

DESIGN
FOR
LIVING

GOOD NEIGHBORS: AFFORDABLE FAMILY HOUSING

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Introduction

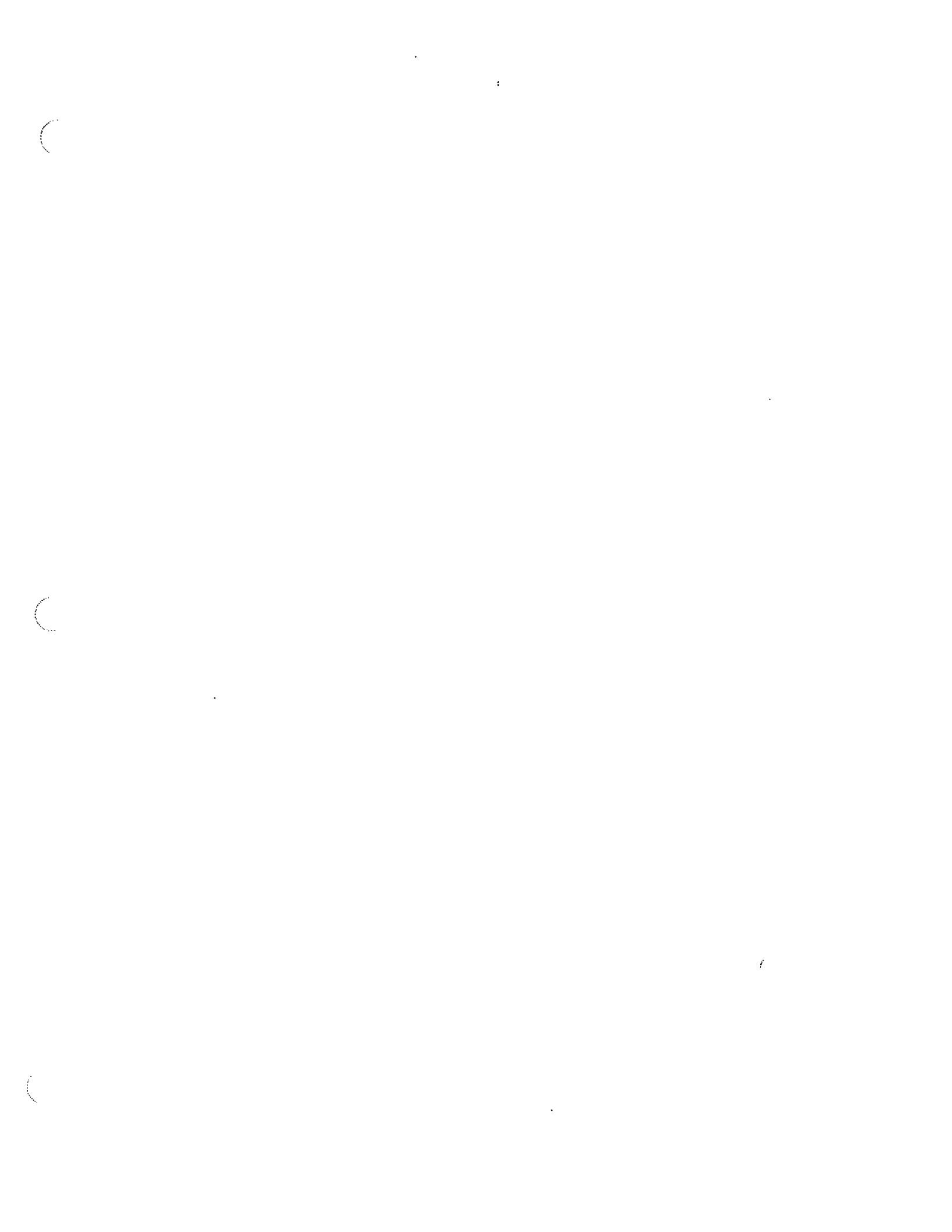
This extensively researched book is a testament to the ability of communities to build excellent affordable housing for families using creative vision, perseverance, and scarce resources. Presented from a variety of points of view, it showcases buildings designed by William Rawn Associates, Donald MacDonald Architects, Cooper Robertson Partners, Pyatok Associates, Solomon Inc., Marquis Associates, UDA Architects and Planners, and many others. The housing is developed by a multitude of community-based non-profit and for-profit development corporations, including BRIDGE Housing, McCormack Baron and Associates, established agencies such as the YWCA, Habitat for Humanity, local Housing Authorities, and grass-roots organizations that run on shoe-string budgets. This book engages the reader in an understandable and visually rich survey of outstanding affordable family housing developments. Examples range from small towns to inner-city locations throughout the United States. Citizen advocacy groups, government decision-makers, students, architects, and planners, especially in communities and towns lacking positive examples of well-designed affordable housing, will find this book an invaluable educational resource.

We briefly address the history of affordable housing in the USA, and explain how such housing is developed with a mix of government and private financing today. Profiles of residents precede a clear description of how to work with skilled architects and landscape architects to design housing that works best for the resident families as well as for their neighbors. A major theme of the book is the achievement of compatibility with existing neighborhood conditions while providing contemporary housing at higher densities. Additional themes include the provision of useable public and private open space, the creation of appropriate vehicular and pedestrian access and circulation, and the incorporation of special amenities for residents of all ages. At every level, from the neighborhood and site plan to the dwelling layout, well-designed affordable housing creates pride of place for residents, and reinforces pride among neighbors.

Grants from the National Endowment for the Arts and the American Institute of Architects (AIA), have made the book and a companion slide collection possible. These awards come in part as a result of the efforts of Tom Jones (Development Director of Asian Neighborhood Design), Michael Pyatok, FAIA, and other architects, to develop the curriculum of the NEA and AIA program called Design for Housing. This program has convened architects, developers, property managers, and public officials in different regions of the country to improve design in affordable housing, from individual design decisions to the public policy level. Many participants recognized a strong need for an illustrated resource useable by professionals and affordable housing advocates around the country to educate the public and policy makers about the design and development of affordable housing. This book meets that need.

Michael Pyatok FAIA
Tom Jones
Willie Pettus AIA

Oakland/San Francisco, California



the federal government established the public housing program in the 1930s. It set 20 per cent as the portion of income each tenant would be charged. As tenants' income-based rents increasingly were unable to cover sharply rising operating costs, local housing authorities were forced to increase rents, leading to severe affordability problems for their tenants, whose rents in some cases rose to 50 per cent and more of their income. A series of amendments to the public housing program in 1969–71 increased federal subsidies and at the same time placed a 25 per cent cap on the amount of a tenant's income that could be charged for rent. Then, when Ronald Reagan became President, one of the first acts of his Office of Management & Budget in 1981 was to raise that "affordability standard" to 30 per cent of income—no rationale, other than to reduce the need for government subsidies by extracting more money from poor tenants. And among the mid-1995 Republican Congressional proposals to reduce the federal deficit and budget (which may be law by the time this book is in print) is raising the mandated tenant contribution above 30 per cent.

Recently, University of Massachusetts housing economist Michael Stone has provided us with an important conceptual and policy critique of affordability standards. Stone argues against the notion of a fixed housing expense:income ratio standard altogether. What a family can afford to pay for its housing ought to be, and realistically is, a function both of household size and household income. That is, the larger the number of people in the household, the more that household must spend for food, clothing, transportation, medical care and other non-shelter necessities. Ideally, at any given income level, the proportion of income devoted to housing should decrease as household size increases, if these other basic needs are to be met. Similarly, the lower the household's income, the lower the proportion of its income it can afford to devote to housing, if it is to satisfy as well basic needs for food, clothing and so on. In reality, for most households, housing is a fixed expense, usually required a month in advance, the financial and social costs of not meeting which are severe. By contrast, food consumption, the other major expense item in most lower-income families' budgets, is far more flexible in nature. One can immediately and drastically decrease food expenditures by not eating out, changing the quality, quantity and frequency of meals, etc. One cannot correspondingly reduce housing costs substantially and immediately by telling the landlord or mortgage-holder that the living room and some of the bedrooms won't be used for the next few months. Families understandably seek to keep these fixed housing costs to a minimum, as rent or mortgage payments represent the overriding first claim on disposable income.

By any definition of "affordability", the country has a housing affordability problem of staggering proportions. The 1991 American Housing Survey data showed that 6.3 million renter households are paying 50 per cent or more of their income for housing, of which 3.6 million are paying 70 per cent or more. Using detailed minimum budget data from the Bureau of Labor Statistics, updated with Consumer Price Index data, Stone arrives at this mind-boggling conclusion: some 14 million US households cannot afford to spend a single cent for housing if they are to have sufficient income left for the non-shelter basics the government says are the minimum needed. The terrible problem of outright

homelessness is the ultimate affordability problem. Estimates, censuses and studies of the problem yield quite different numbers, and, of course, the homeless are not easily counted. A recent Columbia University study, reported in the *American Journal of Public Health*, found that at some time in the five-year period 1985–90, 5.7 million people had been literally homeless—that is, sleeping in shelters, bus/train stations, abandoned buildings, etc., and 8.5 million reported some type of homelessness (involving bunking with relatives or friends). Lifetime homeless figures were 13.5 million people at some point literally homeless, 26 million experiencing some type of homelessness.

Against this totally depressing contextual background, what can be said about this country's efforts to produce "affordable housing"? There's a long history here, going back well into the 19th century and the various reform efforts by churches, settlement houses and private philanthropists; through to the full range of government efforts at the federal, state and local level that began in earnest in the 1930s and continue right up to the present; to the more recent efforts on the part of non-profit sponsors (unions, religious entities, etc.) and locally-based community development corporations, triggered in large part by the partial retreat of federal support that began in the early 1980s with the ascendancy of the Reagan–Bush Administrations.

There have been marked successes, as well as marked failures, in this arena. The chapters that follow discuss these in detail, and draw out the most important lessons as to what creates each of these outcomes. The total effort, however, is minuscule compared with the need. Public and government-assisted housing programs, in all their forms, by both non-profit and for-profit developers, have produced only some 5 million units in 60 years, and the current production rate is down to a dribble. And a great many of these units are in fact being transferred out of the affordable stock or removed altogether, through undermaintenance, demolition, and conversion to condominiums or market-rate rent levels. While impressive affordable housing developments—in design and social terms—are being created all over the country, the reality is that the sum total of all this work is meeting only a tiny fraction of what is needed if the National Housing Goal is to become a reality any time in the next 10–20 years.

A crucial misconception that has dogged US housing policy with respect to lower-income households is the belief that subsidized housing by nature should be transitory—transitory accommodations. That concept underlay introduction of the public housing program in the New Deal 1930s—that public housing was for what Stanford University law professor Lawrence Friedman termed "the submerged middle class"—those (white) middle-class households laid low by the ravages of The Depression, but who, after a few short years of support, would be back on their feet and on to middle-class life. That underlying conception was the rationale for building far fewer housing units than the number of needy families: over time, these units would be recirculated to others in need. By and large, Friedman's characterization of and predictions for the initial occupants of public housing were accurate; came World War II and the post-war recovery, these families moved out of the housing projects to the suburbs (aided, of course, by other

PART ONE: WHO LIVES IN AFFORDABLE FAMILY HOUSING?

CHAPTER ONE: FAMILIES IN NEED

Affordable family housing is developed for families with some form of government assistance to insure that housing costs do not consume too much of that family's income. Who are these families and why do they need affordable housing? They are often our neighbors, the people we see on the bus, our children's playmates, and the workers in our communities.

Typical Jobs in Contra Costa County, California
Income compared to State and Federal Classifications

VERY LOW INCOME

Below 50 per cent of area median income for a family of four.

Job Description	Annual Salary
Nurses Aide	\$11,500
Accounting Clerk	\$17,000
Legal Secretary	\$23,920
Computer Operator	\$27,036

LOW INCOME

Between 50 per cent and 80 per cent of area median income for a family of four.

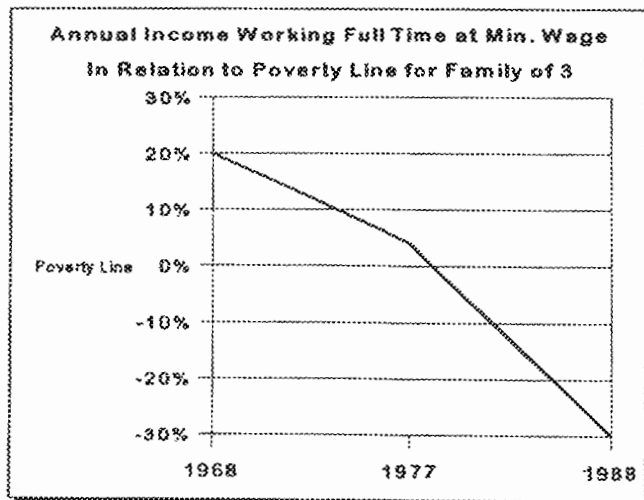
Truck Driver	\$30,100
Legal Clerk	\$34,260
Deputy Sheriff	\$40,398
Firefighter	\$43,506

Source: Annual Planning Information, Contra Costa County, California, 1993

Contrary to the myth that low-income renters receive disproportional subsidies, homeowners with annual incomes over \$65,000 received over \$40 billion of Federal housing subsidies in 1989 in the form of tax deductions related to homeownership.

Only a small percentage of these families paid more than 30 per cent of their incomes for housing.⁹

Homeowners received this bonus from the government, simply because they have the privilege of owning their own home(s); yet in the early 1980s the Reagan Administration cut the HUD budget (which primarily aided lower-income renters) from about \$30 billion to about \$9 billion.¹⁰ Further cuts in housing programs proposed by Congress in 1995 will make the rent burden for poor families much worse, while the mortgage interest deduction for homeowners remains untouched.



Someone working full time at minimum wage in 1968 was 20 per cent above the poverty line. Someone working full time at minimum wage in 1988 was 26 per cent below the poverty line.¹¹

These people often work in the communities where they live, providing goods and services for the town and region. These are relatively low paid, essential service jobs such as teachers, nurses, entry-level firemen and police officers, restaurant workers, farmworkers and mechanics.

Low-income renters

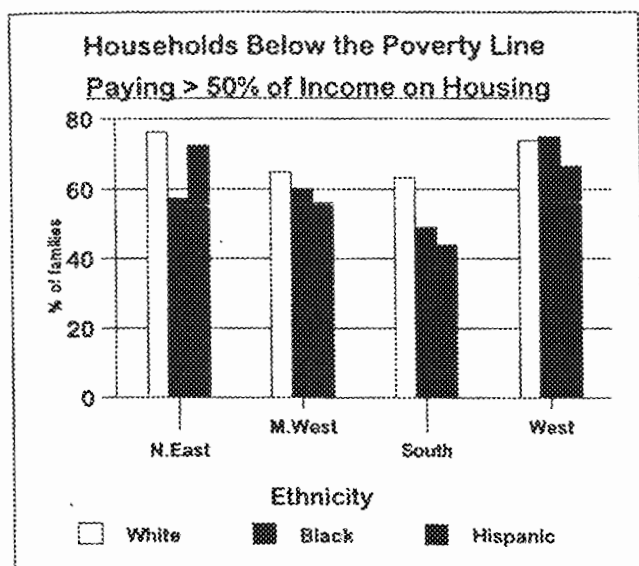
For many families with low incomes, rental housing is the only form of housing within their reach. About 37 per cent of households in the US are renters, and of these about 60 per cent, or about 19.5 million households, earn incomes at or below 80 per cent of the median income for their region.¹² One reason that many families are paying too much rent is the lack of adequate public assistance to compensate for the market's inability to serve them. Despite the federal government's pledge in 1949 to provide a decent home and a suitable living environment for every American family, only about one-third of renter households below the poverty line receive public assistance in some form for housing.¹⁴ The total federal housing subsidy in 1989 was about \$14 billion for renters with incomes below \$20,000 a year. These households received an average housing subsidy of \$300 per month. Meanwhile, middle- and upper-income homeowners received an average of \$326 per month in mortgage interest deductions.¹⁵

Low-income homeowners

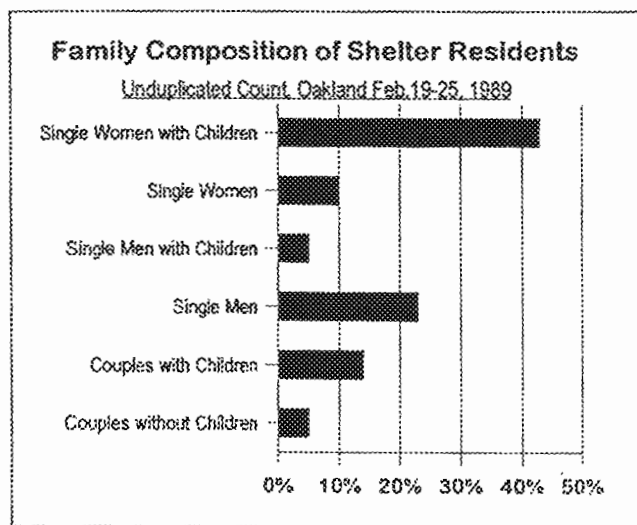
About 19 million, or 32 per cent, of all homeowner households are low-income—they earn below 80 per cent of the median income in their region. Although only about 1.2 million, or about 6 per cent, receive any housing assistance from the government, another 17 per cent or over 3 million low-income households are paying more than 50 per cent of their income for housing.¹⁶ In most cities, most homeowners below the poverty line are paying over 30 per cent of their incomes for housing. This problem is particularly bad in major cities around the country, ranging from Boston to Miami to San Diego, which have undergone growth spurts and become magnets for more affluent households.¹⁷

In most areas, new affordable housing for low-income families is rental because it is the type of housing most affordable to households in need. However, given the opportunity, many families with low incomes would prefer owning their own homes, and there are some subsidy programs that private and non-profit developers around the country are using to make this possible. Although rental housing is typically less expensive to develop on a per unit basis than homeownership for low-income families, many communities also prefer low-income homeownership to rental housing because they perceive it as more stable, and politically less controversial.

Still, it is important to note that the financial responsibilities of homeownership can be hard for low-income families to assume—only people above a certain income level can qualify. Significantly higher subsidies—often twice as much as for rental housing—are required to make homeownership affordable for those who qualify on a long-term basis. Often the local government will make up part of the gap with a second mortgage that need not be repaid when the



Source: *A Place to Call Home: The Low Income Housing Crisis in 44 Major Metropolitan Areas*, The Center on Budget & Policy, See p. 56



Type	Number	Per cent
Men	660	31 per cent
Women	645	30 per cent
Children	844	39 per cent

Source: *Homelessness in Oakland: 1989 Composite Profile and Unduplicated Count*, Emergency Services Network of Alameda County.

many competitive government-assisted funding programs for affordable family housing give preference to proposals with larger units. Some of these developments are featured in the Case Studies section of the book.

Ethnicity

The housing crisis affects all households below the poverty line regardless of race. In absolute numbers Caucasians make up the majority of poor households with almost 4.2 million renter households (19 per cent) and 3.4 million homeowners (6.5 per cent) below the poverty line in 1993.²¹ Throughout the country, Caucasians with incomes below the poverty line paid more for housing than most other groups.²² However, in relation to their total populations a high percentage of African-American and Hispanic households are in poverty. Of all African-American households, 41 per cent of renters and almost 20 per cent of homeowners have incomes below the poverty line. Almost 36 per cent of Hispanic renters and over 13 per cent of homeowners are below the poverty line.²³ The increase in immigration since 1965 has significantly increased the number of minority families, especially Asian and Hispanic, seeking housing. Many of these families start below the poverty line renting in large "gateway" cities and creating a stronger demand for affordable housing in those communities. Native Americans often live in culturally inappropriate, poorly built and maintained homes on reservations managed by the Bureau of Indian Affairs, a far away agency.

Special needs

Although many people with special needs are single, families below the poverty line may also have members with disabilities or illnesses who need adequate affordable housing. Many of these families require special facilities or services such as wheelchair access or on-site social services. There is a lack of affordable housing and programs for families with special needs. This situation forces some families to be split up and many others to have members who languish indoors in inadequate facilities. Since 1991, most rental apartments and some for-sale housing built with public funds are required by law to make a percentage of the units accessible to people with disabilities. Continually changing design guidelines and regulations require designers to maintain regular contact with local agencies to determine current standards.

Homeless families

The single fastest growing population of homeless people in the US is children. In the San Francisco Bay Area alone, the State of California estimated that over 70,000 parents and children were homeless for at least one night in 1990, a 16 per cent increase over 1989. On any given night, over 20,000 people in the Bay Area compete for about 5,000 shelter beds, a refuge of last resort sometimes perceived to be more dangerous than the streets. Many people on the streets have some form of disability or substance abuse problem. These issues are not easily resolved due to a shortage of social services. Many homeless people work—up to 20 per cent work full or part time—but without the basic support systems that stable families take for granted, holding a job while homeless is extremely difficult.²⁴ Transitional housing with services is one model that begins



**CHAPTER TWO:
MEET YOUR NEIGHBORS**

Profiles of residents of affordable housing.

RESIDENT PROFILE

Name: Gregor Jamroski and Susan Clifford
Location: Seattle, Washington
Children: Sophia (10), Madeleine (8), Aaron (3)
Occupations:
Gregor: Artist, bookstore owner, teacher
Susan: Artist, teacher, nursing assistant
HH Income Range: \$16,000–28,000/yr
Rent: \$600/mo
Unit Size: 3 BR/2 BA



Yannis Paris



Janet Delaney

Introduction: Gregor Jamroski and Susan Clifford live with their three children at Cascade Court in Seattle. The building fits comfortably with its neighbor, the historic Stimson Mansion, in an area of older apartment buildings and tree-lined streets. The sunny courtyard was full of children playing together with parents watching and socializing. Gregor and Susan met with us after dinner.

Gregor: "Before we moved here in November 1994, we were living in a two-bedroom house in South Seattle, spending two-thirds of our income on rent. The first week we were there someone was shot and killed in our alley."

Susan: "I was working as a resident assistant for elderly people for \$7 per hour. We were just scraping by, and were on the waiting list for Cascade for two years. When our lease expired we called the management to see if there was an opening and there was! Here we are able to recover from previous years of borrowing, and we feel a lot safer. The neighborhood is a nice mix of families, single people and seniors."

Five years ago rents were doubling every year here and this area was off limits to us financially. The children go to school near here, so being able to live here affordably reduces the stress on all of us and makes family life easier.

It's great to have light and ventilation from both sides and having two bathrooms is nice so we don't have to wait in line. The play structure in the courtyard is a focal point around which families can come together and discuss things."

Gregor: "The kids love playing in the courtyard, and the young ones like to play in the planting beds. Naturally this gets management concerned."

Susan: "I'm interested in helping to create a more interactive play area for the children, like a sandbox. This would help keep them out of the landscaping. Also, if the kids can participate in replanting the beds they will be less likely to tear them up."

Gregor owns a bookstore that features 20th century literature. "When I opened the bookstore, we couldn't afford childcare for Aaron so he came with me to work every day for several years. Now he goes with Susan to work where they have a childcare program."

Susan: "I work in a program making art with seniors. Making art is very therapeutic for people and makes the places they live feel less institutional."

Madeleine proudly gave Gregor a Father's Day present. "I really worked very hard on this," she said. "You have to open it very carefully." As the family gathered around, Gregor opened a beautifully wrapped painting with a copper frame. "That's gorgeous, thank you so much," exclaimed Gregor. He added, "Art is a big part of our lives. We do a lot of art at home—it is very important to the children. In my own artwork I express important themes in society, such as the tension between natural systems and industrial production. I also work at a nearby school teaching art in the enrichment program, and work with Susan in the elderly art program."

Gregor and Susan agree that, "being able to move to Cascade Court was a miracle for us, and living here has made our life as a family easier and more stable."

RESIDENT PROFILE

Name: Paula Stone
Location: Boston, Massachusetts
Children: Kenny (9)
Occupation: Homemaker/caregiver
HH Income Range: \$15,000--30,000/yr
Rent Range: \$215--400/mo
Unit Size: 2 BR/1 BA



Steve Rosenthal



Janet Delaney

Introduction: Paula Stone lives with her son Kenny at Tent City, a mixed-income rental development in the heart of Boston's historic district. Situated at the edge of Copley Square, a busy and dense commercial center, the 100-unit apartment building echoes the four-story brownstone townhouses on nearby tree-lined streets and the high rise towers across the plaza. A regional train and Metro station is across the street, while at the ground level a cafe is filled with passers-by. We met with Paula and Kenny after breakfast.

Paula: "I used to live in Marlboro, a small town outside of Boston. My mother still lives there, and she comes to visit us now and then. My other son is 20 and is in the Navy. He comes to visit when he can. It was nice and quiet in Marlboro, but I moved here to be closer to the hospitals. Kenny has brittle bone disease and needs to go for check-ups on a regular basis. Living here is great for us because we can get around more independently. With the train station across the street we are able to go downtown a lot—it's a 5-minute train ride. Right here at Tent City there's something new to do every day."

Kenny: "I like it here because there's a lot of places to go, there's a mall next door, and there's an after-school program where I can do my homework and play. The program starts at 2:30 and ends at 6. Sometimes we go on field trips to the Children's Museum or the circus."

The program is for children from families with a range of incomes. Paula: "The mixed-income population is not an issue; the kids all play together, and they don't care whether or not you have more money."

Kenny: "I take the school bus to school in Brighton every morning. I like reading and math a lot, and my favorite teacher is Maryanne. My dad comes here often—almost every day. Sometimes we go out together, and sometimes we play indoors, or work on the computer."

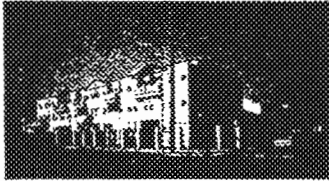
Paula: "My job is taking care of Kenny. I also serve as the Treasurer of the Residents Alliance, which is made up of tenants and is a liaison between the tenants and management. When there is an issue such as a rent increase, or a maintenance problem, people come to us first, so we can help make things more personalized. I enjoy visiting my neighbors, Trish Miller, who is also on the Alliance, and Ann and Domingo, an older couple. They do a lot of arts and crafts. Their apartment is full of wonderful things."

Architecturally, the building is nice. The grounds are beautiful and all the facilities are accessible for people in wheelchairs, although disabled people each have different needs. Some have to sit with their legs straight, while others have things like oxygen on the back of the chair. This usually means that they need more room to turn around in the apartment, so ideally when you are designing, you should try to leave lots of room. Also, the main doors would be more accessible if they were designed with a remote switch. This would help anyone coming home with two bags of groceries."

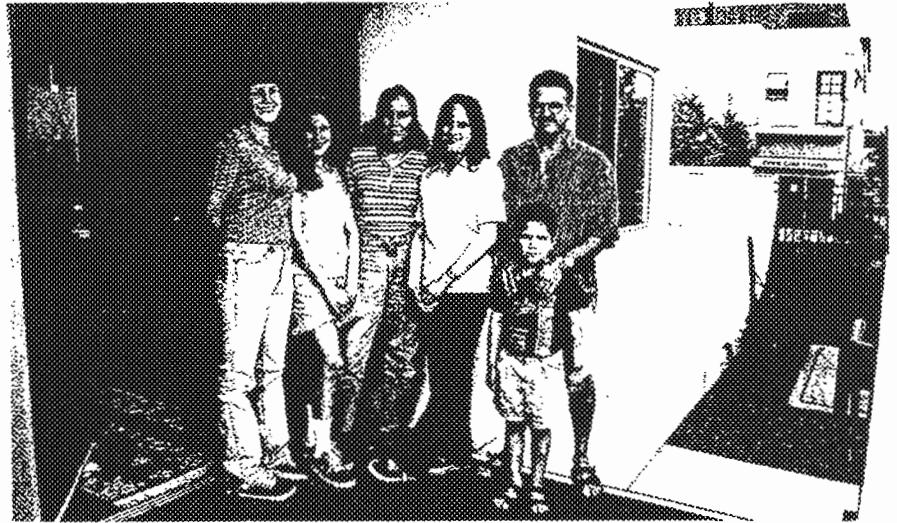
Life at Tent City is an experience. I love it here. I feel very lucky to be in a place that is so convenient and with so many different kinds of people."

RESIDENT PROFILE

Name: Jose and Teresa Villafana
Location: Los Angeles, California
Children: Karen (16), Nadia (14),
Nathalie (12), Erik (6)
Occupations:
Jose: Construction worker
Teresa: Homemaker/seamstress
HH Income Range: \$12,600--35,100/yr
Rent: \$525/mo
Unit Size: 4 BR/2 BA



Marvin Rand



Janet Delaney

Introduction: Jose and Teresa Villafana live with their four children in Villa Esperanza, a new apartment building on a quiet side street in South Central Los Angeles. The housing was developed by Esperanza Community Housing Corporation who, in partnership with the Los Angeles Community Design Center, purchased the site (originally slated for a sweat-shop) to build 33 affordable apartments, with childcare services, and a neighborhood center. The apartments face an interior courtyard where children play. We met the Villafanas after Jose came home from work, before the family went to a community meeting.

Jose is a construction worker, who often spends days away from home with his crew, building gas stations, car washes and convenience stores.

Jose: "It's hard work—recently I've had to get up at 4 am to drive to San Diego. I go wherever the job is.

We heard about Villa Esperanza at San Vicente Church one Sunday. There was also a banner up at the site. We were living in the neighborhood in a two-bedroom house—all the kids in one room. We applied and were accepted. I feel like we won the lottery!"

Teresa works at home. Her industrial sewing machine sits in a corner of the master bedroom.

Teresa: "Before Erik was born I worked in a sewing shop. Now I look after Erik, and take in sewing. Most of the shops pay 50 cents a skirt, so it's hard to earn more than \$12--14/day. One lady pays \$50 a day—I like to work for her. I prefer working at home, because I can be here for the children. Erik likes to run out and play in the courtyard with his friends. He also goes to the pre-school classes at the on-site daycare center."

Twelve-year-old Nathalie: "Sometimes I go to the center for after-school classes on the computer, and do my homework. I like it here. I have lots of friends, and my school is two blocks away. Where we lived before we were really crowded. I had to share a room with my two sisters. Now we have a lot more room. My mom is a lot happier and my dad is really proud."

Jose: "It's pretty safe here, although in the beginning people were jumping over the fences and stealing things. We had to make the fences higher. We have regular community meetings to discuss issues like security, or noise. There are a lot of rules here. They are very strict about keeping things clean, and we like that."

Nathalie: "Sometimes if the play areas are left messy they make the kids go out and clean them up. On holidays like Christmas we have parties in the courtyard. People here are from different countries like El Salvador, Guatemala, Ecuador and they bring dishes of the different food from their countries. Most of the people here are from the neighborhood, so many of them we knew before. But where we lived before we didn't go out much, because there were lots of gangs. Here I feel safe."

For Jose, the safety of the courtyard housing is a big plus. "I have to go away to work for days at a time, and I feel good that my family is safe here. We all feel very lucky to be able to live here."

PART TWO: FACTORS INFLUENCING AFFORDABLE FAMILY HOUSING

CHAPTER THREE: COMMUNITY NEEDS AND CONTEXT

Good affordable housing is closely related to good community planning. As part of their social mission to improve the livability of their community, non-profit and government housing agencies should become involved in long-term community planning in addition to single-project development.



New scattered site public housing fits in well with historic housing, Charleston, South Carolina. See p. 208

Richard Birdfield

community workshops focused on how the environment is currently serving the needs of the community.

Drawing on their own experiences, participants in the planning process can be very articulate with respect to the ways the buildings, streets, public spaces, institutions, traffic, transportation systems, and natural features affect life in the community. They can also express the social and cultural significance of places and buildings within the community which may not necessarily be evident to outsiders.

The analysis of the built environment of the community looks not just at the physical features and expression of the community, but also at underlying social and economic factors that affect the uses and appearances of buildings and places in the community. Sometimes the forms and conditions of structures in a community create the appearance of prosperity or security, while masking actual social and economic conditions. Conversely, the facades of buildings may appear weathered or undistinguished, but the economic health and vitality of the community may be strong.

Community vision

The final stage in the planning process is the generation of a comprehensive vision for the future of the community. The vision takes the form of a plan which uses maps, diagrams, and before-and-after sketches which convey the physical changes desired by the community. The text of the community plan should articulate how physical improvements are linked to social and economic improvements in achieving desired goals. The amount and type of resources and the required governmental actions necessary to implement the plan should be clearly delineated. A community vision and plan should illustrate and explain the interactive relationships between affordable housing preservation and development activities and other public and private improvements. Affordable housing activities undertaken within the framework of such a shared vision is more likely to be positively received by both its residents and the whole community.



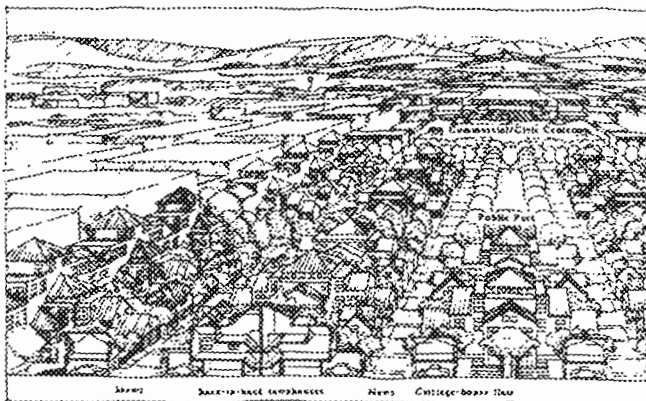
Mission Bay in San Francisco is a largely abandoned industrial area. Many neighborhood plans have been created for this valuable property.

Tom Jones

The strong relationship between community planning and successful affordable housing has been recognized by groups across the political spectrum. This was demonstrated by the broad support HUD received for their 1994 requirement that communities who solicit HUD financial support must have a consolidated plan which establishes long range needs and identifies appropriate contexts for affordable housing.

COMMUNITY PLANNING IN DIVERSE CONTEXTS

The participatory, local community planning as outlined above is peculiarly North American. One significant result of this decentralized, locally initiated process is a diversity of plans and a related diversity of affordable housing design

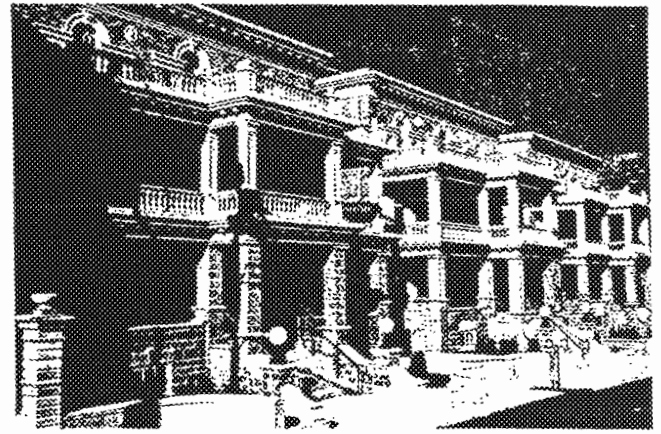


A vision of neighborhood with housing, civic, and commercial uses, one result of community planning workshops, Emeryville, California.

Michael Pyatok



Dilapidated historic housing before renovation, Regent Terrace, Philadelphia, Pennsylvania. See p. 239
Howard Brunner



After renovation, Regent Terrace is a community of affordable family housing. *Eric Mitchell*

Renewal of older housing

Community plans place a high priority on the rehabilitation of existing housing as a first step in halting physical and social decline. Housing preservation and restoration activities may range from upgrading building systems and repairing facades and roofs, to more drastic rehabilitation which involves the reconfiguration of the rooms.

The preservation and revitalization of architecturally significant, historic structures is another potential activity in older urban neighborhoods. Historic preservation is often eligible for financial resources that are not available for non-historic rehabilitation work. Historic preservation can also reinvigorate local pride and increase outside interest in the community.

New housing infill

When deterioration and abandonment become prevalent, there is a likely pattern of arson and vandalism that may lead to demolition activity. Razed structures are replaced by untended vacant lots that further degrade a community. Therefore, selective in-fill development of vacant parcels is a companion strategy in these types of communities.

Inserting new structures into the existing fabric to achieve a balance between the architectural character of the surrounding buildings and the contemporary spatial needs of families is a challenge. Attempting to insert developments that are at different densities to the adjacent structures requires design sensitivity.

Occasionally there is an opportunity or an economic necessity to develop several scattered sites within the community simultaneously. Balancing the architectural goal to develop each site in response to its surroundings with the economic goal for efficient, replicable unit plans raises another set of challenges.

Multiple development co-ordination

New affordable housing, public amenities, and complementary non-residential uses may all be necessary to attract the general reinvestment and resettlement that are desired for older urban neighborhoods. Determining

which sites and facilities should be developed first may be crucial to generate momentum toward the final development goals. Affordable housing is often chosen to play the initiating role for community improvements because it may require less public investment and lead time to develop than other public improvements.

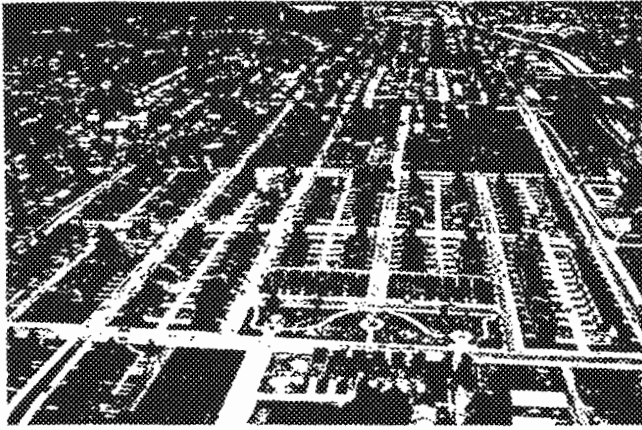
Attempts to reinvigorate older urban neighborhoods by attracting new residents can create tension regarding the appropriate balance between affordable housing and market-rate housing and between the needs of existing residents and the expected benefits and impact of new residents. Plans for these types of neighborhoods must resolve this tension in order to proceed.

New district development

In addition to declining neighborhoods, many cities contain large tracts of under-utilized land which offer an opportunity to plan and develop new neighborhoods. Such tracts may have been industrial or railyard districts or former military bases, which have been ignored by market-rate developers. These potential new urban districts typically contain environmental hazards, insufficient infrastructure, inadequate access, or other impediments to development that require a substantial commitment of initial financing to mitigate or overcome.

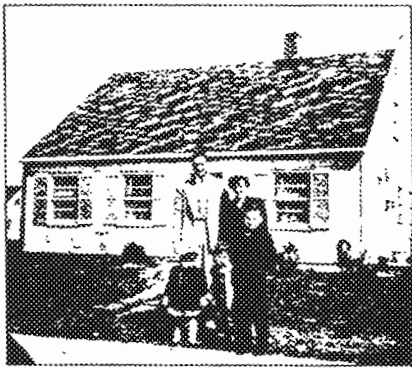
Characteristically, the development or redevelopment of new districts requires pioneers; affordable housing developers and their residents may be more willing than market-rate developers in such urban areas.

City officials or citizens often expect new neighborhoods to provide a range of housing types and affordability. This imperative may derive from a goal to balance housing affordability and jobs. Environmentalists and housing advocates have a common interest in maximizing affordable housing in new urban districts served by existing mass transit and infrastructure as an alternative to regional sprawl, and freeway dependency.

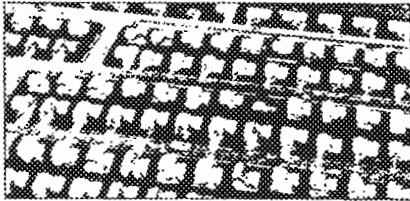


A mix of new construction, rehab, market-rate and affordable housing helps make the Randolph Neighborhood in Richmond, Virginia a diverse and balanced community. See p. 210

Tom Bernard



The American Dream—a single-family detached home in the suburbs.



The American reality—the sameness and anonymity of suburbia



Less costly, higher density alternatives to single-family homes can be designed to appeal broadly and less dense in suburban communities. Townhouses at 25 units per acre, Tower Apartments, Rohnert Park, California. See p. 90

Michael Pyatok

recognized that the cost of constructing new homes under the old pattern was increasing more rapidly than household income.

Many towns and suburbs have responded to pressure from developers to reduce housing costs by allowing greater housing density, smaller lots, and attached or clustered housing units in some areas. Unfortunately, much of the higher-density housing constructed between 1950 and the present is seen as unattractive and undesirable. Bulky buildings, motel layouts, and cheap materials contributed to this problem, as did the fact that many communities allowed this type of housing in less desirable areas such as near industrial areas, freeways, and fringe areas.

This post-war multi-family housing stock often has none of the architectural character or locational advantages of older apartments built for the Depression-era middle class. As a result, a primary task for suburban and small town affordable housing sponsors has been to create a new model for higher-density housing.

REDUCED PUBLIC REALM

The suburban and romantic small town ideal derives from a largely upper-class concept of a community as a picturesque enclave of individual residences existing within nature. This ideal manifested itself in the characteristic front lawns, which in older, more affluent suburbs appear to merge together to form a park-like setting between the street and the individual homes. The front lawns originally defined a new kind of expansive, soft public realm that contrasted with the more contained, harder public realm of city streets and plazas.

Over time this idealized public realm has shrunk in size and diminished in landscaping. This is especially true in high growth areas with soaring land prices where individual homes have grown as lots and front yards have shrunk, and where the expanses of concrete paving and garage doors have become the dominant visual features.

The emergence of gated communities and the popularity of cul-de-sac street patterns has also led to more fragmentation and social isolation within newer suburbs, and further reduced the pleasure and efficacy of pedestrian life.

The physical and social isolation characteristic of many residential suburbs and their sprawl has spawned a movement to create an alternative model. Calling itself "the new urbanism", this movement harks back to 19th and early 20th century small towns and suburbs. The new urbanists are united in a desire to develop new residential community models that contain greater housing variety and a vital public realm. A few privately developed communities such as Seaside, Florida, and The Kentlands, Maryland, demonstrate some of the new urbanists' planning and design concepts. The aesthetic results and market successes of these communities have attracted positive media attention.

If more market-rate developers adopt some of the new urbanist approaches, the physical character of new



Affordable family rental apartments are woven into a pecan orchard at Dermott Villas, Dermott, Arkansas. See p. 247

Timothy Hursley



OPAL Commons, a rural mixed-income co-housing community on Orcas Island, Washington. See p. 68

Ron Glisset

in locations where large, older homes and agricultural buildings are common, and can provide sources of architectural context.

A second rural model is clustered housing, which is not a prevalent rural model but which is common in other parts of the world. Clustered housing conveys a strong social as well as physical cohesion by defining exterior common spaces and creating a recognizable form much like a village in the larger landscape. Clustering achieves more economical housing and closer social ties, it also accomplishes the preservation of large tracts of agricultural land or open space that might otherwise be subdivided.

Under either model, rural developments should be linked to open space preservation as an alternative to large-lot subdivisions. The co-existence of affordable housing with agricultural, recreational, and even wildlife preserve uses is possible with careful community planning and site design.

COMMON GOALS IN ALL COMMUNITIES

Common to all three categories of communities is a uniform goal for affordable family housing to be integral to the larger vision and plan for the community. In some instances it will be expected to stand out as a symbol of change and an image of a better future. In other instances it will be expected to fit in, as a complement to the present and bridge to the past. Each community has the right and obligation to help define the role that affordable housing should play within a community plan.

Other factors shape the final design of the development, but the ultimate measure of the success of the design for the community will be the degree to which it fulfills its expectations. Outsiders may appreciate architectural quality and value design awards, but true design excellence comes from meeting the community's needs and enhancing the neighborhood in the eyes and hearts of its residents.

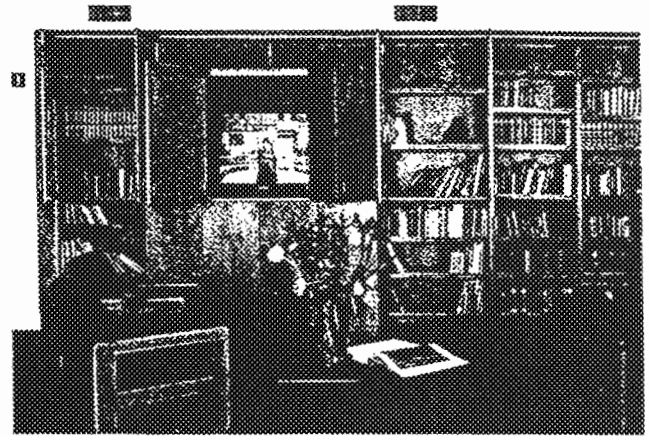
CHAPTER FOUR:
POLICY, FINANCE, AND REGULATIONS

Grand community plans may excite the imagination, but making them become real depends upon the co-ordinated support of public policy, financial practices, and local land-use regulations.



Housing for formerly homeless single mothers and children, developed with state funding assistance, West HELP, Greenburgh, NY. See p. 172

Jock Pottle



New community room and library at 555 Ellis Street, San Francisco, California. See p. 108

John F. Martin

HUD has lifted some of its strict cost control measures for housing, which were based on sometimes erroneous assumptions regarding the cost-effectiveness of standardized, box-like buildings. At the level of the district offices, HUD now appears to be more concerned with design than in the past. HUD and some other federal agencies like the Federal National Mortgage Agency (FNMA) conduct design awards programs. However, some project sponsors and their architects affirm that considerable energy is still required to get better buildings when working with federal policy guidelines.

State and local governments

Most states require localities to adopt some form of local housing policy that identifies affordable housing needs and indicates how their fair share of those housing needs will be met. The policy should address both unit production and rehabilitation goals, and should indicate how the local zoning and the availability of sites will accommodate these goals. Any locality that is seeking federal funds to support its affordable housing programs must now generate a local consolidated plan which contains this information plus financial strategies for achieving affordable housing goals. These policies should reinforce or complement one another

At the local and state level, project sponsors have a better opportunity to influence policies and their related programs so that they recognize and support well-designed buildings. For example, when state agencies and local government make financial awards, they can require or recognize the inclusion of supportive services and amenities in affordable housing, the provision of a variety of housing unit types, and a commitment to high quality materials and design.

Municipalities and states can create higher design standards than federal ones. When both federal and non-federal funds are used, HUD may accept the higher standards as a legal basis for raising cost allowances. In one case HUD told a project sponsor that an elevator was not needed for a two-story senior development. When the locality showed HUD that its own housing policy required elevators for any seniors living above grade, HUD relented and funded the elevator.

Tax credit allocation committees

The federal government has codified the Federal Tax Credit for Low Income Housing, a funding program which gives investors in affordable housing an attractive tax break. Although the financial program is an adjunct to the federal tax code, state tax credit allocation committees select which developments are awarded funds. Many of the better state tax credit allocation agencies make their awards based upon some form of a scoring, or point system for evaluating projects which are applying at the same time. Several states have had very successful experiences by giving extra points to family housing which contains features that contribute to better quality, livability, and design.

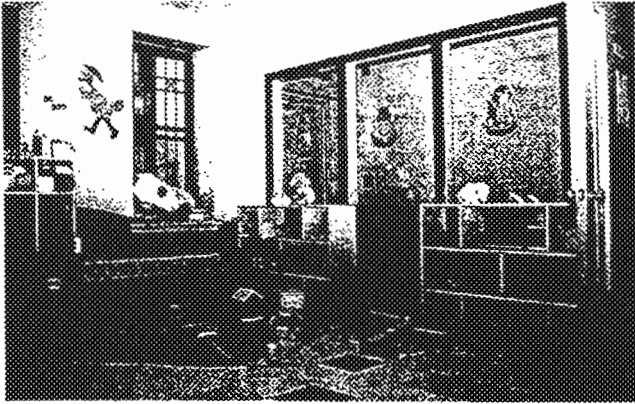
For example, in California, the point system rewards developments with bigger units and more bedrooms for families, ample resident community rooms, and designated children's play space and equipment. Since sponsors competing for tax credits know that the inclusion of these features will enhance their chances to receive funding, the state supports better design through its program.

At all levels of public policy, incentives and requirements for more durable and more livable family housing improve the general level of project applications for funding and affordable housing design quality.

FINANCIAL AGENCIES

With supportive public policy in place, adequate and timely public financial assistance is the next critical factor in obtaining good design. Public agencies which are the primary source of affordable housing funds have an opportunity and a responsibility to support good local design at several points in the development of a project.

Other funders should share and support high design standards as well. Since most affordable housing depends upon multiple sources of funds, the interaction among the following potential funders is important.



Daycare center at Sarah P. Huntington House, New York City. See p. 244 *Rody Jean-Luis*



Bankers, funders, and elected officials at a grand opening for new affordable housing, San Francisco, California. *A.N.O.*

amenities that would not have been achieved with only public funds. The commitment on the part of some investors to good design has led them to mount their own education campaigns directed to other financial investors and government agencies.

National equity investors and funders such as the Local Initiatives Support Corporation (LISC) and the Enterprise Foundation have also undertaken programs to help local officials and non-profit sponsors learn how to get better quality developments, through workshops, conferences, and continuing education programs. Housing advocates hope that other regional and local foundations will become involved in this type of support.

Private lenders

Most family affordable housing also depends on private banks or savings and loans to provide construction financing or permanent financing. Private banks and savings and loans develop their own risk criteria for lending, but some recognize and factor into their evaluations the long-term value of affordable housing which includes beneficial amenities and is well designed.

One example of a lender's program that recognizes the value of design quality is the AHP (Affordable Housing Program) sponsored by the Federal Home Loan Bank. This program offers deferred grants and loans to applicants through periodic competitive rounds. While their primary criteria for participating in developments is to help reduce debt burdens that would otherwise make projects infeasible, they make their awards using criteria which also include other factors. They are explicitly interested in assisting developments which provide amenities and other features and resident programs that increase livability, contribute to a stronger sense of community, and promote opportunities for individual and family development.

PLANNING REGULATIONS AND PROCEDURES

The next and perhaps most complex hurdle that project sponsors face is their own local planning code and planning approval process. In the US, each city, town, or county

adopts its own planning code. Planning codes are co-ordinated to land-use maps, which subdivide the jurisdiction into zones designated by what types of uses are allowed within each zone (residential, commercial, manufacturing). Planning includes the on-going act of designating zones and determining what uses, heights, densities, parking, and other requirements pertain to them.

Prior to the early 1900s, there was no zoning as we know it today; market forces dictated what was built where. In one of the earliest legal tests of zoning, the courts determined that communities did have the right to regulate land use for the common welfare, and to protect the rights of each property owner against the possibility of deleterious uses on adjacent properties.

Court decisions in the 1920s supported the legal rights of communities to adopt zoning restrictions, and explicitly supported the separation of single-family housing from other uses. The formal separation of single-family from multi-family housing, freestanding houses from row houses and apartments began with that decision, and, combined with automobile use, accelerated the development of the suburban landscape we have inherited today.

The influences of zoning districts and other planning conditions on any development are enormous, and affordable housing in particular will be subject to or dependent on one or more of the following:

- Conventional planning code regulations
- Planned unit development regulations
- Inclusionary zoning
- Affordable housing incentives
- Planning approval process

Conventional planning code regulations

Since the 1920s, local zoning ordinances have evolved under the influence of planning theory, lobbying, and advocacy to become elaborate regulations. Many residential zoning ordinances and planning codes now regulate: the dimensions of building lots, the number and type of units



A reduction in required parking was granted in exchange for a parking management plan that included future parking expansion potential. The Farm, Soquel, California. See p. 74
Alex Seidl

YES!



In My Back Yard

A Celebration of
Affordable Housing in the
East Bay

"YES! In My Back Yard", a booklet documenting affordable housing in the East Bay of the San Francisco Area, by the American Institute of Architects, East Bay Chapter Housing Committee.

The financial and social success of many developments with mixed incomes does prove the compatibility of market-rate and affordable housing.

Affordable housing incentives

In addition to PUD and inclusionary zoning, other provisions and incentives in local planning and zoning codes are also valuable in promoting housing affordability, and in responding to the daily living requirements and spatial priorities of lower income families.

Many affordable housing developments have relied upon one or more of the following zoning provisions in their community planning code to support the combination of better design and more economical development:

- Abundant sites zoned for multi-family housing
- Reduced minimum lot sizes
- Reduced street widths
- Density bonuses
- Greater building coverage allowances, in exchange for interior amenities
- Reduced open space requirements, with criteria for demonstrated usability
- Lower parking requirements
- Acceptance of tandem (one car behind the other) parking arrangements and common open lots
- Acceptance of shared pedestrian/auto courts and cul-de-sacs as secondary play space (bike riding, etc.)

Planning approval process

The planning code and professional planning staff of a community may promote good models of affordable housing, but the neighbors adjacent to any proposed development will have their own perceptions regarding appropriate new housing. Differences between the allowances and provisions of the planning codes, and the preferences of neighbors must be resolved through the planning approval process. This process usually culminates in a public hearing before an appointed planning commission, planning board, or architectural review board.

The planning process itself can have a major impact on a design as various participants attempt to shape the project based on their attitudes regarding higher density or affordable housing. Opponents of affordable housing typically assert that affordable housing is not compatible with their neighborhood because of its density and scale as well as its impact on parking, traffic, and open space use. The success of a project in obtaining approvals as designed and financed depends on its sponsor's ability to show how these issues are addressed, and consequently how the density and design will be compatible with existing patterns or may enhance livability for both the residents and the community.

Many affordable housing sponsors must undertake various studies to prove the compatibility of their development or determine what, if any, mitigation is required. This is a major burden on a project sponsor, and requires a commitment of time, funds, and creativity beyond what is required for other types of projects. Failure to anticipate and respond to the issues raised by the public may seriously affect a proposal, and may lead to a shift in design emphasis away from meeting residents' needs and toward meeting the demands of a few outspoken critics.

Even when public policy, financial agencies, and planning code regulations are fully supportive of affordable housing, the public participation and the approval process is the final determinant of affordable housing design excellence.

THE COSTS OF AFFORDABLE HOUSING

The term "affordable" refers to the financial capability of residents, not necessarily to the development cost of housing. The costs of designing and developing affordable family housing depend largely on the location, the size, and the design itself. Allegedly high development costs are sometimes cited by critics of affordable housing as a reason to curtail funding programs and somehow let the market provide affordable housing at a lower cost.

An extensive study was undertaken by the Local Initiative Support Corporation (LISC) and the California Tax Credit Allocation Committee of 35 housing developments built by both types of developers in urban and suburban areas in California to determine whether there is any basis for these concerns.

The study found that there were no differences in cost, once the methodology of comparison took into account the different regulatory, financial and programmatic environments within which these two different types of developers work. In fact, the non-profit developers often proved to be less expensive. The study is especially significant since California's non-profit sector has produced many nationally recognized, award-winning designs for affordable housing during the past decade.

The study revealed the following conclusions.

1. Non-profits generally build housing for larger families with a higher percentage of three- and four-bedroom units. Private developers build housing primarily with one- and two-bedroom units. Comparisons based on cost-per-unit ignore the differences in size of units built by these two types of developers.
2. Non-profit developers often include service facilities such as childcare centers and counseling offices not included by private developers. These costs are often wrongly combined with the cost-per-unit when comparing developments.
3. Non-profit developers typically assemble financing from three to six sources, greatly contributing to staff and consultant costs and adding considerably more time to the development process. By comparison, private developers often get financing from one or two sources.
4. Non-profit developers, because of their funding sources, often must abide by Davis-Bacon regulations, paying prevailing wages during construction. For-profit developers escape these requirements and save from 15 to 30 per cent on construction labor costs.
5. Non-profits include developer fees as part of their costs up front. For-profit developers often make most of their profit after the development stage (cash flow, project sale, management fees) and, therefore, these do not appear as development costs, yet they are clearly passed on to tenants or buyers at some point, with major impacts on affordability.

6. Non-profit developers often build projects that are smaller in scale than those executed by for-profit developers. Economies of scale during construction are not the same for 20-50 unit developments versus 100-200 unit developments. Also, administrative costs are often the same for different size projects, appearing as a higher per-unit cost for smaller developments.
7. Non-profit developers often select sites which for-profit developers would reject because they are too costly to develop. Yet, once the sites are developed the buildings fulfill important community needs.
8. Non-profit developers often choose to develop housing at higher densities in inner city locations to lower the cost of land per unit and to serve more families in need. This decision adds to the cost of the parking, elevators, structure (for three-story buildings instead of two-story), sprinkler systems for attached dwellings, etc. For-profit developers often choose lower-density suburban edge conditions where regulations and costs are lower.
9. Non-profit developers of rental housing often plan to manage their properties afterwards and design with an eye to longevity, spending more up-front to lower long-term expenses. Merchant developers who sell their developments five years after completion often overlook long-term costs for short-term returns and spend less on good quality materials and design.
10. Non-profit developers sometimes must overcome stereotypes held by neighbors about people with lower incomes and spend more to create attractive developments to help dispel these misconceptions. For-profit developers more often serve populations who do not rouse fears in the neighborhood, and they have less incentive to put extra creativity and resources into the design of the buildings.

The study shows that when non-profit and for-profit developments are compared taking into account these factors, there are no systematic differences in costs. The cost figures shown in the development summaries of each case study is the developer's best estimate of the costs at the end of construction. They are intended to give the reader a sense of the comparative costs of different densities of affordable family housing in different regions. However, because of the differences in completion dates and many of the factors mentioned above, direct cost comparisons are not always appropriate.

American Dwelling Types:

