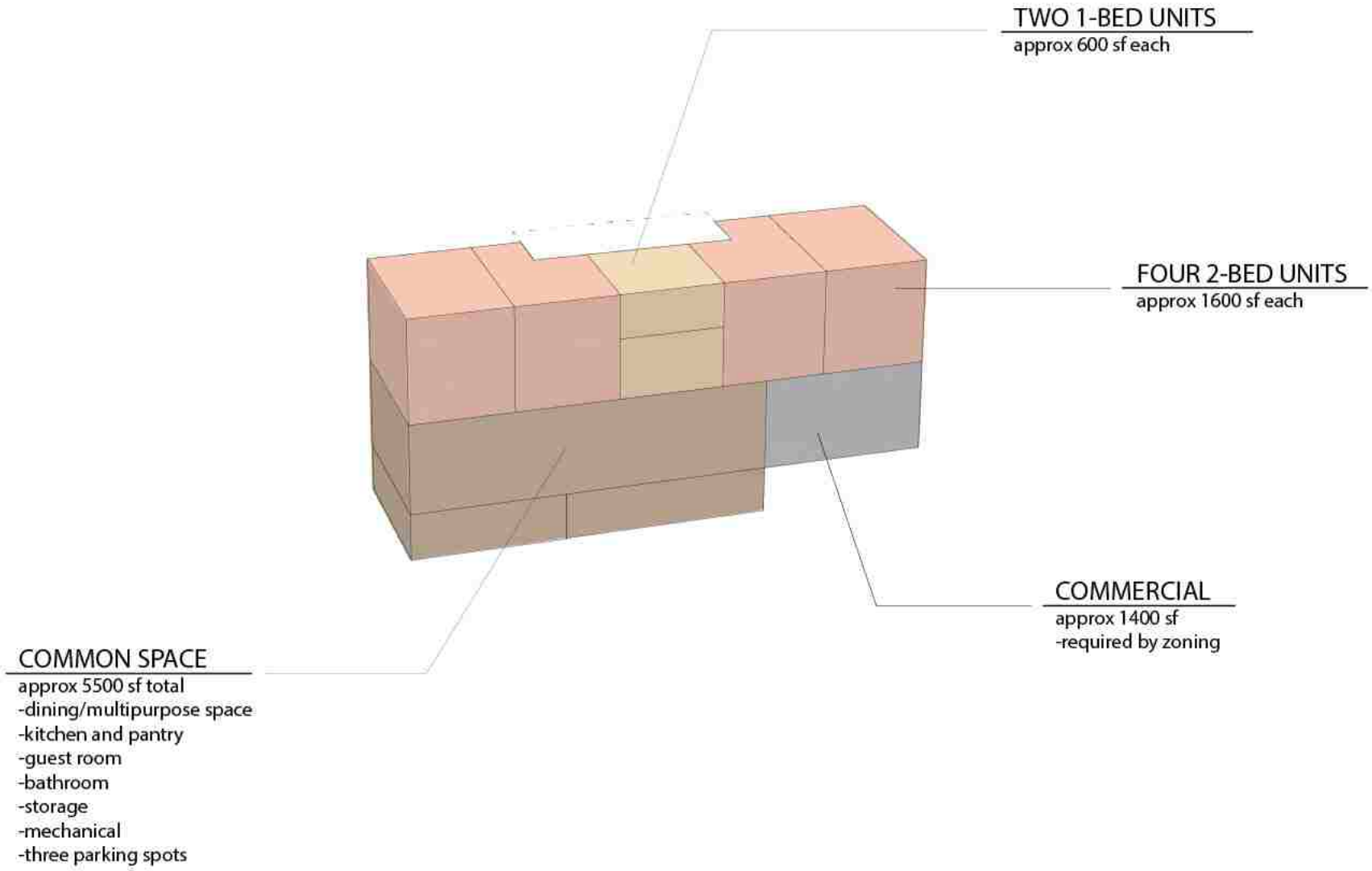


FIG. 26: UNIT MASSING FOR SMALL COMMUNITY DESIGN
Model by author.

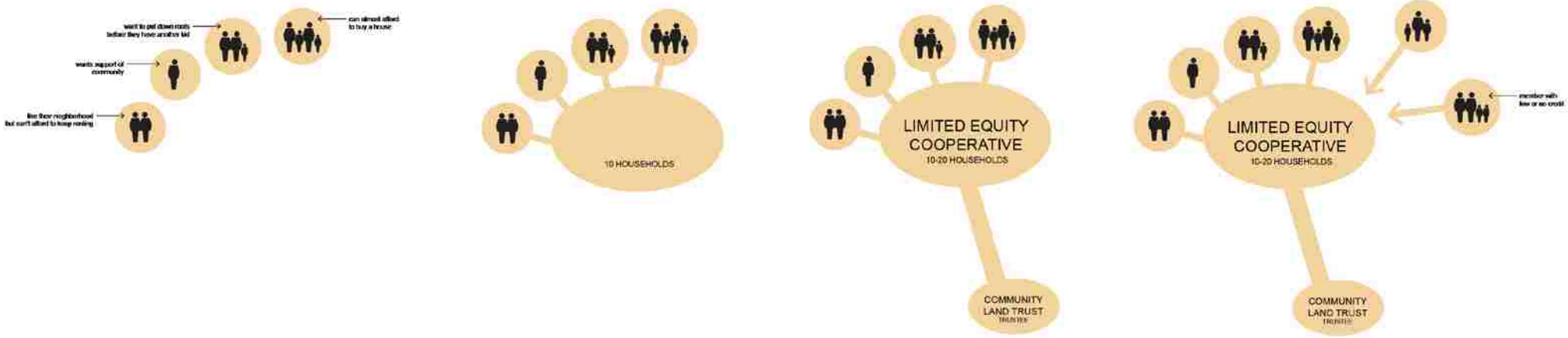
MEDIUM

Aurora-Licton Springs Residential Urban Village

10-20 households / 60-120% AMI

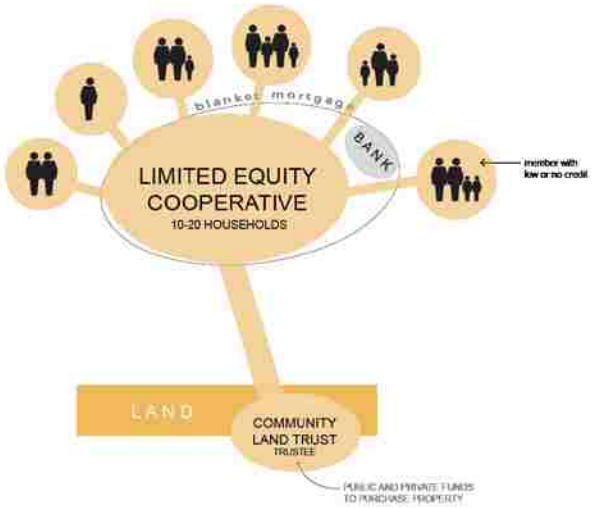
Some of the households were already renting in the Aurora area and liked it, others were looking for a more stable, supportive community, especially for their kids. Many of these households had low credit scores or not enough credit history to get a mortgage. A few households had been saving for a down payment, but had not found a home. A small group got together by word of mouth, some of them had heard about the benefits of cohousing. They did some research and decided that they should form a limited-equity cooperative. At the same time, they reached out to the local land trust.

After a while spent looking for an appropriate site, the land trust found a large property and was able to source funding from a mix of public and private sources to buy it. The CLT agreed to get involved, lending experience and resources to the new community as well as leasing them the land. The group formed a limited-equity cooperative and started to attract more members to round out the community. The group was able to get a blanket mortgage for the LEC, circumventing issues of low credit, and partnered with the CLT through development. At occupancy, the ownership transitioned to solely the LEC, and shareowners got proprietary leases for their units.

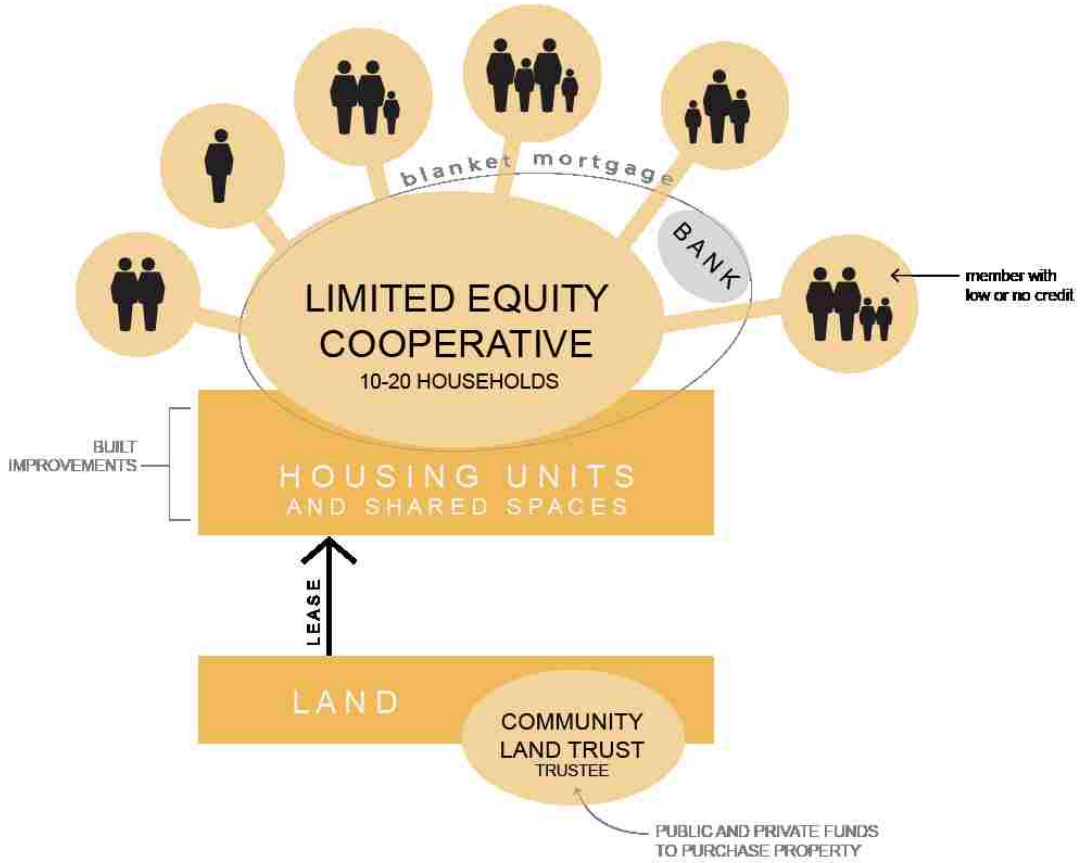


STEP 1 STEP 2 STEP 3 STEP 4

FIG. 27: MEDIUM COMMUNITY DEVELOPMENT
Diagram by author.



STEP 5



STEP 6: MEDIUM COMMUNITY OWNERSHIP DIAGRAM

FIG. 28: MEDIUM SITE ANALYSIS
NEIGHBORHOOD AMENITIES AND LANDMARKS
Map by author.

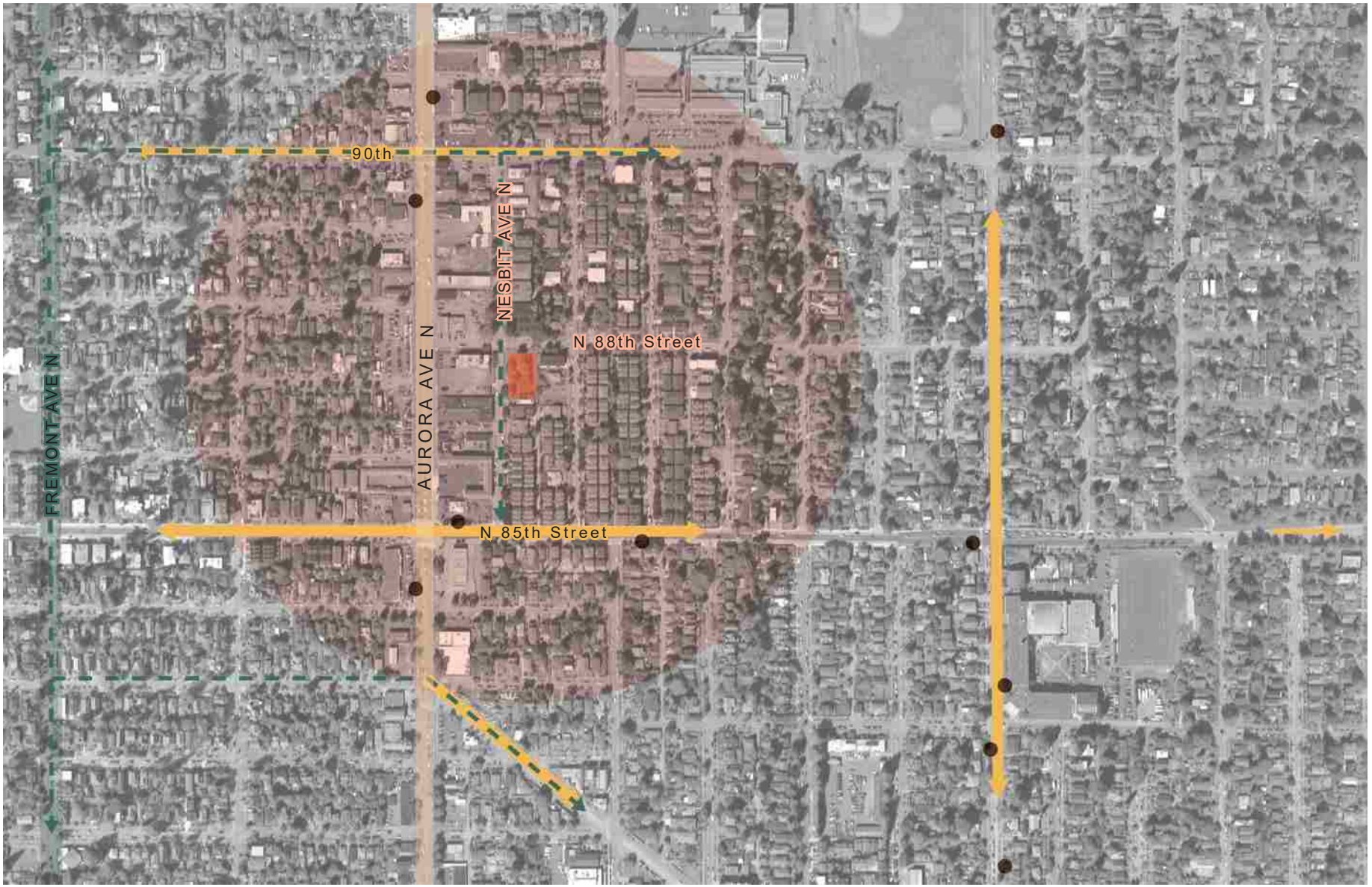


FIG. 29: MEDIUM SITE ANALYSIS
NEIGHBORHOOD TRANSIT AND WALKABILITY
Map by author.

FIG. 30: MEDIUM SITE ANALYSIS
SITE ACCESS
Map by author.

The site is located in the Aurora-Licton Springs Residential Urban Village. The area is known for its main road, Aurora Ave or I-90, and the unwalkable strip of car lots and commercial uses on either side. However, just one block off Aurora Ave is an abrupt transition to townhomes and single family homes with a traditional neighborhood feel. There are several schools and parks nearby, including a community college, and a greenway bike path a few blocks to the west. Aurora Ave is a Rapid Transit Corridor with frequent bus service. The reputation of the area reduces the land value for the lot, but the site is buffered from the traffic. At 15,375 square feet, about 100 feet by 150 feet, it is large enough to accommodate the medium-sized community.

The site is a flat corner lot, surrounded by quiet roads with lots of street parking. There are several large existing trees. The corner is ideal for a pedestrian entry, and cars can be directed towards the back of the site. In order to transition from the commercial to residential zones, the most public spaces (the common kitchen and dining area, etc.) can be located along the west side of the lot, forming a barrier shielding the rest of the site. The lot has required setbacks of 5’ from each lot line, and 15’ from the east lot line. There is no parking required, and a maximum height of 40 feet. Adjacent lots are townhomes and single family homes.

The medium community design exercise was explored in more detail, and will be reviewed later.

LARGE

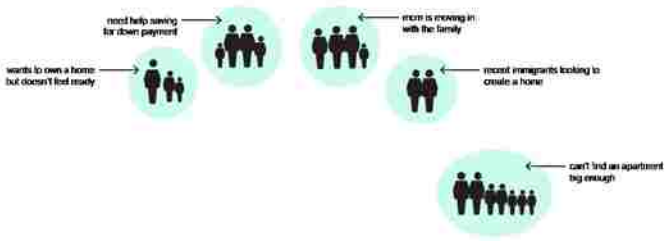
Othello Residential Urban Village

40 households / 60-100% AMI

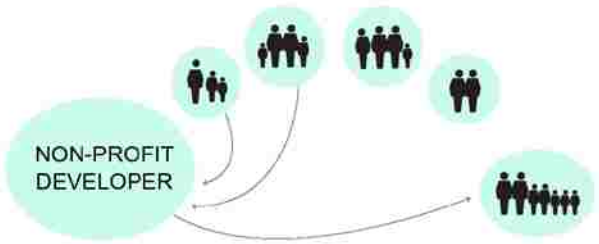
This is a community of 40 households, most of which are families of multiple generations. The group is low income, ranging from 60-100% AMI, and most did not have the savings for a down payment. Some of the families have many members—children and grandparents—and could not find enough bedrooms in housing units they could afford to rent. Not served by available housing stock, they were living in crowded, substandard conditions. Other households had been stable renters for years, and were interested in the opportunity to own.

In addition to low incomes, this group had significant non-financial barriers to homeownership. A community of many immigrants and people for whom English was a second language, they lacked the agency and confidence to navigate buying a home on their own. Financial literacy was a significant barrier for this group.

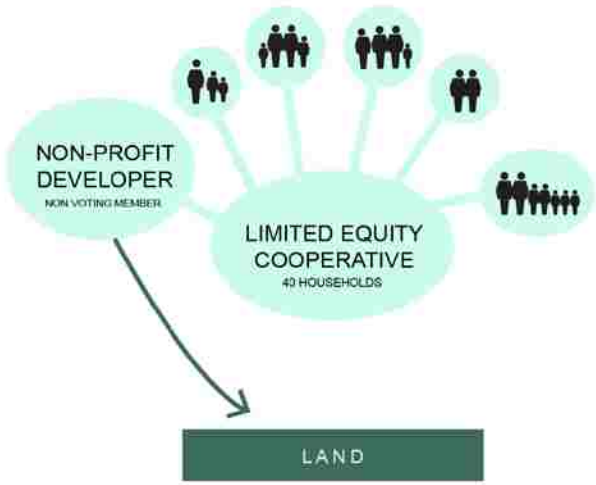
Many of the households were already renting subsidized units managed by a non-profit developer on a neighboring site. The location, south of downtown Seattle, is a culturally rich and diverse community with a large immigrant population and existing services for low-income residents. When a few neighboring households in the public rental housing development got together, the non-profit



STEP 1

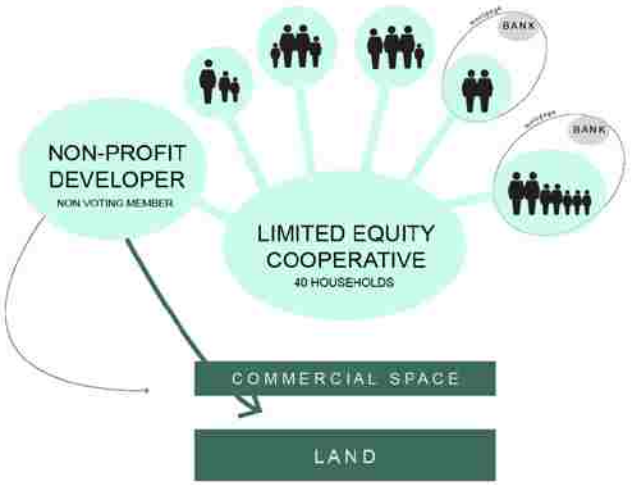


STEP 2

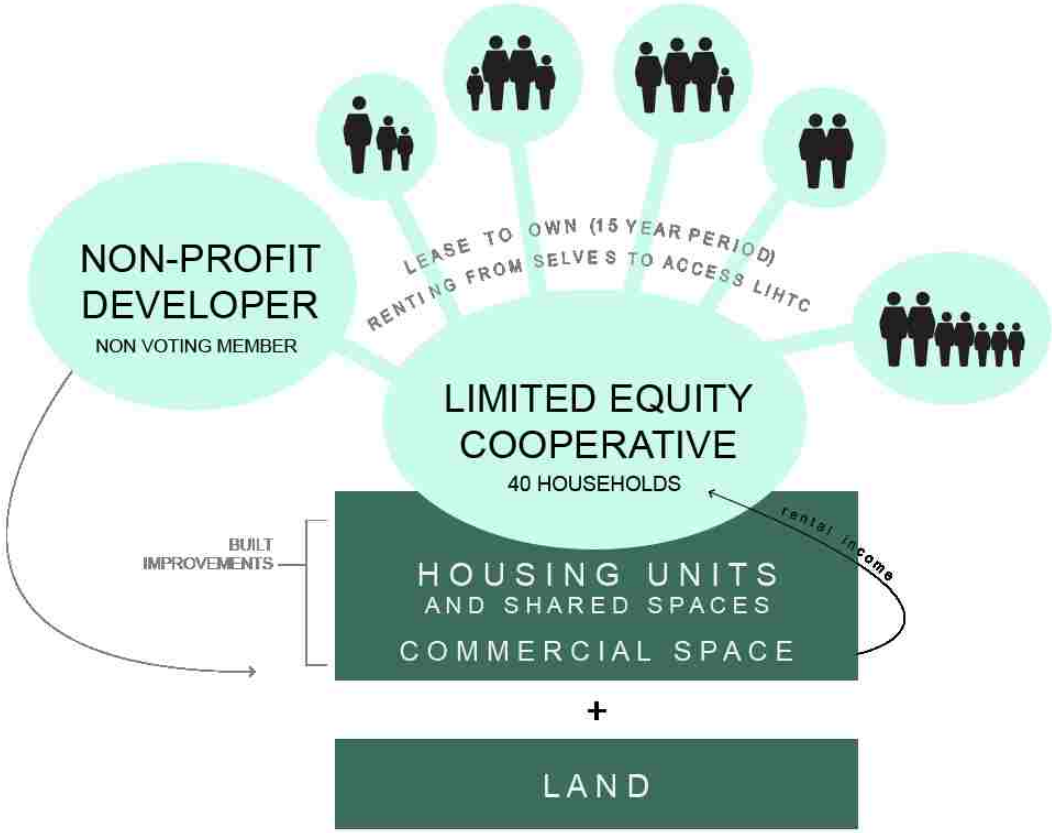


STEP 3

FIG. 31: LARGE COMMUNITY DEVELOPMENT
Diagram by author.



STEP 4



STEP 5: LARGE COMMUNITY OWNERSHIP DIAGRAM

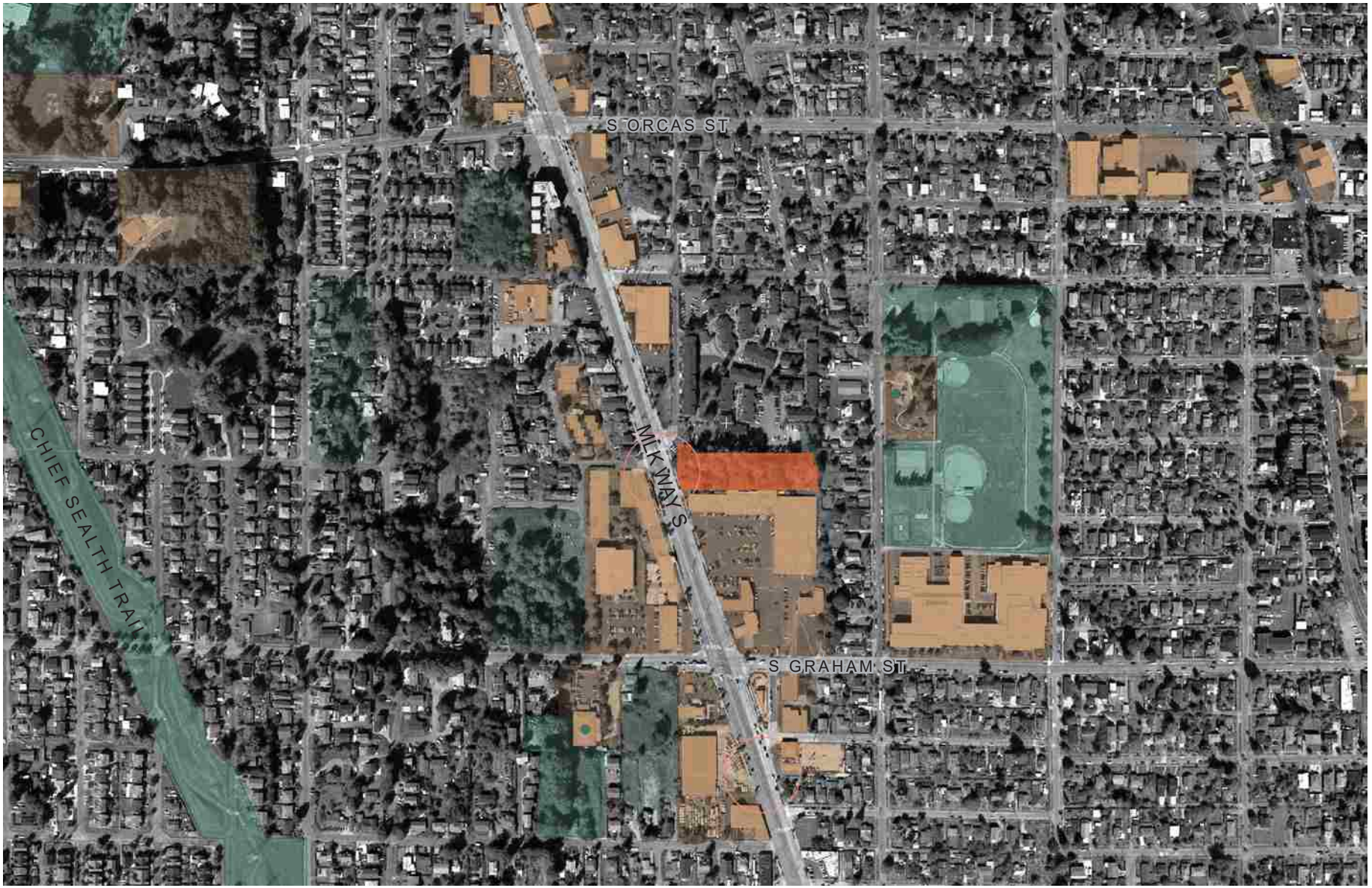


FIG. 32: LARGE SITE ANALYSIS
NEIGHBORHOOD AMENITIES AND LANDMARKS
Map by author.

developer managing the property saw the opportunity to support its residents and the local community, and to vacate some of its units to accommodate more households on the long waiting list. After a long period of organizing, the non-profit developer was able to help the group acquire the adjacent lot to the south. Using its relationship with the city and financial experience and resources, it helped them identify funding opportunities that would make the project feasible, including a national program supporting low-income homebuyers.

During this time, the group advertised for other individuals and families to join their community. More households joined, and a group of 40 committed households decided to form a limited-equity cooperative. A local non-profit organization which promotes social and economic equity through homeownership and other means, and who is located just blocks from the site, reached out to the group.

The community non-profit had a greater capacity to provide training and support for the development of the community, so they agreed to become involved if all the households participated in their training sessions. The non-profit developer agreed to continue to provide some services and participate as a non-voting member of the limited-equity cooperative. This is not the traditional role for a non-profit developer, but it is consistent with their mission as an organization. In this way, the non-profit developer could continue to provide affordable housing in a greater capacity both to the former residents, new households, and the households that then would fill the vacated rental units. In addition, the non-profit developer needed on-site

FIG. 33: LARGE SITE ANALYSIS
NEIGHBORHOOD TRANSIT AND WALKABILITY
Map by author.

management space for meetings and events, and this project could provide that in the required commercial usage space next door.

Because of the severely limited upfront cash, and the non-monetary barriers of the group, with help from their partners, they developed a plan to access the largest pool of funding by utilizing rental subsidies in a lease-to-own scheme. Debt financing is a resource the households would not have known to, or how to, access without the support and experience of the non-profit developer's finance team. This scheme also accommodates their non-financial barriers to homeownership by moving towards homeownership at a slower pace. The plan is to essentially rent from themselves through the limited-equity cooperative for a period of 15 years, and then transition to owning shares with a proprietary lease on each unit.

A mutually-beneficial solution for the households and the non-profit developer, the scheme frees up low-income rental units for immediate use, and creates a pathway for other families ready for the opportunity to transition in the future, if space becomes available. The households gain a permanent community and units that meet their space and family member needs, as well as some equity. The extra facilitation by outside groups makes sense with such a large, low-agency population. This scheme relies on institutional support and low land prices.

There are implications with utilizing limited-equity corporations with low-income populations. There may never be enough equity to enable selling and buying a market rate home in future, if the market values increase at a higher rate. However,

FIG. 34: LARGE SITE ANALYSIS
SITE ACCESS
Map by author.

it does provide stable long-term housing and community, and fights displacement.

The site is a large lot off a high-traffic road with bus and light rail transit in the Othello Residential Urban Village. The neighborhood is diverse with a large population of immigrants and many services for low-income populations. Within blocks of the site are offices for the Department of Social and Health Services, two community centers, small markets and grocery stores, several schools and places of worship. Just off the main road there are several parks and wooded areas, and the Chief Sealth pedestrian and walking path. Land and food are cheaper than in other parts of Seattle, but the area is slowly becoming more gentrified since the light rail stops started operating.

The site is large and wooded. At just over 1.5 acres and oddly shaped, it abuts several other uses. To the north is the large subsidized rental development of sprawling four-story buildings with over 150 units. To the south is a shopping center with a supermarket and restaurants. Backing up to the east edge of the site are single family homes, which face a large park and playfields. There are several bus stops and two light rail stops within walking distance, but parking is still necessary.

The lot is mostly level, with a slight dip in the middle, and heavily forested. The trees could provide a buffer from the busy road as well as separation from the low density neighborhood. The biggest issue for this site is access; building a curb cut directly off the main road would prioritize space for cars over people and cut into a large portion of the lot area, and access from the east is not an option. The

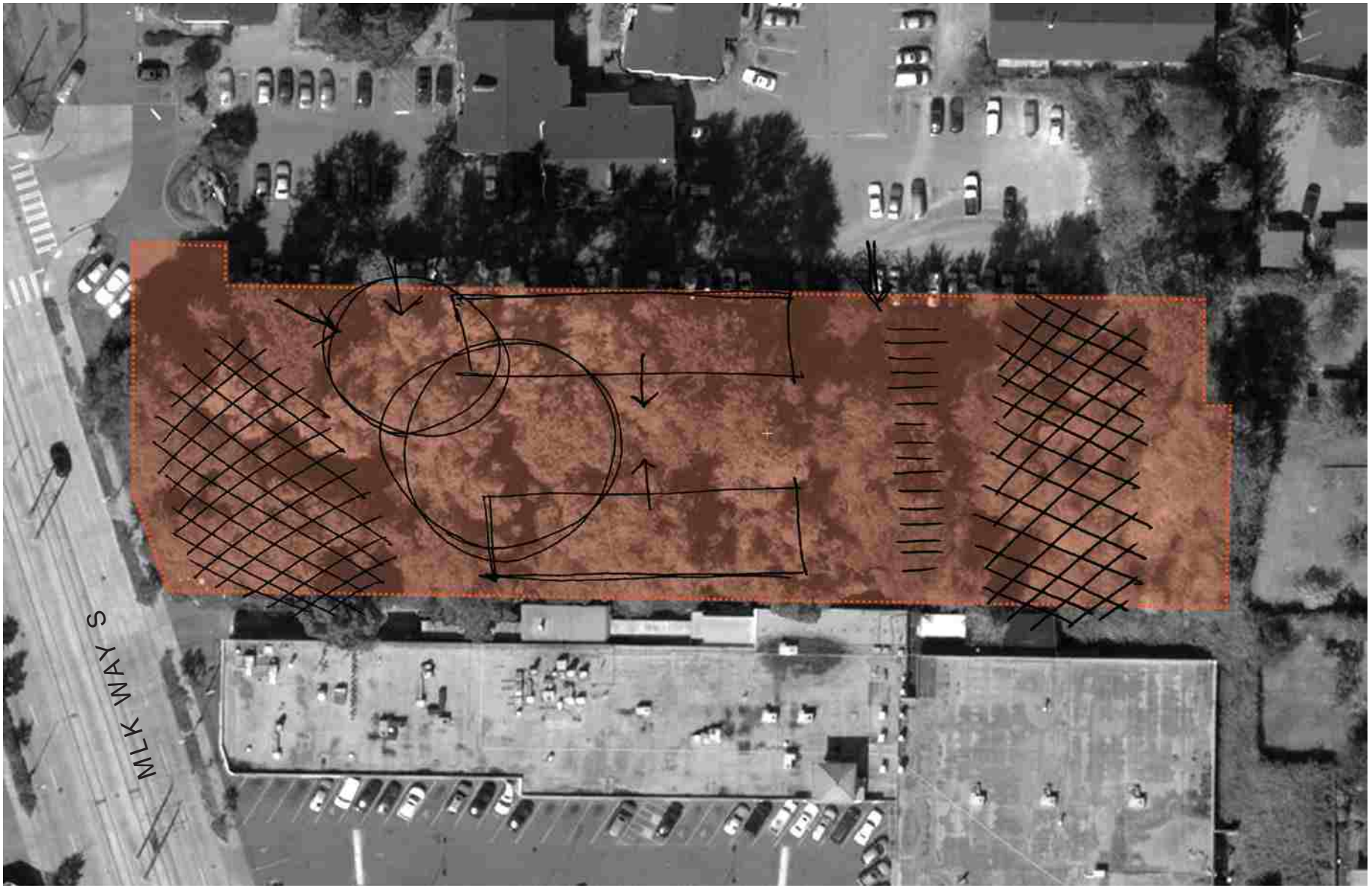


FIG. 35: LARGE SITE ANALYSIS
PROGRAM AND ADJACENCIES DIAGRAM
Map by author.

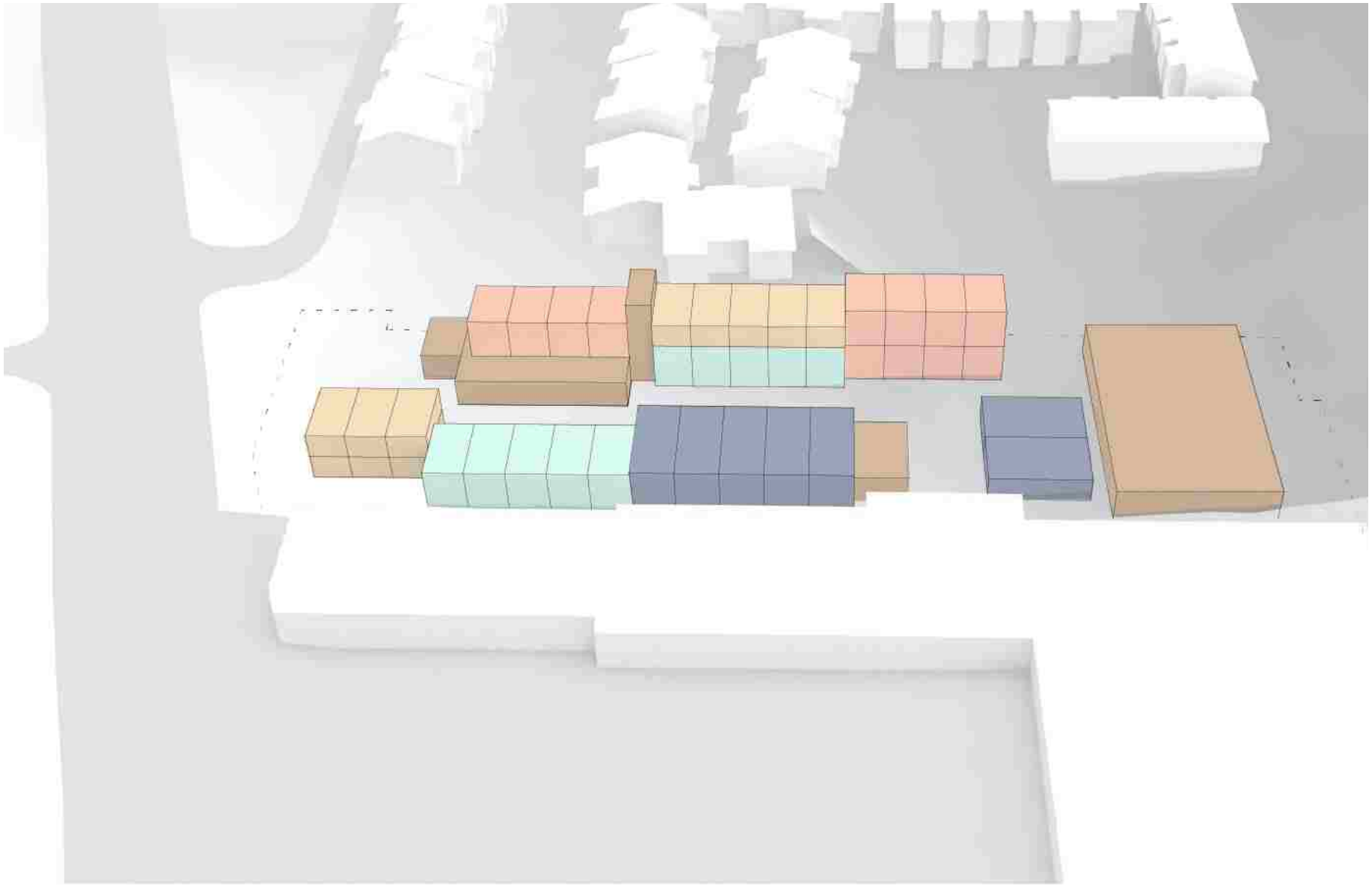


FIG. 36: MASSING OF LARGE COMMUNITY DESIGN
Model by author.

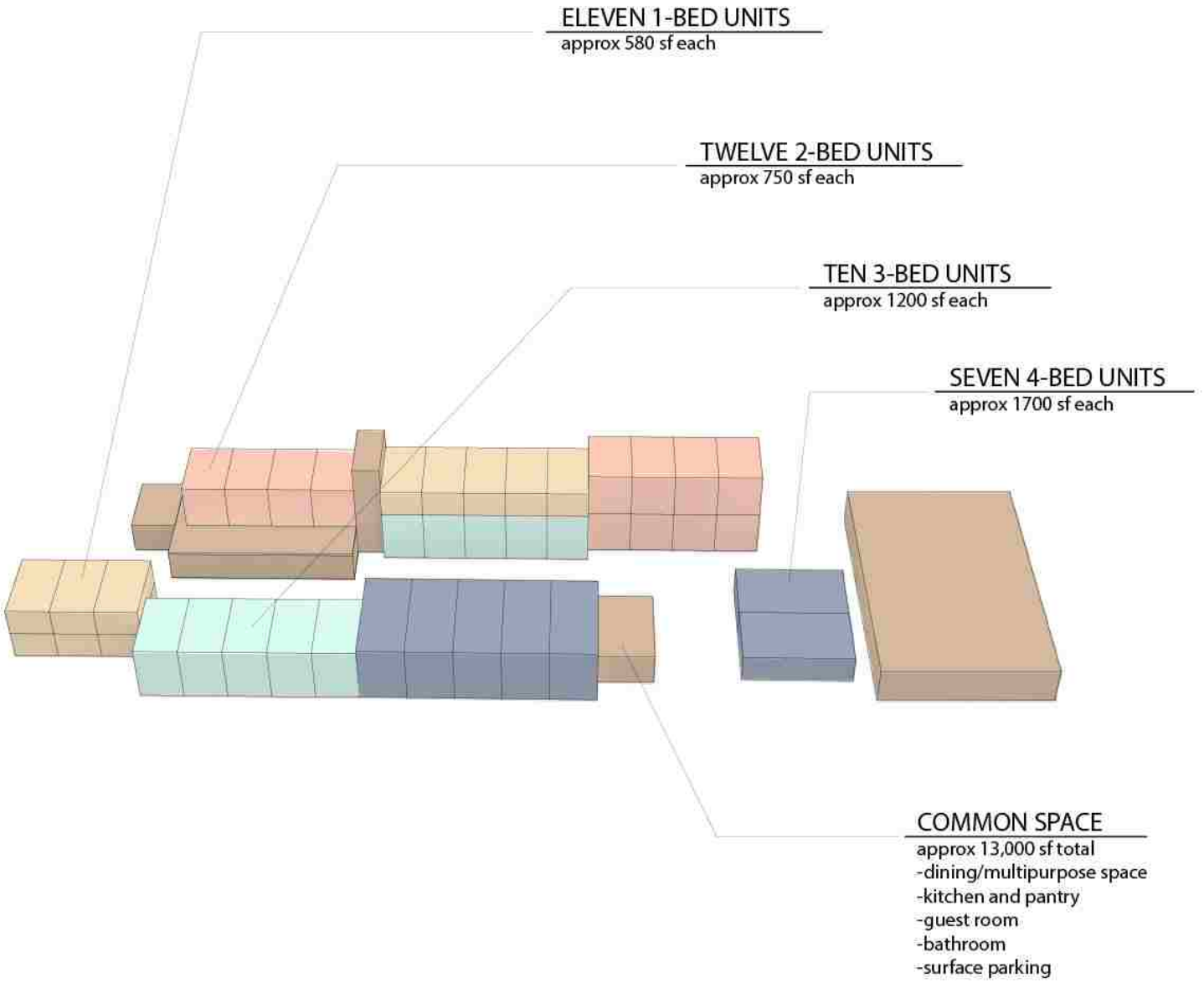


FIG. 37: UNIT MASSING FOR LARGE COMMUNITY DESIGN
Model by author.

partnership with the non-profit developer to the north could provide a solution with a shared easement, directing cars off Martin Luther King Jr. Way S to the back of the site. Pedestrian access could remain off the main road.

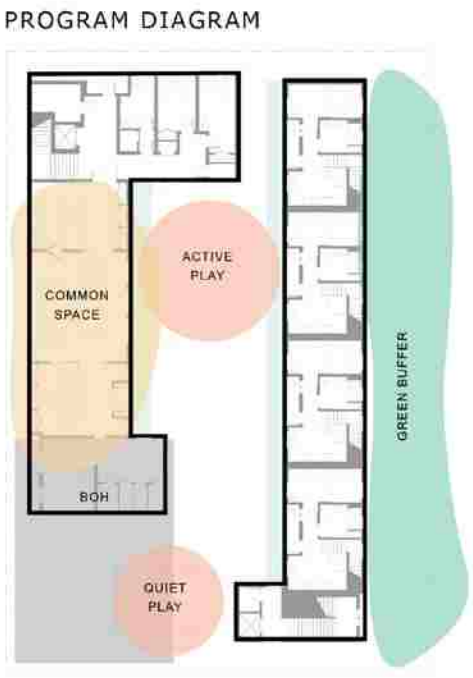
By retaining trees at both ends of the site and bringing cars around to the back, the center of the site is opened up for a courtyard between two rows of facing units. Because of the large site and the variety in household size, there is the opportunity to intermingle unit types and sizes, and form clusters within the whole inward-facing community. Communal and non-residential use space could be located closest to the dual entrance in the northwest corner. The housing on the south side of the lot could be fewer stories than on the north side, ensuring the courtyard gets enough sunlight.

In this scheme, the site could accommodate eleven 1-bedroom (580 sf), twelve 2-bedroom (750 sf), ten 3-bedroom (1200 sf), seven 4-bedroom (1700 sf) and 13,000 square feet of commercial and common spaces.

FIG. 38: AERIAL OF MEDIUM SITE
Image by author.

ARCHITECTURE SHAPED BY COMMUNITY

Returning to the medium site, three different cohousing community makeups were applied to the same site to demonstrate how the architectural design can differ to accommodate the specific needs of each community. The Medium scale community appears to be the 'sweet spot' for Seattle in terms of community size and buildable area. A group of 10-20 households, containing 24-40 residents, is an ideal size for forming community with strong interpersonal relationships and a network of support with less pressure on each individual member. A community within that range could accommodate different personalities while maintaining a level of activity and engagement. Within the Seattle urban area, finding a lot to accommodate a much larger group of people would be difficult and not necessarily socially beneficial.



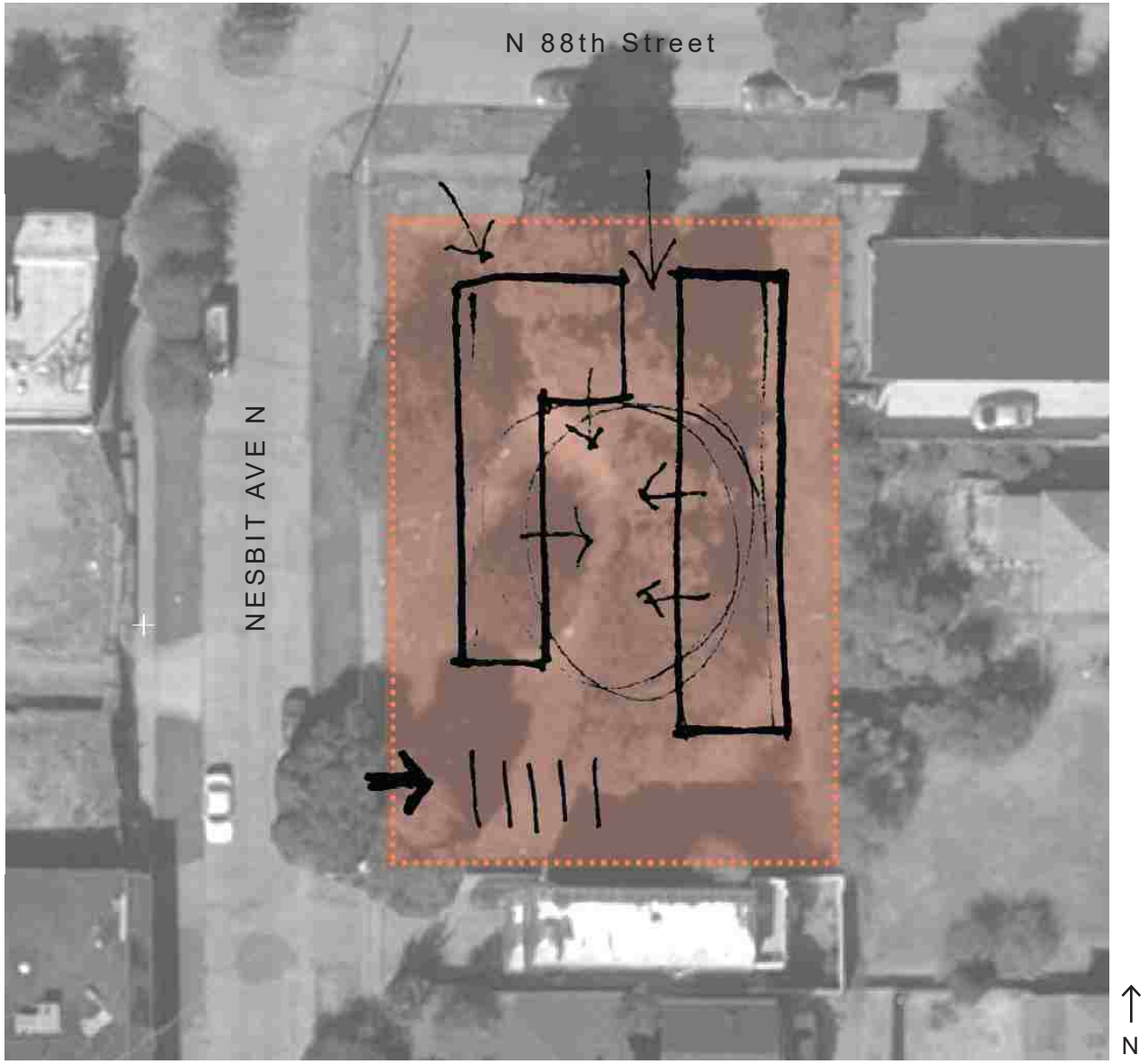


FIG. 39: MEDIUM SITE ANALYSIS
M1 PROGRAM AND ADJACENCIES DIAGRAMS
Diagrams by author.

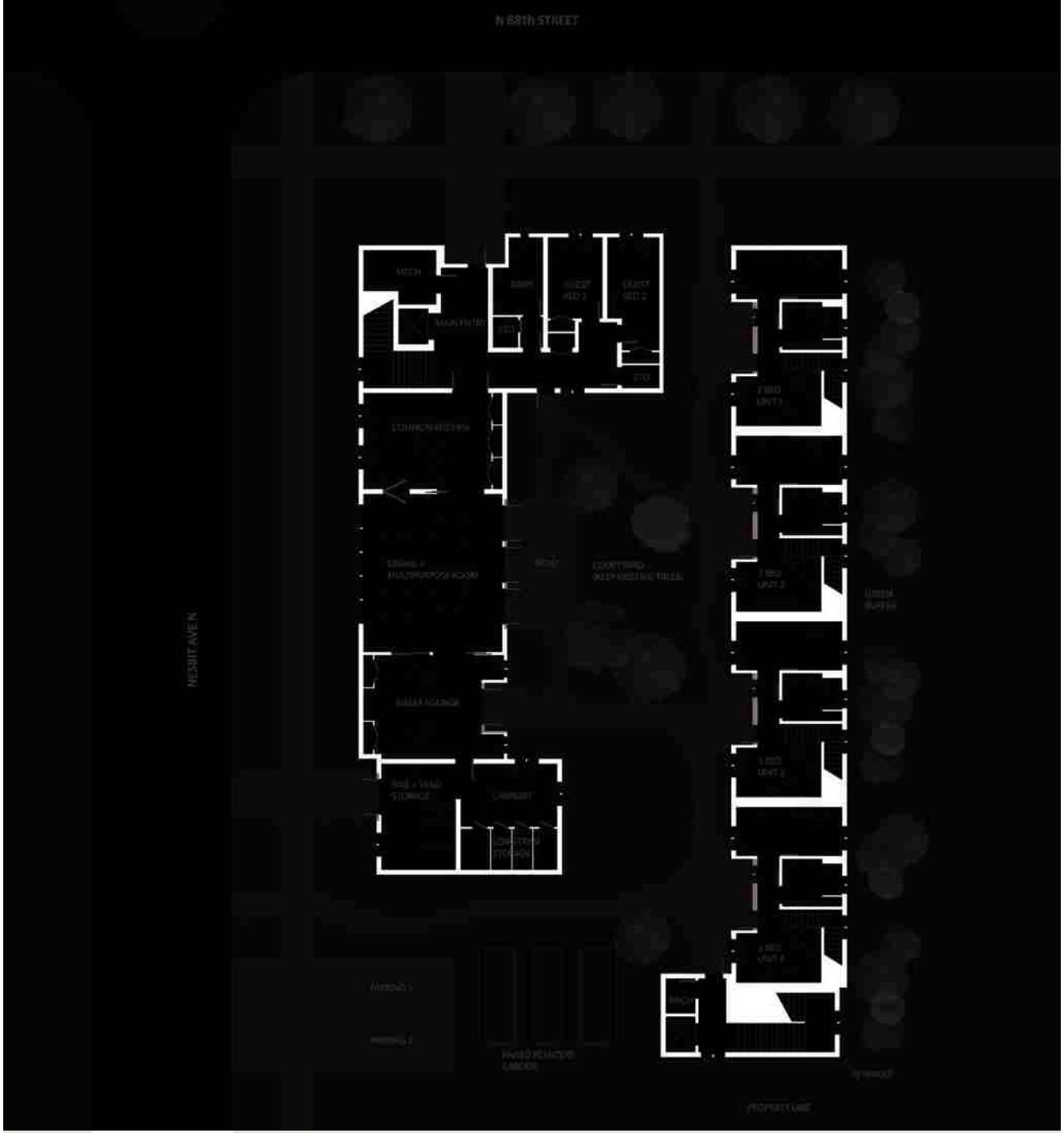
M1

Disabled Young Adults + Aging in Place

16 households / 60-100% AMI

This community is composed of half disabled young adults and half middle-aged and senior couples and individuals. The young adults are living with Austism-spectrum disorders or Down Syndrome, and most have behavioral concerns and motor skill limitations. They are a population whose needs are not met in standard housing typologies as they are caught between not being able to live completely on their own, and needing more independence from their immediate family or group home situation. The other half of the population is individuals and couples who have recently retired and are looking to live in a place with a stronger community support network and facilities that can accommodate their changing needs as they age.

These two populations provide an interesting synergy and have many overlapping needs and abilities. The community design priorities centered around all spaces being fully accessible. Sensory input needed to be carefully considered, and transition spaces provided between areas of different qualities, for the comfort of the young adults. Natural light was also important to all the residents, as well as the flexibility for live-in caretakers and family visitors.



N

16 units
4 2bed (1000 SF)
12 1bed (480 SF)

FIG. 40: M1 LEVEL 1 PLAN
NTS

The design is two buildings connected by circulation across a large courtyard. The units and common spaces are turned inward to face the courtyard, and the building masses allow plenty of sunlight. The main pedestrian entrance to the site is off the corner, facing N 88th Street. The entrance and the small path between the two buildings breaks up the façade facing the neighborhood of single family homes.

The shared common spaces are concentrated on the ground floor in the building closest to the commercial zone, providing a more gradual transition from public to private space and a noise buffer from Aurora Ave. These spaces include the common dining and multipurpose room, communal kitchen, media lounge, shared laundry, and storage. The dining area is the most open, public space on the site, and it is flanked by spaces with lower ceilings which are more enclosed with views of the activity. The ground floor also accommodates two guest bedrooms for long-term visitors or temporary caretakers. Some existing trees remain in the courtyard, and there is a garden space on the south side of the lot for quieter outdoor activity. The back-of-house spaces are in the southwest corner by the two parking spots.

Four units have direct access to the courtyard on the ground level. These are the only two bedroom units, and they have 1.5 bathrooms. Townhome style, the second bedrooms are on the second level and are the only spaces in the entire community that are not fully accessible. These units were designed for middle-aged couples planning to age in place in the community. For decades after they move in, the second floor can serve as an office, studio, guest bedroom or storage. As their

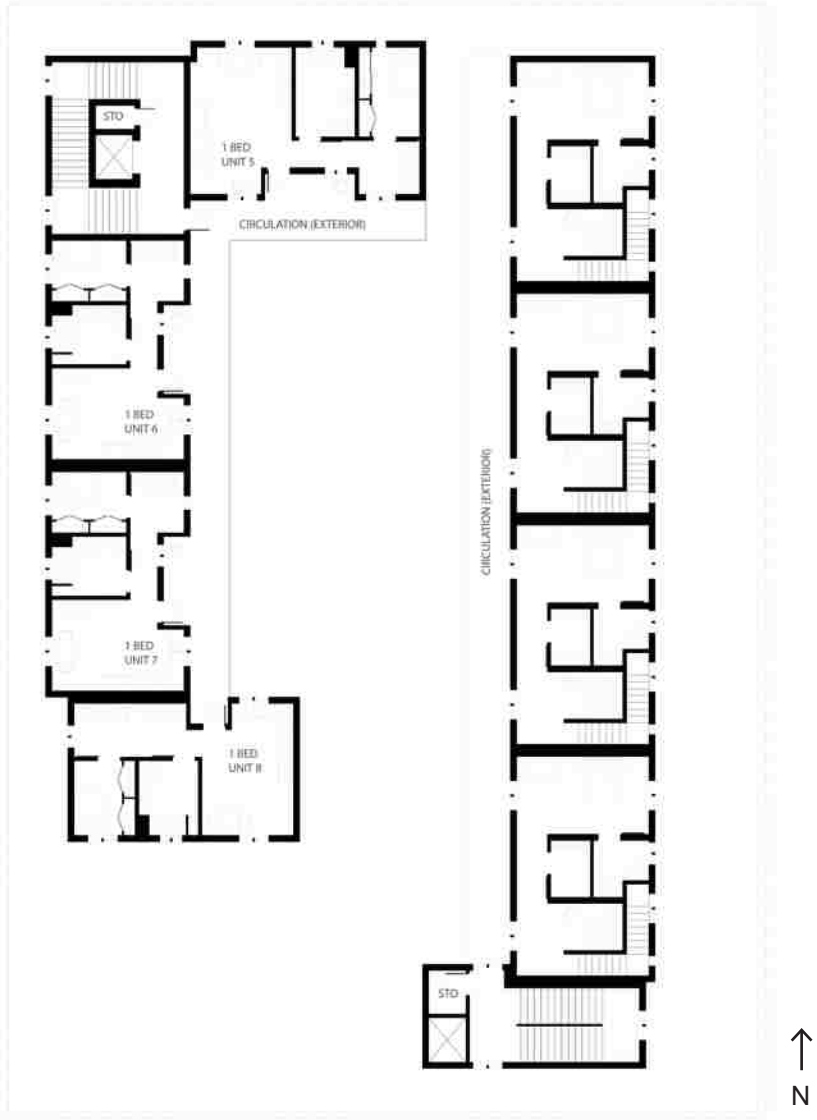


FIG. 41: M1 LEVEL 2 PLAN
NTS

needs change, they won't need to use the second floor since all necessary spaces and services are contained on the first floor, and that level can accommodate a live-in caretaker.

There are two entrances to the upper levels, with vertical circulation in opposite corners. The horizontal circulation is exterior, and provides another opportunity for interaction and view of communal spaces.

The second and third levels have 1-bedroom units. These units provide a variety of sizes of spaces, from the open dining area and kitchen which overlooks the common space, to the small part of the bedroom which can be closed off. A small sitting area is also located with a view of common space. In this way, the residents have options in participating in community activity or retreating to their units. The floor height is tall to let in more natural light without making the spaces feel too open and exposed.

Both in the units and outside, residents are able to choose a level of interaction that they are comfortable with at any given moment. From lying in bed looking away from the community, to sitting inside looking out, to sitting outside looking down on the courtyard, to being curled up in one of the window seats in the media lounge to being in the middle of the dining area, there is opportunity to engage at any level.

On the east side of the lot is a lush, planted area in the required 15' setback.

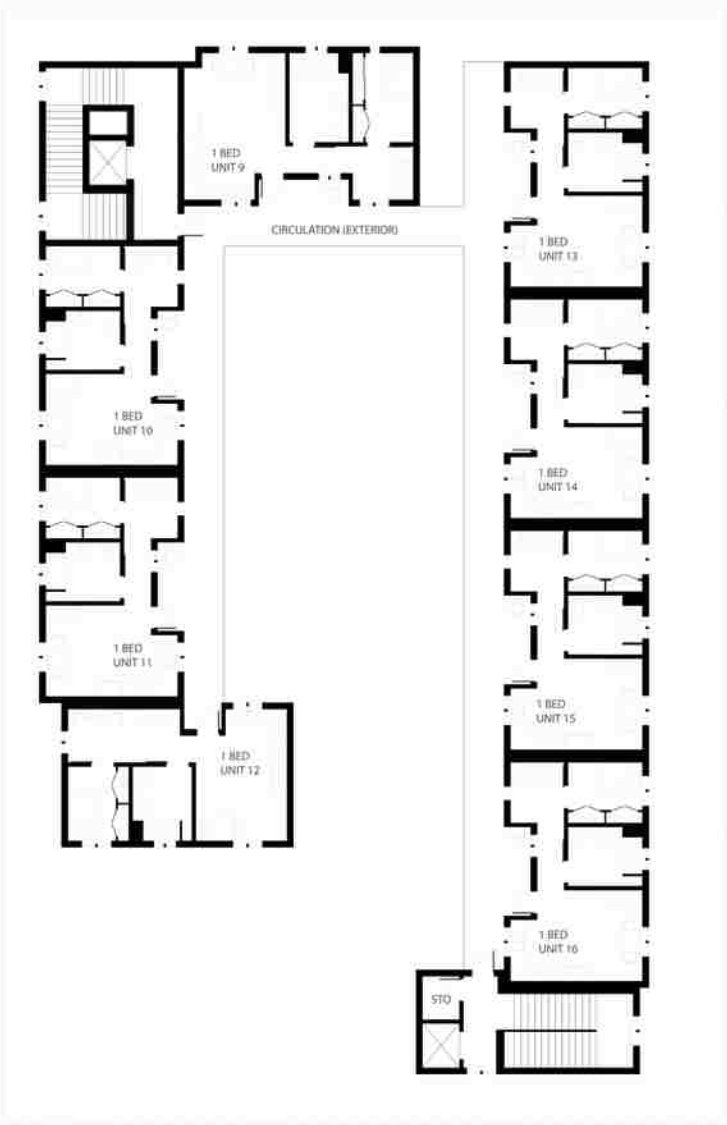
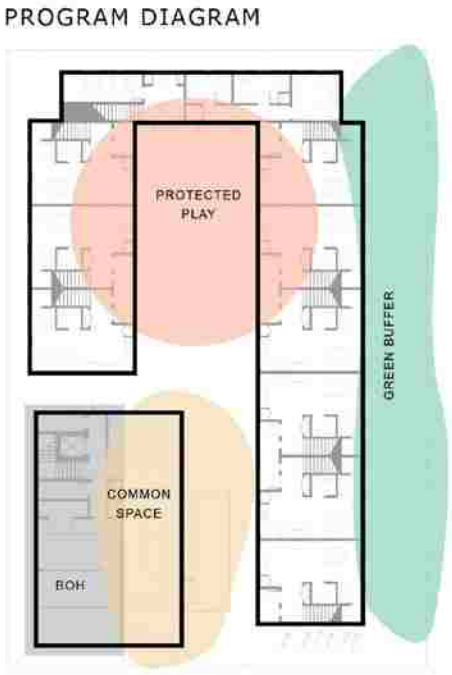


FIG. 42: M1 LEVEL 3 PLAN
NTS

This is a green visual amenity, which can be seen from the bedrooms. Within the units, thick walls and storage are used as noise buffers for the sensory-sensitive residents. Material finishes will be also be important to the residents of this community who need durable and easy to care for finishes with a variety of textures but not overwhelming sensory input.

The units and common spaces are designed with a sensitivity for the residents' needs and emphasis on choice in interaction that can't be found in standard housing.

FIG. 43: M1 SECTION PERSPECTIVE LOOKING NORTH



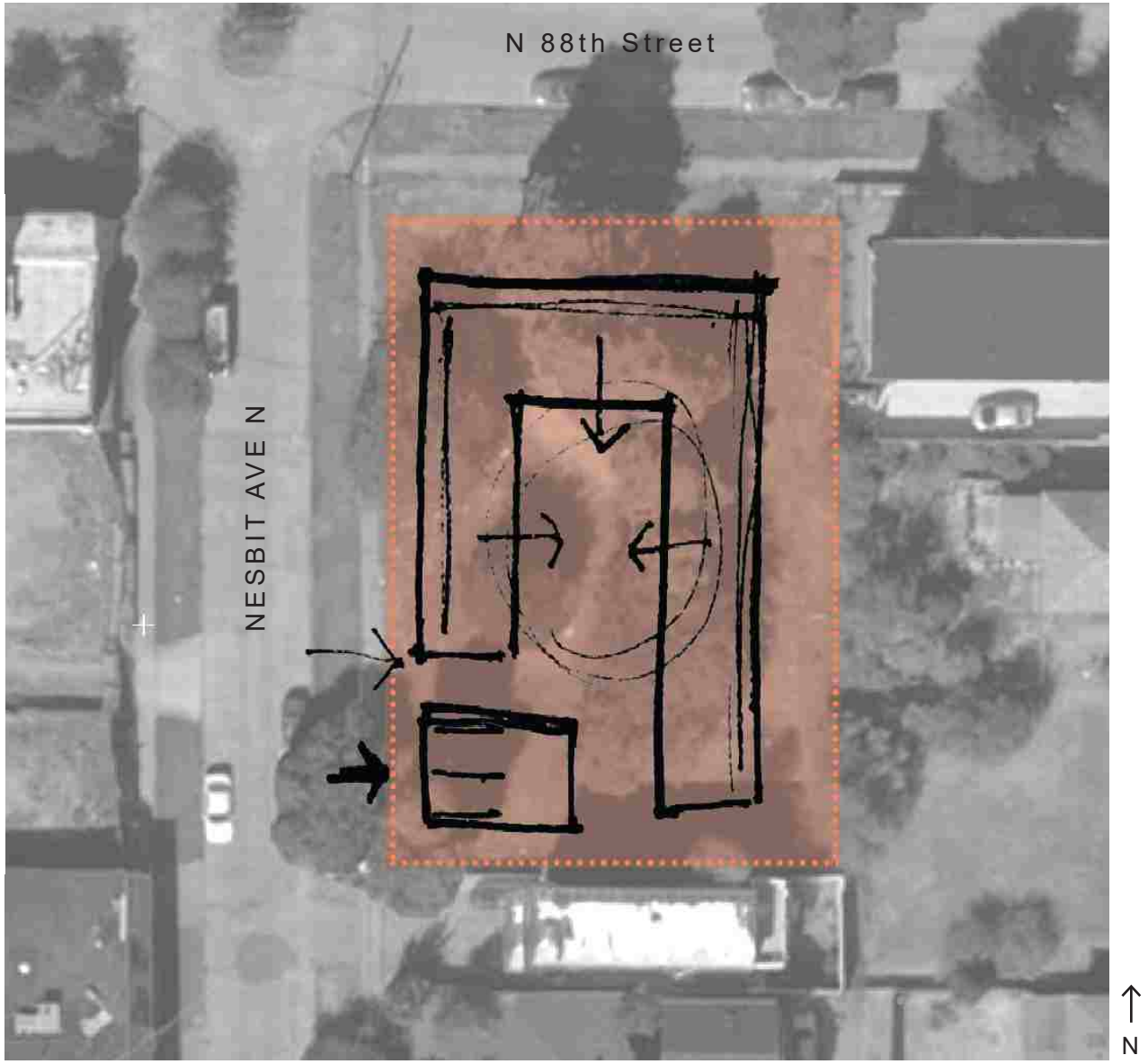


FIG. 44: MEDIUM SITE ANALYSIS
M2 PROGRAM AND ADJACENCIES DIAGRAMS
Diagrams by author.

M2

Mixed Generations

11 households / 60-100% AMI

This community is made of a variety of couples and families with members of all ages. There are children and young adults, couples, parents, and seniors. This community thought that a balance between communal and private space was important. Their design priorities included both active and serene outdoor spaces with safe play areas for the children, dedicated childcare and cowork office areas, and more bedrooms and efficient in-unit storage.

The communal spaces are concentrated on either end of the site in two of the four building masses. The north communal building is two floors of the more solitary shared spaces, including a study for school-aged children, two guest units and bathroom, a media lounge and game room, and the teen lounge (most separate from heart of activity). The main entry is also in this building, entering from N 88th Street.

Protected by the buildings, the courtyard has two main areas of activity. The north end is for active play within sight of many units, with the flexibility to be a half basketball court. On the other side of some existing trees is the south end, which narrows into a courtyard off the dining area to host more sedentary activities

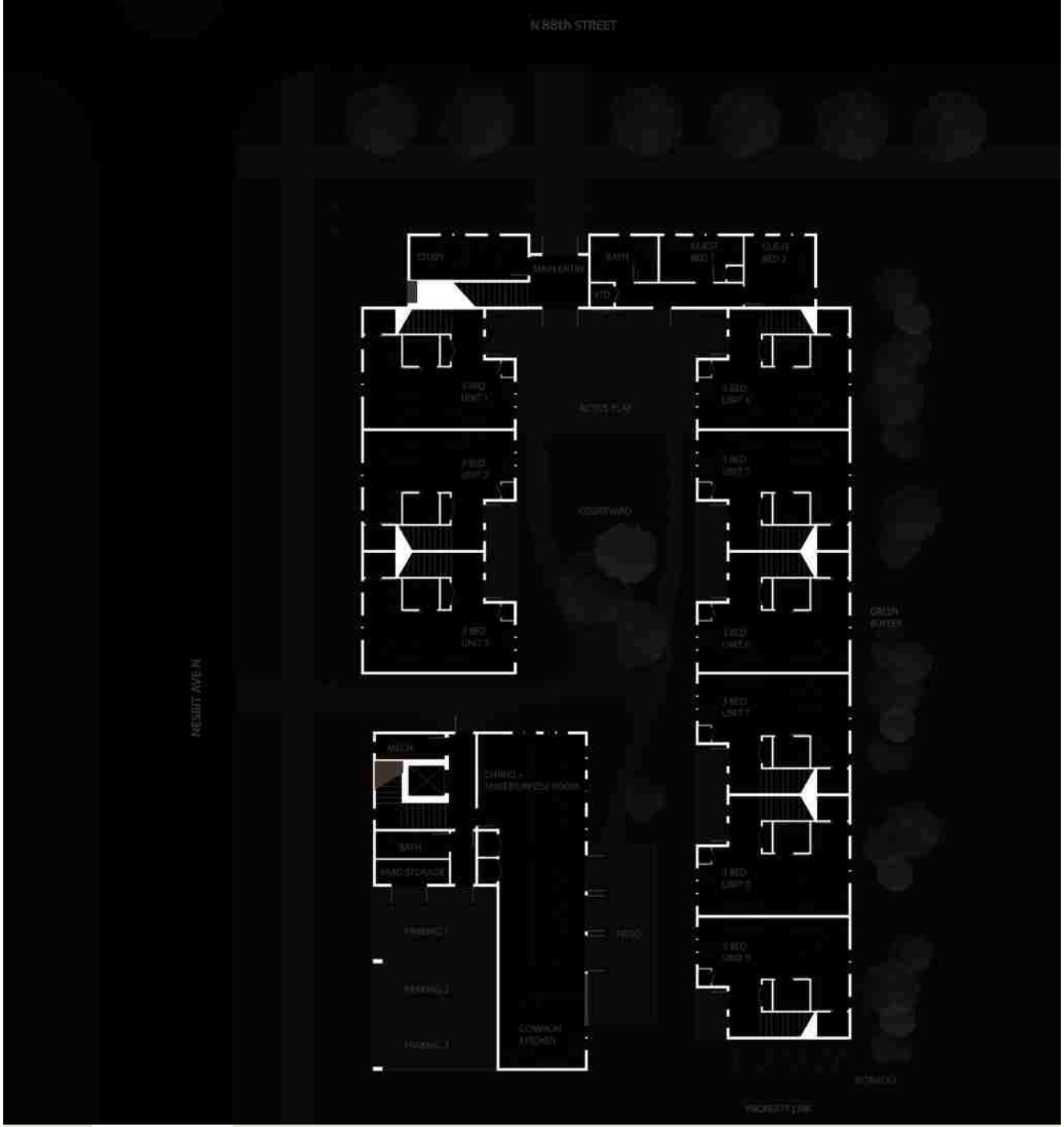


FIG. 45: M2 LEVEL 1 PLAN
NTS

N

11 units
9 3bed (1500 SF)
2 2bed (750 SF)

like eating together on the patio. Between the two there is easy access and a visual connection.

The south common building holds the active common spaces, and juts out into the courtyard, the center of activity. Half of the first floor is the dining room and common kitchen, with a small area of lounge seating at the end. The other half is oriented outward, and houses the circulation, storage, and 3 parking spots. The second level holds the communal laundry room and the two accessible 2-bedroom units. These units have different plans but both kitchens face the courtyard, as with the other units. On the third level is a nursery, half bath, and cowork office space where resources can be shared by members working from home. These spaces open onto the roof patio and a garden of raised planters, filling out the courtyard at an upper level.

The majority of the units are three story townhomes with three bedrooms and 2.5 baths. The units are mirrored with varied roofs to encourage front door interactions while delineating private space. All townhome units enter from the courtyard and have independent interior circulation. The first level holds the kitchen, which faces the courtyard and other units. In the back is a half bath and the small dining and living room, looking out into the green buffer. The second level has two bedrooms and a full bath, and the top floor is the master bedroom, with a full bath, balcony overlooking the courtyard, and lots of storage space. Adjacent balconies are separated by half height planter because they are the more private

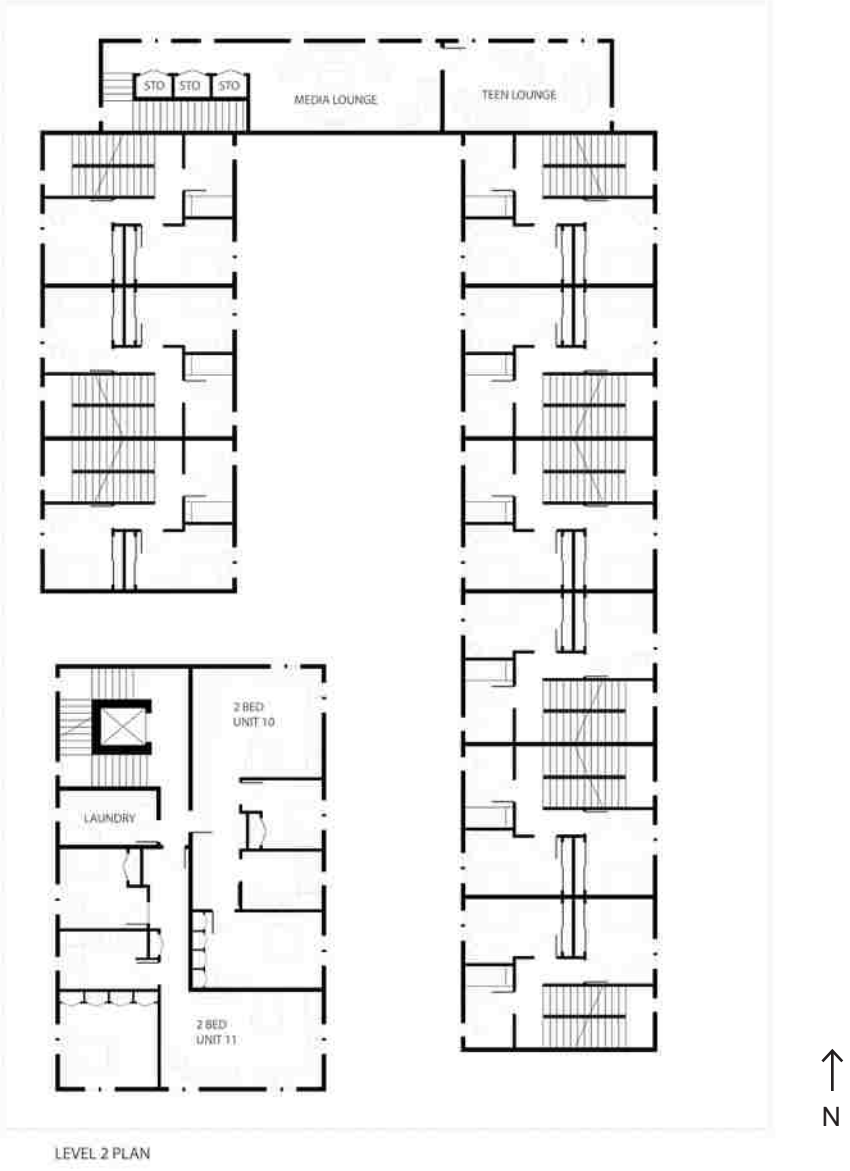


FIG. 46: M1 LEVEL 2 PLAN
NTS

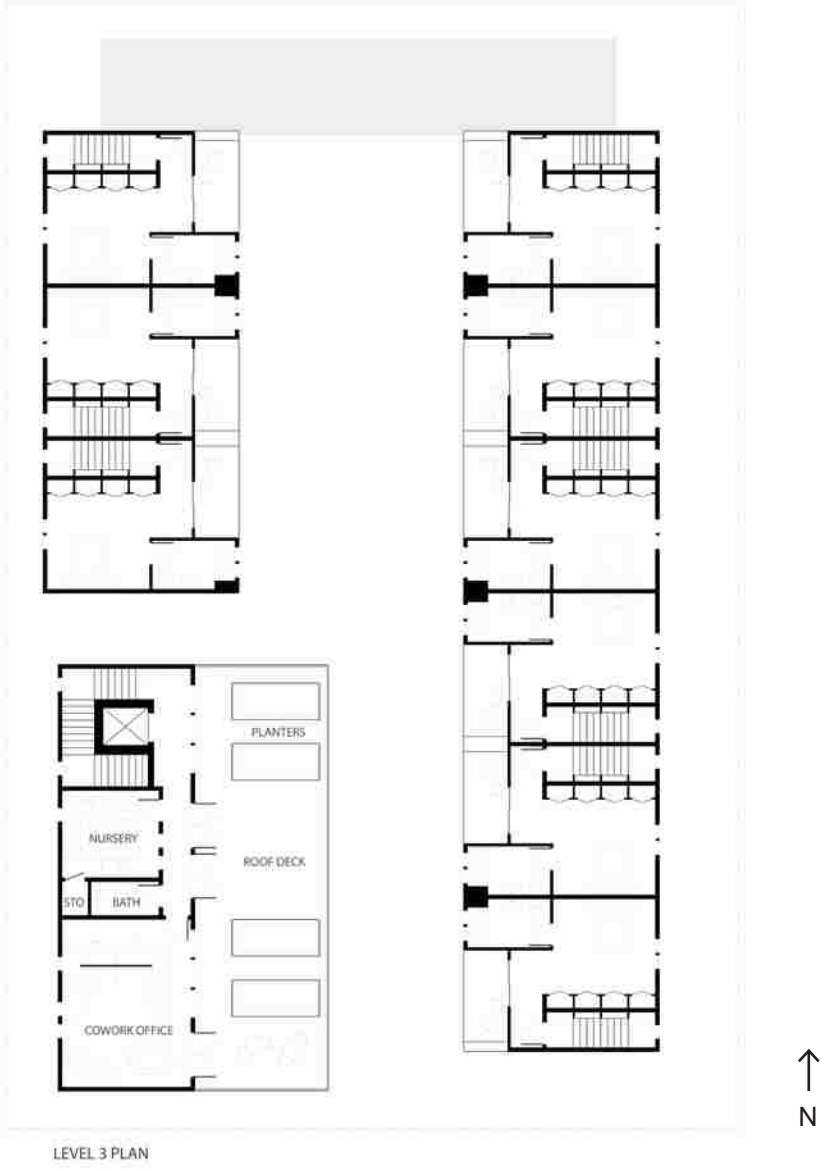
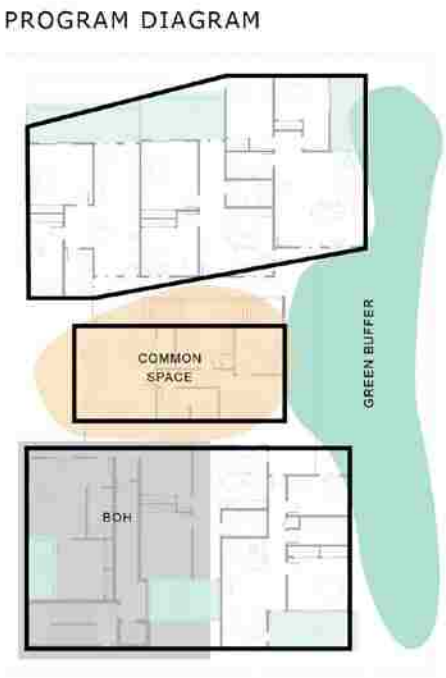


FIG. 47: M1 LEVEL 3 PLAN
NTS

outdoor space, as opposed to the open courtyard and roof deck.

This design features the courtyard as the heart of the community, with the most activity and crossing of paths. There is only one open path to the street, restricting access to the community. It enables safe, protected play for children of all ages, and is ringed by outdoor space on several levels. It also facilitates areas of different kinds of activities. In this community you could grow up being watched and cared for by many different families.

FIG. 48: M2 SECTION PERSPECTIVE LOOKING NORTH



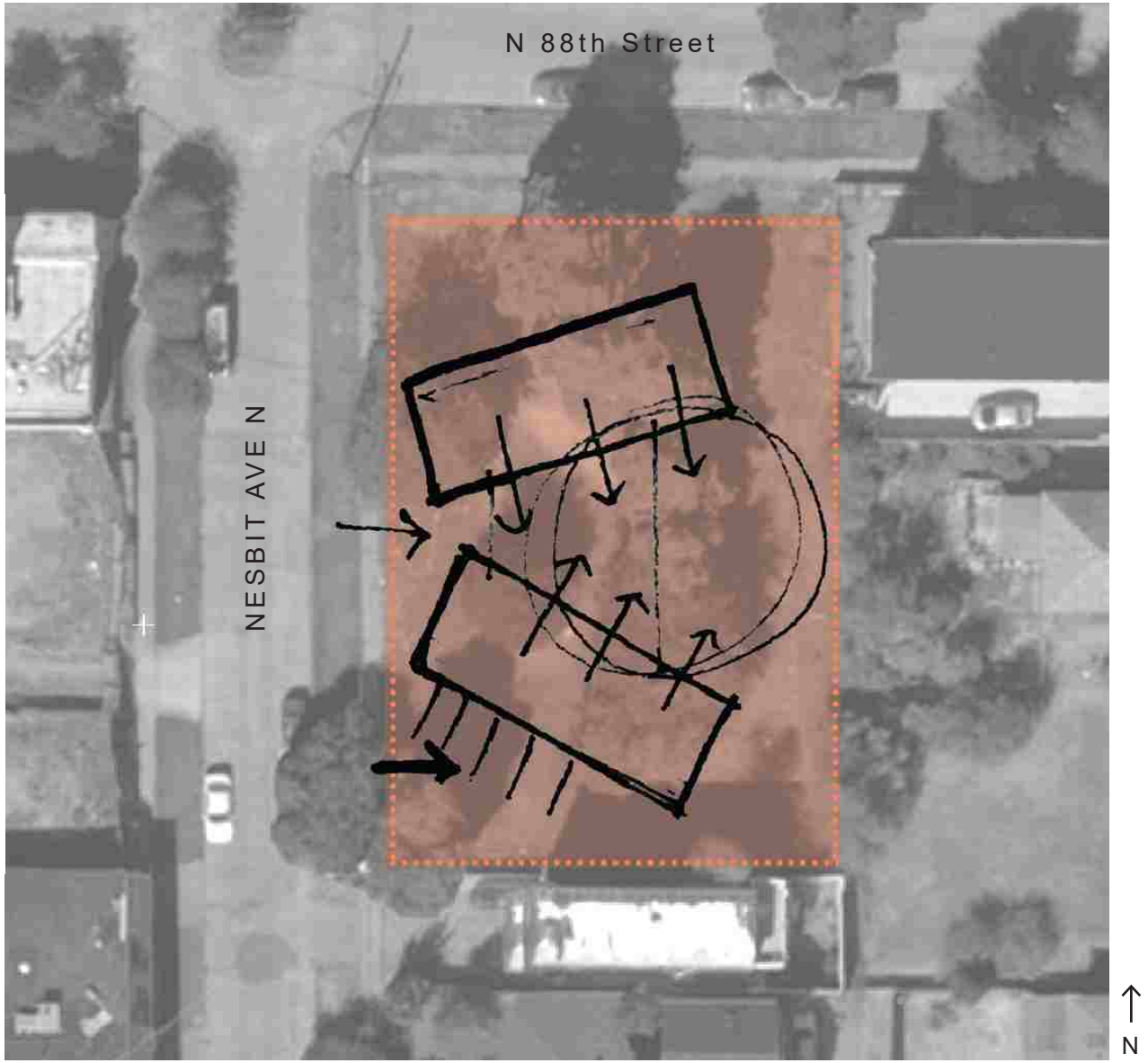


FIG. 49: MEDIUM SITE ANALYSIS
M3 PROGRAM AND ADJACENCIES DIAGRAMS
Diagrams by author.

M3

Actively Aging in Place

15 households / 60-120% AMI

This group wanted a supportive community for adults living actively together without children. The individuals and couples, who are working or retired, wanted to share their hobbies and passions with each other. They also wanted independent units that enabled them to easily age in place. The members were concerned about downsizing and having enough storage as well as having room for their hobbies. They agreed upon moving both those program elements out of the units into shared space for a more efficient use of space. The concentrated communal space also enables more flexibility and easier renovation in the future as their needs change. This community did not feel that a large shared courtyard was a priority, but did want the communal space to open onto the green buffer.

This community has several different unit plans, arranged around a central common space on each floor. Each unit has a visual connection with both the core common space and main circulation, as well as the green space and larger community. Secondary circulation also contains an elevator.

The main entrance to the site is in the middle of the west side of the block.

FIG. 50: M3 LEVEL 1 PLAN
NTS

N

15 units
2 1bed (680 SF)
13 2bed (1100 SF avg)

FIG. 51: M3 LEVEL 2 PLAN
NTS

FIG. 52: M3 LEVEL 3 PLAN
NTS

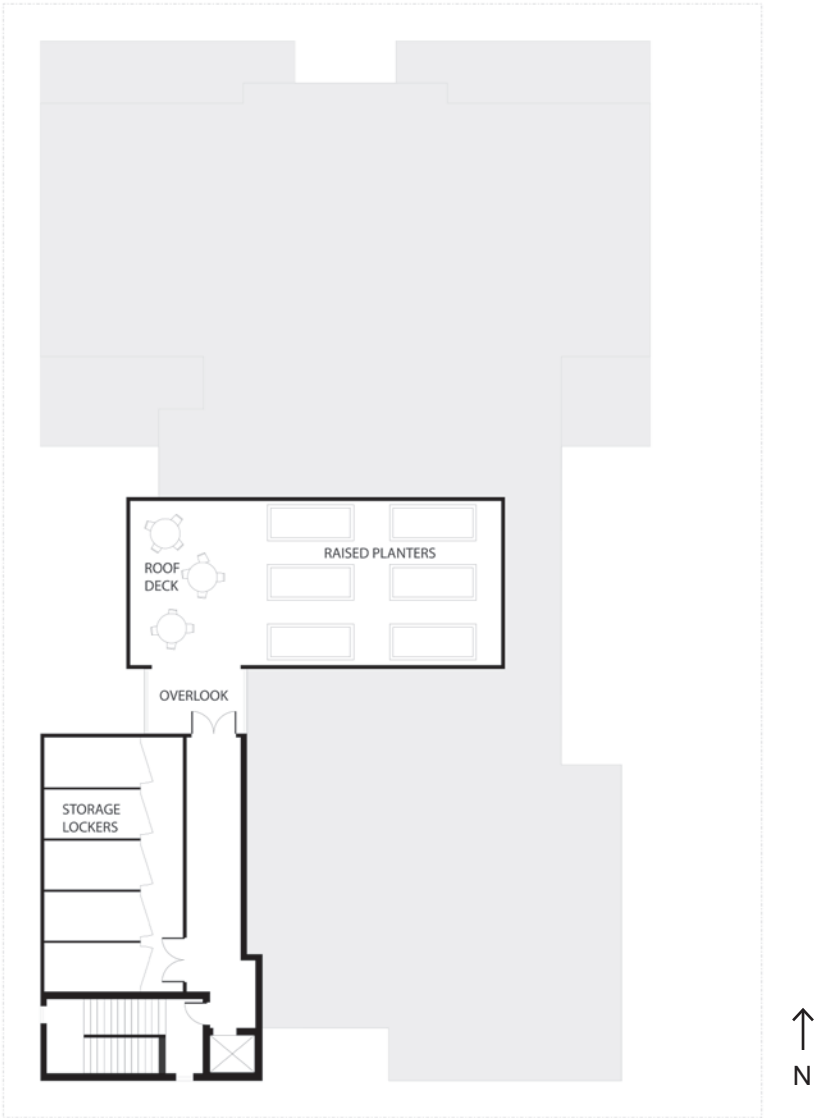


FIG. 53: M3 ROOF LEVEL PLAN
NTS

The parking entrance is to the south of that, with 4 parking spaces (1 handicap accessible). In the first level of the common core is the shared kitchen and pantry next to the dining area. The dining area opens onto a patio facing the green strip, and easily converts to an event space for activities like ballroom dancing.

The common core of spaces includes the south wing on the ground level only. This houses the back-of-house functions, including the garage and woodshop. The second level has smaller spaces, the cowork office and meeting space, short term storage lockers, common laundry and tv lounge, as well as a half bath. The third level has a music practice room, two guest bedrooms and bath, and a small lounge area. On the roof is a roof deck with raised planters and large long-term storage lockers.

There are a variety of unit plan layouts, but all are a single floor level with large, private outdoor space off the master bedroom. These units are small, with small kitchens and living areas, and use storage spaces for noise buffers between the rooms. The unit variety also gives the building form, as the units are stacked and alternating.

FIG. 54: M3 SECTION PERSPECTIVE LOOKING WEST

CONCLUSION

Seattle, like other cities, is finding that traditional housing forms are not meeting the social and physical needs of its inhabitants. There is not enough housing that people can afford to live in, nor the social support network to sustain them, and the local population continues to grow rapidly. Seattle and the surrounding region "must engage in this issue" in order to continue to thrive.[241]

As Dolores Hayden noted in 1984, "Americans cannot solve their current housing problems without reexamining the ideal of the single-family house."[242] This thesis has identified three key areas in creating an inclusive urban fabric that meets the social and physical needs of Seattle's residents, and demonstrates how they can be addressed simultaneously. Using a three-part framework, synergies and partnerships can be more easily identified that speak to the lack of enough housing that is affordable, the lack of a sense of community, and the need for dense, urban development. These issues are intertwined with the quality of life of Seattle's people, and must be approached holistically.

In Part 4, three scales of community development are tested in different community and neighborhood contexts, using the framework. The architectural and social spatial connotations are then further explored in the Medium community, which appears to be the model's 'sweet spot' in terms of context restrictions and community size.

241. Homestead Community Land Trust Strategic Plan (2014) 2.
242. Dolores Hayden, Redesigning the American Dream: The Future of Housing, Work, and Family Life. New York: W.W. Norton, 1984.

The framework, once implemented in reality, would become more accepted with each successful project, and logically become faster and easier each time, and therefore cheaper to implement.[243] In this way, it could theoretically continue to accommodate lower and lower income households. However, anecdotal evidence suggests that this framework may be more suitable for the upper ranges of income on the AMI scale (80% AMI and above). The level of involvement and participation hours required to form and maintain the combination of shared-equity homeownership and cohousing—what creates the tight-knit community—is also its limitation. The danger is in the other factors commonly tied to low incomes: low educational achievement, single-parent households, and the need to work multiple jobs resulting in precious little free time. There are significant barriers for very and extremely low-income residents (50% AMI and below) to organize and manage a community, and in many cases, too much outside stewardship is needed to make it a functioning, self-determinate community.

The design of the buildings in which we live is at the intersection of many fields, but the current practice of architecture limits it to the 'architecture' of the physical elements. As in this framework, housing—especially affordable housing—must be considered from financial, urban, social and moral contexts. Architects and architecture schools must begin to embrace the holistic approach to creating our living environments in order for our cities to be vibrant and inclusive, and our residents to be healthy and happy.

243. It may even be applicable in other cities.

This thesis considers the wider influence on communities and the built environment in addressing affordable housing needs. Creative funding, non-traditional partnerships and facilitated community can go a long way in improving housing for low-income households in our society. But, at the end of the day, the canyon between housing costs and income levels is primarily an issue of economics.[244] There is only so much that a design solution can accomplish in the face of economic disparity.

However, the framework still has potential to address many of these issues, and accommodate a wide range of social and physical needs within the limited income range. It is imperative that we continue to explore alternative and sustainable methods of creating an inclusive urban fabric that meets the social and physical needs of all inhabitants.

244. In his 2016 Architecture Boston article, “Unpacking the Problem: Is Affordable Housing Capitalism’s Hopeless Quest?” Mike Pyatok reflects on his experience with affordable housing and architectural solutions, citing the “fundamental contradictions built into our economic system.”

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