<table>
<thead>
<tr>
<th>Section title</th>
<th>Introduction</th>
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<tbody>
<tr>
<td>Body text</td>
<td>Affordable Housing: Designing an American Asset features 18 recent projects that represent affordable and pleasant places to live. The developments in this exhibition eloquently demonstrate that low-cost housing need not be of poor quality, but can, in fact, be an asset to our communities. Architects and developers are now producing an array of single- and multifamily residences that are comfortable, attractive, and easily maintained, while still being affordable to a broad spectrum of American families. The projects presented here are diverse in geographical location and architectural style, reflecting a wide range of financial, political, and design strategies. They provide valuable lessons for those seeking to enhance the quality of life for ourselves and our neighbors. Creating affordable housing is quite challenging – local building codes, neighborhood skepticism, and technical constraints, for example, can make it a slow and frustrating endeavor. It is hoped, however, that this exhibition will encourage architects, developers, sponsors, and others to consider innovative approaches that allow people of modest means to live with dignity. The 18 projects exhibited here were selected because they successfully address the following issues: (1) Logical and productive land use underlies the development. (2) There is a clear transition from public to private space that welcomes residents while still preserving privacy. (3) Building orientation and design is used to separate active areas from quiet spaces and public from private. (4) The overall design capitalizes on unique qualities of place and avoids conformity, monotony, and repetition. (5) The development’s flexibility in design and amenities permit different household types and allow residents to personalize their homes.</td>
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<tr>
<th>Helping the “Deserving Poor”</th>
<th>Main text</th>
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<tr>
<td>In the 19th century, private citizens, guided by egalitarian ideals, were the primary advocates and providers of affordable housing. Some entrepreneurs built cottages in company towns to keep their workers content, productive, and nearby. With the Progressive Era, expertise began to replace morality as governments at all levels worked to improve housing standards for the health and welfare of the nation’s residents.</td>
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### Helping the “Deserving Poor”

<table>
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<tr>
<th>Credits</th>
<th>Timeline</th>
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<tbody>
<tr>
<td>Family in poverty gap, New York City tenement room, ca. 1889. Jacob A. Riis, photographer Library of Congress</td>
<td>1848 In Graniteville, South Carolina, William Gregg sets the precedent for textile mill company towns by building model cottages for his workers.</td>
</tr>
<tr>
<td>House in Graniteville, South Carolina, 1848. Library of Congress</td>
<td>1854 In <em>Homesteads for the City Poor</em>, advocate Joseph Tuckerman writes in favor of decentralized single-family homes over dense city living. Suburban relocation becomes a topic of heated debate among reformers.</td>
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<td>1864 The New York City Citizen’s Association Council on Hygiene inaugurates an efficient campaign to improve and enforce housing and sanitary standards.</td>
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<td></td>
<td>1867 New York City passes the Tenement House Act, the first comprehensive law to supplement legal construction standards. Revisions to the act in 1901 establish minimum requirements for ventilation, lighting, and allocated space. Although enforcement is limited, other cities widely replicate its clauses.</td>
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<td>1889 Jane Addams founds Hull House in Chicago, Illinois. It is modeled after English settlement houses and promotes neighborhood reconstruction. Women begin playing important roles as reformers, researchers, and administrators in the uphill battle for better housing.</td>
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<td></td>
<td>1890 Reporter and photographer Jacob Riis publishes his landmark book, <em>How the Other Half Lives: Studies among the Tenements of New York</em>, convincingly arguing that the path to better housing is through environmental reform.</td>
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<td>1892 Financed by Congress, the Commissioner of Labor begins a national study of slums. Two years later, compelling statistics are published only for Baltimore, Chicago, New York, and Philadelphia.</td>
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<td></td>
<td>1894 In his article, “The New York Tenement-House Evil and Its Cure” in <em>Scribner’s Magazine</em>, architect Ernest Flagg condemns housing on narrow lots and advocates</td>
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“scientifically planned” block housing centered on large courtyards.

1895  The Department of Labor publishes *The Housing of the Working People*, the first major government-sponsored study of poor Americans’ living conditions.

1896  The Octavia Hill Association is founded in Philadelphia to improve the housing conditions of the working class.

1897  The Washington Sanitary Improvement Company (WSIC) is founded as a business philanthropy. WSIC and the Washington Sanitary Homes Company, founded in 1904, build well-planned apartment units that match the design and scale of row houses in the nation’s capital. Although reasonable, rents are not within reach of most alley dwellers.

1901  The revised New York City Tenement House Act is passed and becomes a model for regulatory laws across the nation.

1902  The McMillan Plan to redesign the monumental core of Washington, D.C., in commemoration of the capital city’s centennial ignores the burning issue of alley dwellings.

1908  Sears, Roebuck & Co. publishes its first *Book of Modern Homes and Building Plans*. Mail-order models start at $650, including plans, specifications, and materials.

1913  Deductions on mortgage interest payments are instituted at the same time as the Individual Income Tax Law.

1917  An emergency situation—finding living quarters for workers in war industries and their families—prompts Congress to pass the first legislation in American history that allows federal spending on housing for private citizens. A new division of the Labor Department, the U.S. Housing Corporation, builds 6,000 single-family homes and 7,000 apartment units.

Congress establishes the U.S. Shipping Board to oversee the Emergency Fleet Corporation (EFC). EFC helps build 8,800 homes in 23 cities.

### Through Boom and Bust: Building a Momentum

**Main text**

In the 1920s, suburban bungalows and garden apartments provided the middle class with reasonably priced, well-designed shelter, but living conditions for the poorest Americans still needed to be improved. Congress and the federal government saw no reason to interfere with the market economy, but a few states and cities ventured into creative funding legislation. The disastrous effects of the Great Depression on building activity led advocates for publicly subsidized housing to join forces under the aegis of the National Public Housing Conference, the National Association of Housing Officials, and the Labor Housing Conference.
### Credits

| Garden Homes Cooperatives, Milwaukee, Wisconsin, 1924. Paul Jakubovich, photographer |
| City of Milwaukee, Department of City Development and Historic Preservation Section |
| Garden Homes Cooperatives, Milwaukee, Wisconsin, 1923. City of Milwaukee, Department of City Development and Historic Preservation Section |
| Coppertown, Utah, ca. 1926. Utah State Historical Society |

### Through Boom and Bust: Building a Momentum

| Timeline | 1919 | Economist Edith Elmer Wood publishes *The Housing of the Unskilled Wage Earner: America's Next Problem*. |
| Milwaukee Mayor Daniel W. Hoan proposes the creation of public housing corporations with stocks owned by local governments and private citizens, leading to formation of the Garden Home Company. Tenants have the opportunity to purchase their homes at below-market prices, about $5,000. |
| 1921 | Milwaukee’s first large-scale housing project, Garden Homes, is built. California passes the Veteran's Farm and Home Purchase Act to facilitate homeownership for veterans. |
| 1926 | Coppertown, Utah, is a late example of the company town. State-of-the-art Craftsman bungalows are rented to employees. |
| 1927 | The New York State Limited-Dividend Housing Companies Act allows 20-year tax exemptions for corporations and restricts their profit to 6 percent, enabling Jewish workers’ cooperatives to flourish in the Bronx. |
| 1930 | Journalist Catherine Bauer attends Ernst May’s seminar, “Frankfurt’s Course for New Construction,” which showcases that city’s much heralded housing program. Her book, *Modern Housing*, published in 1943, influences many progressive architects and reformers. Amalgamated Dwellings is built in New York City’s Lower East Side tenement district. Designed by Austrian architect Roland Wank, the brickwork is as distinguished as that in “Red Vienna.” |
| 1931 | Settlement worker Mary Simkhovitch and social worker Helen Alfred establish the National Public Housing Conference (renamed the National Housing Conference in 1950). Sponsored by Herbert Hoover, the President’s Conference on Home Building and Home Ownership makes |
recommendations to improve home financing and lays the groundwork for many initiatives adopted during the following decade.

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<td>1932</td>
<td>Alfred Kastner, Oscar Stonorov, and William Pope Barney design the Carl Mackley Houses in Philadelphia, Pennsylvania. Construction takes place in 1934 and 1935. The Full Fashion Hosiery Workers Union sponsors the homes and receives loans for 85 percent of the cost from the Housing Division of the Public Works Administration. The Emergency Relief and Construction Act authorizes the Reconstruction Finance Corporation to make loans to corporations established to provide low-cost housing and to reconstruct blighted areas.</td>
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<tr>
<td>1933</td>
<td>The Home Owner’s Loan Act creates corporations that are allowed to refinance distressed homeowners’ mortgages. The National Industrial Recovery Act authorizes federal funds for slum clearance, low-cost housing, and subsistence homesteads. It creates the Public Works Administration, whose Housing Division is allowed to provide loans to limited-dividend programs.</td>
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A Time of Emergencies

Main text

As construction activity declined, federal legislation established an institutional framework for housing reform. A major first step was the passage of the National Housing Act in 1934, which created the Federal Housing Administration (FHA) to stimulate longer-term mortgage financing. Further government intervention provided employment and addressed urban blight. With the U.S. Housing Act of 1937, the U.S. Housing Authority (USHA), was created and authorized to lend $800 million to its local counterparts to build low-rent housing in urban and rural areas.

War-related factory jobs drew an influx of rural residents into cities, increasing the need for housing. Signed into law in late 1940, the Lanham Act allowed federal funds to be used to construct public housing for defense industry workers. By 1942, when all government housing activities were placed under the umbrella of the Federal Public Housing Authority and directed toward the war effort, USHA units numbered 100,000 and were located in over 140 cities.

Credits


Women gardening in front of Glenn L. Martin defense housing, Middle River, Maryland, 1942. Marjory Collins, photographer Library of Congress

A Time of Emergencies

1934 The National Housing Act establishes the Federal Housing
### Timeline

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<tr>
<td>1935</td>
<td>The Resettlement Administration is created to combat rural poverty and initiates a subsistence homestead program as well as plans for three Greenbelt towns: in suburban Maryland, Ohio, and Wisconsin.</td>
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<td>1936</td>
<td>Initiated by the New York City Housing Authority and funded by the Emergency Relief Administration, First Houses is the first public housing project to open its doors to tenants in the United States. The project combines rehabilitation of existing tenements, demolition and removal, and new construction; preserves commercial activity on the ground floor; and brings greenery to interior courts. Built in the 1930s, Colonial Village in Arlington, Virginia, is one of the earliest large-scale rental housing projects built under FHA programs and the first to receive federal mortgage insurance. The original 1,000 units are developed on 30 acres.</td>
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<td>1937</td>
<td>President Franklin D. Roosevelt notes in his second inaugural address, &quot;I see one-third of a nation ill-housed, ill-clad, and ill-nourished.&quot; Thirty-three states pass legislation allowing cities and counties to establish Public Housing Authorities (PHAs). The Wagner–Steagall Housing Act is passed, and USHA is created under the general supervision of the Secretary of the Interior. Catherine Bauer asserts in <em>Architectural Record</em> that</td>
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federally sponsored low-rent housing is not simply a temporary “weapon in the war against the depression” but “is recognized as a permanent responsibility.”

The Bankhead-Jones Farm Tenant Act marks the government’s first entry into providing rural housing loans (at 3 percent interest for 40 years).

Subsidies for American Indian housing are instituted. These programs, which cover all financing and operating costs exceeding the renter’s payments, are similar to today’s Section 8 rent subsidy program. Indian housing authorities can be established by tribal ordinance or by state law.

The Farm Security Administration (FSA) takes over the housing responsibilities of the Resettlement Administration.

“Separate but equal” housing is a New Deal rule, strikingly illustrated by Langston Terrace, a Washington, D.C., low-income row house and garden apartment complex. It is named after John Mercer Langston, a Representative from Virginia and the first African American to serve in Congress.

1938 The Federal National Mortgage Association (Fannie Mae) is created to purchase FHA-insured mortgages in the secondary market. Mortgage markets are equalized and standardized throughout the country and made safer for both homeowners/borrowers and investors.

1940 The U.S. Census produces the first comprehensive survey of the country’s housing stock.

Delayed by what Chicago’s black community denounces as racial discrimination, construction of the Ida B. Wells Homes, a PWA initiative on the city’s South Side, finally begins. At completion, the 1,622-unit project exhibits model management and tenant participation as well as superior amenities, including an X-ray clinic and a kindergarten.

Defense Homes Corporation (DHC) is established, and $100 million is appropriated for housing War and Navy department workers. DHC is transferred to the federal Public Housing Authority in 1942.

With the approval of the Lanham Act by Congress, the Public Works Administration is authorized to provide housing at defense and military installations.

Although the private sector finances most of the permanent housing for defense workers, their temporary housing principally draws on public funds. Homebuilders welcome this opportunity to build small, modernized versions of familiar models, and to experiment with design, as for Aluminum City Terrace near Pittsburgh, Pennsylvania.
| Subsidized Housing as Mass Phenomenon | During the post–World War II baby boom, federal legislation and subsidies established a dual-level housing policy that affected the lives of Americans according to their income. Loans insured by the FHA and guaranteed by the Veterans Administration favored middle-class homeownership and encouraged suburbanization. Levitt and Sons and other community developers found the production of small, low-cost houses to be an important and profitable market. The 1949 Housing Act was a landmark law for rural housing, and gave authority for rural housing programs to the Farmers Home Administration (now the Rural Housing Service) and enacted a large-scale construction program. By 1956, public housing authorities managed 424,000 units, or about 1 percent of the nation’s ownership housing stock and 2.3 percent of the rental units. Debate over public housing remained heated: private builders and voters frequently challenged and opposed its funding, while architects and housing providers were increasingly aware of its aesthetic and practical shortcomings. |
| Timeline | 1945 With the return of veterans and a major population shift to the West, many parts of the country experienced tremendous housing shortages. In addition, construction costs rose rapidly. President Harry S Truman appoints Wilson W. Wyatt to the position of housing expeditor for the Veterans Emergency Housing program. 1947 The Reconstruction Finance Corporation receives authorization to issue up to $50 million in loans for prefabricated houses and signs a $15.5 million contract with the Lustron Corporation, whose first all-steel house was constructed near Chicago the preceding year. 1949 The total number of homes built since January 1946 reaches 5.1 million. The National Trust for Historic Preservation is founded. The National Housing Act of 1949 creates an urban renewal program to support slum clearance and urban redevelopment, expands the public housing program, and establishes rural housing programs under the domain of the Farmers Home Administration. |
The Wherry Act, introduced by Senator Kenneth Wherry of Nebraska, authorizes FHA financing for military housing. Such homes, often referred to as “Wherrys,” comprise about 1,400 square feet, with a bath and a half.

1950 The private sector and many voters vehemently oppose public housing. Criticism of its aesthetics mounts among architects and housing providers. In March 1950, a referendum on a plan by the Seattle Housing Authority to build 2,600 city-owned units is defeated by a three-to-one vote.

Joseph Eichler, a homebuilder known for his elegant and ultramodern models, offers a starter home at Sunnyvale Manor, California, for less than $10,000. Working with architects Anshen & Allen, Eichler introduces two features that now typify his home design: an orientation toward the backyard by way of a glass wall and an open plan that unites the kitchen, dining, and living areas.

1953 Congress investigates an FHA scandal. Unscrupulous builders, aided by corrupt FHA officials, had reaped enormous profits at taxpayers’ expense. Elizabeth Wood resigns as executive director of the Chicago Housing Authority (CHA), having held the post since 1937, because the municipality disapproves her attempts to integrate CHA’s properties.

1954 The Free Press in Glencoe, Illinois, publishes Planning, Politics and the Public Interest: The Case of Public Housing in Chicago, which analyzes CHA’s lost battle to build projects on vacant sites in middle-class districts.

1955 The Capehart Act initiates a privatization program for military housing. Similar to the program under the Wherry legislation, private developers construct the Capehart units. Unlike Wherry, however, the military controls the finished homes and establishes the rent. Capehart houses are larger than Wherrys and include single-family and duplex models. In addition, design parameters focus on maintaining privacy, preserving the natural environment, and integrating homes within the existing military facilities. By the conclusion of the Capehart program in 1964, almost 250,000 Wherry and Capehart units have been built for the military.

1956 The Federal Highway Act launches a major road construction program that encourages many middle-class Americans to relocate to the suburbs and destabilizes many poor urban areas.

1959 Section 202 of the 1959 Housing Act initiates a program for housing for the elderly in which nonprofit and limited-profit
organizations can benefit from direct government loans at below-market interest rates.

Victoria Plaza, the first public housing project designed especially for the elderly, is built in downtown San Antonio, Texas. Owned by the San Antonio Housing Authority, the nine-story apartment building occupies a 2.36-acre site and includes 185 units.

### The Federal Government Renews Its Commitment

#### Main text

As the country turned more progressive, advocacy, legislation, and implementation regained momentum. The 1964 Civil Rights Act prohibited discrimination in all programs receiving federal assistance, while the Fair Housing Act of 1968 specifically barred discrimination in the sale or rental of housing. The Department of Housing and Urban Development (HUD) was created in 1965, and its Cabinet-level status gave housing more prominence. The landmark Housing and Urban Development Acts of 1968 and 1970 authorized mortgage interest subsidies for low-income residents and provided federally financed support to encourage the creation of new communities with housing for all income levels. To facilitate partnerships between the private and public sectors, many local housing finance agencies were created.

To make public housing more affordable to the poorest tenants, the 1969 Brooke Amendment capped rent payments at 25 percent of income and authorized operating subsidies to offset the reductions in public housing authority income. The amendment also tended to make public housing an option of last resort, however, and contributed to its decay.

### The Federal Government Renews Its Commitment

#### Credits

President Lyndon B. Johnson with Vice President Hubert Humphrey and Robert C. Weaver, the first Secretary of HUD, signing the 1965 Housing and Redevelopment Act, 1965.
Abbie Rowe, photographer
National Archives and Records Administration

Marquis and Stoller, Architects, Claude Stoller

### The Federal Government Renews Its Commitment

#### Timeline

1960 The New York State Housing Finance Agency is created.

Construction of the Robert Taylor Homes begins in downtown Chicago. When completed, it is the world’s largest public housing development, with more than 4,300 units. According to the Chicago Housing Authority, “by containing a large low-income population on an isolated site, the Robert Taylor property became a national symbol for the errant philosophy of postwar public housing.” By 2005, the entire project is slated for demolition.

1961 Public Housing Administration Commissioner Marie
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<tr>
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<tr>
<td>1962</td>
<td>The NAACP holds campaigns against discrimination in housing. President John F. Kennedy signs Executive Order 11063, which outlaws housing discrimination in activities involving the federal government, including financing insured by the FHA or guaranteed by the VA.</td>
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<td>1963</td>
<td>St. Francis Square, designed by Marquis and Stoller in San Francisco, California, wins the Award of Merit in the first FHA Honor Award for Residential Design. The Public Housing Administration initiates Awards for Design Excellence, with winners to be selected in collaboration with the American Institute of Architects, the American Society of Landscape Architects, and the National Association of Housing and Redevelopment Officials.</td>
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<td>1964</td>
<td>The Civil Rights Act is passed. Passage of the Economic Opportunity Act launches the “War on Poverty.” A total of 605,000 public housing units are under government management.</td>
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<td>1965</td>
<td>Congress passes the Department of Housing and Urban Development Act and makes HUD a Cabinet-level department. Programs of the Veterans Administration and those for rural housing, however, remain under the U.S. Department of Agriculture. Self-Help Enterprises is founded in California’s San Joaquin Valley. The nation’s first rural self-help housing organization for farm laborers and other low-income families, it leads 4,600 families to homeownership.</td>
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<td>1966</td>
<td>The Massachusetts Housing Finance Agency establishes the first state housing program with a clear policy for economic and racial integration. In each development it finances, 25 percent of the units must be made available to low-income households. The Demonstration Cities and Metropolitan Development Act authorizes $1 billion for HUD’s “Model Cities” program (ended in 1974).</td>
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McGuire stresses the need for “imaginative design” in public housing. Financing under the FHA Section 221(d)(3) and 221(d)(4) programs is expanded beyond housing for families displaced by urban renewal to include financing for low- and moderate-income families in general.
1968 The Fair Housing Act is enacted as Title VIII of the Civil Rights Act.

The Housing and Urban Development Act establishes a ten-year goal of constructing 6 million low- and moderate-income housing units, of which 2.6 million will be built. Also created are the Section 235 interest subsidy program for low-income homeownership and the companion Section 236 program for low-income rental housing. An amendment generally prohibits construction of high-rise public housing projects for families with children.

The Housing Act of 1968 establishes the Government National Mortgage Association (Ginnie Mae) to expand availability of mortgage funds for moderate-income families.

1969 The Brooke Amendment to the U.S. Housing Act of 1937 limits public housing rents to 25 percent of a family’s income.

Title I of the National Housing Act authorizes FHA loans for mobile homes costing up to $10,000.

An environmental impact statement is now required for all new federally assisted housing.

1970 The New Community Development Corporation is created within HUD to support the development of new communities that include diversified land use patterns, community facilities, and affordable housing.

New York State creates the Urban Development Corporation.

1972 The St. Louis Housing Authority demolishes three buildings of Pruitt-Igoe, the city’s mammoth high-rise public housing development. The following year, the St. Louis Housing Authority confers with HUD, and both agree that the complex is not salvageable. The remaining buildings are razed.

**Assisted Housing at the Crossroads**

**Main text**

Public housing faced a major crisis, and the news media’s focus on urban economic and social problems glossed over the federal government’s failure to provide sufficient operating funds and generally ignored thousands of well-managed, livable properties. Several large public housing authorities entered receivership as tenants’ income declined and maintenance costs and crime
increased. Decisions to raze entire developments often failed to include provisions for the relocation of tenants. From eradication to integration, this rocky period laid the groundwork for current urban and architectural trends in affordable housing.

In 1986, Congress enacted the low-income housing tax credit (LIHTC) program. This awards tax credits competitively through the states to private housing providers, and is now the principal mechanism for producing affordable housing. In 1990, the HOME investment partnerships block grant program was devised to assist state and local governments in providing low-income housing. Intermediary organizations such as the Local Initiatives Support Corporation (LISC) and the Enterprise Foundation were created to assist private providers.

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<tr>
<th>Assisted Housing at the Crossroads</th>
<th>Westbury neighborhood, Portsmouth, Virginia, 1993 Urban Design Associates</th>
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<tr>
<td>Credits</td>
<td>Bryant “Hay Bale” House, Mason’s Bend, Alabama, 1993-1994 Photograph © Timothy Hursley</td>
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<tr>
<td>Park DuValle, Louisville, Kentucky, 1996 Community Builders, Inc.</td>
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<tr>
<td><strong>1973</strong></td>
<td>The New York Coalition to Save Housing, Institute for Architecture and Urban Studies, and the New York State Urban Development Corporation design low-rise, high-density housing prototypes. Citing program abuses, President Nixon pronounces a moratorium on assisted housing. More than 1 million public housing units are under government management.</td>
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<td><strong>1974</strong></td>
<td>The Housing and Community Development Act rewrites the 1937 Housing Act to create the Section 8 housing assistance payments program (now called the housing choice voucher program). The Section 8 program increases low-income tenants’ choice of housing and bases the level of assistance on HUD-established fair-market rents. This legislation also creates the community development block grant (CDBG) program. Montgomery County, Maryland, passes the country’s first inclusionary zoning law: in exchange for density bonuses, developers of more than 50 units must make 15 percent of their units affordable, and the public housing authority can purchase a third of these less expensive dwellings.</td>
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<td><strong>1976</strong></td>
<td>The U.S. Supreme Court rules in favor of the Gautreaux plaintiffs in their class action suit against the Chicago Housing Authority. It will take 15 years for the CHA to...</td>
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comply with the injunction of relocating 7,100 black families outside their segregated communities.

Millard Fuller establishes Habitat for Humanity International in Americus, Georgia, with the mission of eliminating poverty-level housing worldwide. This nonprofit organization relies on self-help and volunteer sweat equity as families help each other to build their homes.

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<td>1977</td>
<td>Congress passes the Community Reinvestment Act.</td>
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<td>1979</td>
<td>Michael Sviridoff founds the Local Initiatives Support Corporation, forging an alliance among businesses, foundations, and local community groups.</td>
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<td>1980</td>
<td>The Housing Authority of Charleston, South Carolina, initiates an infill housing program for low-income families displaced by gentrification. Respect for traditional house plans (with an open porch or veranda along the side, typical of Charleston) helps promote social integration and maintain the value of adjacent properties.</td>
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<td>1981</td>
<td>Chicago Mayor Jane Byrne moves temporarily into Cabrini-Green, one of the city’s most crime-ridden public housing projects.</td>
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<td>Dade County (Miami), Florida, is authorized to levy a surtax on commercial real estate transfers for housing purposes.</td>
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<td>Seattle voters approve a $48.1 million bond issue to construct housing for elderly and disabled persons.</td>
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<td>The Cleveland Housing Network is established to rehabilitate vacant and abandoned homes and sell them to low-income families.</td>
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<td>1982</td>
<td>James and Patricia Rouse create the Enterprise Foundation. Since its inception, the foundation has raised and invested enough money in loans, equity, and grants to create 144,000 low-income housing units.</td>
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<td>Coachella Valley Housing Coalition in Riverside County, California, is founded as a nonprofit public benefit corporation to develop housing for those who do not earn enough to buy or rent in the private market. Today, the Coalition helps low-income people improve their living conditions through advocacy, research, and the construction and operation of housing and community development projects.</td>
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<td>The New York City Housing Partnership is founded and becomes one of the largest producers of affordable housing in the United States.</td>
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<td>HUD sponsors an “affordable housing demonstration” in</td>
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Elkhart, Indiana, the historical center of the mobile home (manufactured housing) industry.

1983  The Boston Housing and Redevelopment Authority holds a design competition among private developers to transform Columbia Point, a public housing project built in the 1950s, into Harbor Point, a mixed-income community completed in 1989.

The BRIDGE Housing Corporation is established in San Francisco. As the state’s largest nonprofit developer, BRIDGE creates and manages a range of affordable, high-quality homes for working families and seniors. Collaborating with partners, BRIDGE serves communities by designing housing solutions that create jobs, retail activity, transit access, services, and open space—all ingredients for healthy and sustainable neighborhoods.

The Housing and Urban-Rural Recovery Act begins housing development action grant and rental rehabilitation programs.

1986  Congress enacts the LIHTC program, which awards tax credits competitively through the states to private housing providers. This program has become the principal mechanism for preserving and producing affordable housing.

Seattle voters approve a $12 million bond to build 1,500 units for large families on scattered sites throughout the city as a way to integrate affordable housing into existing neighborhoods.

1987  The Bruner Foundation in Cambridge, Massachusetts, establishes the Rudy Bruner Award for Urban Excellence.  

1988  The Fannie Mae Foundation creates the Maxwell Awards of Excellence for the production of low-income housing.

Congress passes the Fair Housing Amendments Act, banning housing discrimination against persons with disabilities and families with children.

1990  The Cranston–Gonzalez National Affordable Housing Act becomes law; it includes several provisions related to special groups such as the elderly and persons with disabilities. It incorporates the HOME investment partnerships block grant program, which assists state and local governments in providing low-income housing, and the AIDS Housing Opportunity Act.

1992  President George H. W. Bush’s National Commission on Severely Distressed Public Housing reports that 94 percent of housing developments in the United States provide “decent, safe, and sanitary housing at a reasonable price.”
The remaining 6 percent, however, “located primarily in deteriorating neighborhoods of large urban communities, [are] plagued by crime, unemployment, and deteriorated physical conditions.” The commission further asserts that “traditional approaches to address these problems [are] not working.”

**HOPE VI and Beyond**

**Main text**

The HOPE VI program (Homeownership and Opportunity for People Everywhere) was developed to revitalize and replace distressed public housing. HOPE VI revitalization usually entails the demolition of existing public housing projects and their replacement with mixed-income developments. Public/private partnerships supported by generous HUD grants finance these activities. The best projects successfully mend the urban fabric and strike a balance between integration and invention in design. The Native American Housing Assistance and Self-Determination Act also represents significant legislation, providing housing block grants to Indian tribes and Indian Housing Authorities. In 1993, Congress made LIHTCs permanent.

Policies remain volatile in the face of budget crises, economic downturns, and variations in the political landscape. Despite useful recommendations, the 2002 Millennial Housing Commission Report has not yielded any concrete results to date. The Bush Administration would like to convert Section 8 vouchers into state block grants, but the proposal has generated little support.

**HOPE VI and Beyond**

**Credits**


101 San Fernando, San Jose, California, Solomon ETC Architecture and Urban Design, 2002

Russell Abraham Photography

**Hope VI and Beyond**

**Timeline**

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1993</td>
<td>HOPE VI program is created to replace distressed public housing with mixed-income developments. Architect and Auburn University professor Samuel Mockbee founds the nonprofit Rural Studio, where students design and build environmentally sensitive and user-friendly homes and amenities in Alabama’s depressed areas.</td>
</tr>
<tr>
<td>1998</td>
<td>The Quality Housing and Work Responsibility Act is enacted to reform the public housing program.</td>
</tr>
<tr>
<td>1999</td>
<td>About 3.9 million American families spend more than half their income on housing costs.</td>
</tr>
<tr>
<td>2000</td>
<td>The Chicago Housing Authority and HUD sign a five-year, $1.5 billion plan to transform the city’s public housing. America’s homeownership rate reaches a new record high</td>
</tr>
</tbody>
</table>
of 67.7 percent in the third quarter of 2000. A total of 71.6 million American families own their homes—more than at any time in American history. At the same time, decent housing remains beyond the reach of millions of low-wage workers.

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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<tbody>
<tr>
<td>2003</td>
<td>Congress passes the American Dream Down Payment Initiative, administered under HUD’s HOME Investment Partnerships program. The act enables eligible low-income families who are first-time homebuyers to receive a maximum down payment assistance grant of $10,000 or 6 percent of the purchase price of the home, whichever is greater.</td>
</tr>
</tbody>
</table>

2004 HOPE VI program is subject to reauthorization.

### Case study main text: 11th Avenue Townhomes

**11th Avenue Townhomes**  
Escondido, California  
1999

The 11th Avenue Townhomes occupy a 0.85-acre infill lot in Escondido, California, one of North San Diego’s oldest neighborhoods. Originally part of a large citrus ranch, the properties adjacent to the site recall the region’s diverse history, and include a fruit orchard from the 1880s, early 20th century bungalow cottages, and a motor court motel from the 1940s. The 16 rental units were designed for families of modest means, those earning up to 40% of the regional median income. The project was funded largely by Low Income Housing Tax Credits, among other financing sources.

Simple in plan, all of the units feature wood frame construction on a concrete foundation. Variations include 2-, 3-, and 4-bedroom townhomes and 3-bedroom flats. Depending on the renter’s needs, the attached 1-car garage could be adapted for use as an office, workshop, family room, or other context. Cozy garden/patios at the rear extend the living area and offer private outdoor space.

Many of the project’s design considerations were guided by the deep and narrow parcel. The development features two rows of compact, attached townhouses fronting a narrow, tree-lined drive. Reminiscent of a London mews, this lane is accessible to both pedestrians and automobiles. Outfitted with speed bumps and other traffic calming devices, it also serves as a social space by providing a place for children to play and the community to gather for special events.

Many features of the units were design to facilitate and enhance social interaction. Porches facing the street engage the neighborhood, while carefully placed doors and windows accommodate child supervision, expand living areas, and offer cross-ventilation. The scheme both encourages residents to participate in the neighborhood and offers a secure environment that addresses concerns for children’s unique needs. The project also includes a playground, a community garden, and a meeting hall for residents.
<table>
<thead>
<tr>
<th>Case study development team: 11&lt;sup&gt;th&lt;/sup&gt; Avenue Townhomes</th>
<th>Developer</th>
</tr>
</thead>
</table>
| | SER, Incorporated  
San Diego, California |
| | Architect  
Studio E Architects  
San Diego, California |
| | Builder  
Diversified Construction  
San Diego, California |
| | Landscape Architect  
Katherine Stangle  
San Diego, California |

| Graphic credit: | © Brady |

| Case study main text: 101 San Fernando | 101 San Fernando  
San Jose, California  
2002 |

This project is a model for high-density, urban housing in a city that, until recently, was anything but highly dense or urban. Two decades ago, San Jose was synonymous with centerless, non-urban sprawl. In recent years, however, multi-billion-dollar investments in a light rail system; new cultural facilities and institutions; and, finally, innovative housing solutions are reinvigorating the downtown area.

Located in the heart of the city, 101 San Fernando is a mixed-use project that occupies a block with historic buildings and is directly across from the new City Hall and Civic Center. Playing a key role in the city’s revitalization strategy, this development brings much needed housing to the area and creates a diverse range of retail opportunities.

The façade of the structure is rich and varied, with balconies, towers, and street-level retail space. The commercial and apartment spaces are organized around a series of mid-block pedestrian lanes. These passageways can be accessed through large gated portals in the street wall, as well as from secured parking areas. Impressive in scale, the portals provide openness and multiple points of entry without sacrificing security.

The building’s 322 rental units include studio, 1-, 2-, and 3-bedroom residences. More than half of the units can be directly entered from the outside front stoop, which further help to enliven the street. Units on the upper floors offer elevator access and are linked by open, outdoor loggias that allow views into the courtyards below.
Financing for the project was through tax increment bonds from the San Jose Redevelopment Authority and private loans. With 20% of the units serving residents who earn less than 80% of the regional median income, 101 San Fernando is a combination of both market-rate and affordable housing. Thanks to its innovate design, this project received a 2003 AIA/HUD Housing and Design Award.

| Case study development team: 101 San Fernando | Developer and Builder  
Forest City, L.A.  
Los Angeles, California  
Architects  
Solomon E.T.C., a WRT Company  
San Francisco, California  
Togawa & Smith, Architects  
Pasadena, California  
Landscape Architect  
Guzzardo Associates  
San Francisco, California |
| Graphic credits | Matthew Millman, courtesy of Solomon E.T.C., a WRT Company  
Russell Abraham, courtesy of Solomon E.T.C., a WRT Company  
Daniel Solomon |
### Case study main text:

**Archer Courts**

**Chicago, Illinois**

2002

Built in 1951 by the Chicago Housing Authority, Archer Courts is located in the city’s Chinatown district. The 2-building, 147-unit complex eased the housing burden on the working-class, lower-income, and elderly populations who were displaced by various urban development and renewal projects. Like many public housing projects of that era, construction materials included concrete frames, masonry infill, steel windows, and a series of open-air corridors that were enclosed by four-foot-high chain-link fencing.

By 1999, the structures had deteriorated to the brink of demolition and replacement. With input from community leaders and residents, Landon Bone Baker Architects’ designs to renovate and reuse the structures resulted in the redevelopment of Archer Courts in two phases. To ensure affordability, the architect relied on a “kit of parts” approach to construction that saved construction time and, in turn, labor costs.

The architect incorporated Feng Shui, the ancient Chinese art of “correct placement,” when reconfiguring the buildings and surrounding land. Primary elements of the interior rehabilitation are new elevators, and mechanical systems, as well as modern kitchen and bathroom facilities. Exterior improvements include extensive landscaping, outdoor pavilions for meditation and the practice of Tai Chi, and a new wellness center. The most dramatic change is the addition of a multi-hued, glass “curtain wall” system which encloses the public corridors. The new feature both protects residents from the elements while creating new, pleasant spaces for informal socialization.

The second phase of Archer Courts involves the additional construction of 43 town houses on the site’s vacant land. Each 2- and 3-bedroom dwelling is designed with its own garage and roof deck. The two phases are unified by similar building systems, continuing walkways, and landscaping themes. Funding for the second phase comes from Chicago’s Home Start program, an initiative that supports the development of slightly below-market-rate properties to encourage homeownership.

### Case study development team:

**Archer Courts**

**Developer**

Chicago Community Development Corporation

Chicago, Illinois

**Architect**

Landon Bone Baker Architects

Chicago, Illinois

**Builder**
| Case study main text: | Auburn Court  
Cambridge, Massachusetts  
1996  
This mixed-income rental development took 20 years to complete because of complications surrounding approvals and funding. Auburn Court began as a 2-phase redevelopment project in a declining industrial area near the Massachusetts Institute of Technology in Cambridge. Decades later, this successful residential complex is now directly adjacent to University Park, a large-scale, mixed-use, research and development park.  
Auburn Court is situated on a 5-acre property, and is defined by three garden courtyard residential blocks and a small public park interconnected by a continuous pedestrian walkway. Built in two phases, the development comprises a 77-unit community (designed by architectural firm Goody Clancy) and a 66-unit complex (designed by Icon architecture, Inc.) that are a seamless continuation of the surrounding neighborhood.  
Both phases consist of 1-, 2-, and 3-bedroom units distributed among flats and duplexes. Reflecting the scale of nearby homes, the unit buildings face the public park and graduate from 4- to 6-stories to frame the entrance to the University Park development. The steel-framed structures, sheathed primarily in wood siding and trim, are arranged around a series of courtyards. Nearly all of the units have a terrace, porch, or balcony that provides private outdoor space. A variety of colors, materials, and building types give the development the appearance of an older, well-established Cambridge neighborhood.  
Like many affordable housing projects, funding was received from a wide variety of sources – more than a dozen in this case – including federal tax credits and loans, state grants, and private funding. Fifty percent of the units at Auburn Court are market-rate, and the remainder is priced for low-income tenants who earn less than half of the regional median income. |  
--- | ---  
**Auburn Court**  
**Master Planner**  
Forest City Boston  
Cambridge, Massachusetts |
| Developer        | Homeowner’s Rehab, Inc.  
|                 | Cambridge, Massachusetts  |
| Architects      | Goody Clancy  
|                 | Boston, Massachusetts  |
|                 | ICON architecture, inc.  
|                 | Boston, Massachusetts  |

**Graphic credits**

© Anton Grassi

| Case study main text: Chelsea Court | Chelsea Court  
|                                   | New York, New York  
|                                   | 2003  

In the early 1990s, Chelsea Court was a single room occupancy (SRO) building in Mid-Manhattan on the verge of demolition. The city eventually took possession of the building and condemned it in 1994, mandating that the property be developed into affordable housing for New York City’s disadvantaged residents. Palladia, Inc. (at the time, Project Return Foundation), one of New York City’s largest social service agencies, purchased the property from the New York City Department of Housing Preservation and Development for $1 and hired Louise Braverman, Architect as the designer.

Fourteen of the 18 studio apartments are reserved for individuals coming from the City’s homeless population, and these tenants receive rental subsidies. Four of the 18 units must follow the Low-Income Housing Tax Credit program guidelines, which require that tenants pay one third of their monthly income for rent. Financing for the project came from a variety of state and federal sources.

Following a total renovation, including new structural, electrical, mechanical, and fire protection systems, Chelsea Court is now a transformed environment where tenants have a sense of place and dignity. The lives of the inhabitants are enhanced by a lush rooftop garden, an amenity that provides a private space for residents to relax in the sun. Braverman used the color blue as a design theme that guides visitors throughout the building. It starts as a “blue ribbon” of translucent glass at the street front that is transformed into a series of metallic blue display niches along the public corridor. It travels into the lobby, past the reception area, and through the brightly colored glazing of the internal stairwells to the residents’ rooms. As a testament to its design excellence, Chelsea Court received the AIA New York State Design Award of Merit in 2003.

**Case study development team:**

Developer
### Chelsea Court

**Architect**
Louise Braverman, Architect  
New York, New York

**Builder**
P&P Contracting Corporation  
New York, New York

**Consulting Engineers**
Goldreich Engineering, PC  
New York, New York

Kallen & Lemelson, Consulting Engineers, LLP  
New York, New York

### Graphic credits
© Scott Frances  
Louise Braverman, Architect

### Case study main text: College Park

**College Park**
Memphis, Tennessee  
2000

The College Park complex replaces the former LeMoyne Gardens public housing community in southern Memphis, Tennessee, which was built between 1941 and 1943. This 411-unit HOPE VI project occupies 36 acres between LeMoyne–Owen College, a historic African-American center for higher learning; a historic cemetery; and a single-family neighborhood. College Park is part of a major revitalization effort taking place within the LeMoyne–Owen College Strategic Development Zone.

Given its higher density of mixed-income rental and ownership properties, a key challenge was to ensure that College Park complemented the homes in the surrounding single-family community. Torti Gallas and Partners designed the new family and senior residential units by borrowing from and re-creating the rich diversity of housing types in the adjacent neighborhood. Identical masonry multifamily buildings were replaced by a vibrant mix of housing types and architectural styles. The new residences include single-family homes, as well as 1-bedroom bungalows and stacked flats, 2-bedroom quadriplexes, and 3- and 4-bedroom duplexes. All of the new structures are of wood frame construction.

The landscaped development includes a central green, and housing is arranged along tree-lined streets that recall the earlier property plan. The careful preservation of mature trees during construction and the wide porches that adorn the fronts of many of the buildings create a friendly and inviting streetscape.

Of the total 411 units, 80 are allocated for senior housing; 371 are
rental units, and 40 have private ownership. A 25,000-square-foot community building to be utilized by the adjacent college will also be part of the new community.

Financing for College Park combines both public and private investments, creating affordable housing opportunities for working families. Ninety percent of the residences serve those whose income level is at 60% of the regional median income. The rental rate for the public housing units is set at one-third the household income.

<table>
<thead>
<tr>
<th>Case study development team: College Park</th>
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<tbody>
<tr>
<td><strong>Developers</strong></td>
</tr>
<tr>
<td>LeMoyne Redevelopment, LLC</td>
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<tr>
<td>Memphis, Tennessee</td>
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<tr>
<td>Memphis Housing Authority</td>
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<tr>
<td>Memphis, Tennessee</td>
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<tr>
<td><strong>Architect</strong></td>
</tr>
<tr>
<td>Torti Gallas and Partners</td>
</tr>
<tr>
<td>Silver Spring, Maryland</td>
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<tr>
<td><strong>Builder</strong></td>
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<tr>
<td>Beazer Homes</td>
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<tr>
<td>Tempe, Arizona</td>
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<tr>
<td><strong>Landscape Architect</strong></td>
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<tr>
<td>Pickering Firm, Inc.</td>
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<tr>
<td>Memphis, Tennessee</td>
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<td><strong>Graphic credits</strong></td>
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<tr>
<td>Torti Gallas and Partners</td>
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<td>Steve Hall © Hedrich Blessing</td>
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</tbody>
</table>
**Colorado Court**
Santa Monica, California
2002

In addition to addressing the growing shortage of affordable housing, the city of Santa Monica is deeply committed to issues of sustainability. With this focus in mind, the city has partnered with the nonprofit Community Corporation of Santa Monica to develop Colorado Court, a building that is 100% energy independent. Its “green” design strategies incorporate energy-efficient measures that exceed standard practice and optimize building performance in ways that have earned national recognition and made it a model for residential development.

Colorado Court is a five-story complex that is home to 44 studio apartments, each with ten-foot-high ceilings and extensive access to natural light. Many of the units also have ocean views. One half of the units are available for persons making 40% of the regional median income, and half are subsidized to 35%.

The most striking feature of the building is the façade, which is made up of over 200 solar panels in a series of integrated wall systems. Stunningly beautiful, they play a central role in Colorado Court’s efficient operation and are integral to the project’s energy independence. The building is constructed of other sustainable materials, such as high-density foam and blown-in recycled insulation; high-efficiency dual glazing; natural linoleum flooring; and formaldehyde-free stains on all interior woodwork.

In addition, Colorado Court’s location, orientation, and shape help to control solar cooling loads by making best use of exposure to prevailing winds. Partnering with the sun and wind, the placement and siting of the building create a natural ventilation system. Window design maximizes ventilation and daylighting, and incorporates shading and low-e glazing to regulate both southern and western exposures.

The tenants of this project benefit greatly from these high-tech energy- and cost-saving efforts. Because energy costs are the second highest housing expense after rent or mortgage payments, incorporating green design into affordable housing offers tangible benefits for residents in addition to helping the environment.

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**Case study development team:**

**Colorado Court**

**Developer**
Community Corporation of Santa Monica
Santa Monica, California

City of Santa Monica
Santa Monica, California

**Architect**
Pugh + Scarpa
Santa Monica, California
Dove Street Independent Housing
Albany, New York
1997

Dove Street Independent Housing is located in Albany’s Center Square/Hudson Park Historic District. The architect’s objective was to design a new and accessible multi-family building to house formerly homeless men and women suffering from AIDS and other disabilities. Particular attention was paid so that the project was supported by the community and in compliance with the district’s regulations.

Consultations with the neighborhood association and adjoining property owners engendered support for the project. As a result, Dove Street’s elegant design reinterprets historic features with contemporary materials and respectfully blends with the surrounding 19th-century rowhouses that characterize the area.

Dorgan Architecture and Planning consulted closely with AIDS advocates, people living with AIDS, and their caregivers in order to determine specific housing needs. Each of the project’s 8 units has 1 bedroom, and units are large enough for joint long- or short-term occupancy by a partner or a caregiver. Bedrooms can accommodate medical equipment and visitors, and bathrooms have ample and inconspicuous storage areas for medicine. In-unit laundry facilities allow residents to complete their daily chores with independence and without having to enter a public facility, where their compromised immune systems could be exposed to harmful viruses and bacteria. Specific aids also are in place to help those with visual, hearing, and mobility impairments perform daily activities. All units confirm to the requirements of the Americans With Disabilities Act and have amenities that are designed with wheelchair-bound residents in mind.

The project’s special features are adaptable and flexible since the needs of those affected by AIDS are ever-changing. And, with the conviction that a cure will be found, the residence can also accommodate future use by an elderly population.
Howard University/LeDroit Park
Washington, D.C.
2000

Howard University and its adjacent neighborhood, LeDroit Park, share a rich history. Incorporated in 1867 in Northwest Washington, D.C., Howard University has expanded to become one of the oldest and most prestigious historically black colleges in the country. LeDroit Park, established in 1873, is an adjacent National Historic Landmark District. By World War II, this community had become one of the most prominent and desirable African-American neighborhoods in the city and was the preferred home of black Washington’s cultural and intellectual elite. After a period of severe decline, by the 1990s almost 18% of LeDroit Park sat vacant and the historic neighborhood was in great need of a strategy for renewal.

The Howard University/LeDroit Park Revitalization Initiative pays homage to the area’s rich cultural, historic, and architectural heritage. Community involvement at all levels, from individual residents to investors, contributed to developing a successful renewal plan. With help from the Fannie Mae Foundation, the Fannie Mae Corporation, and Riggs Bank, Howard launched a major 3-part improvement program for the 150-block area surrounding the university: a land use plan, a streetscape plan, and a housing initiative.

The 2-acre residential component served to jump-start the larger revitalization effort. In the first phase, Sorg and Associates renovated 28 historic single-family row houses and constructed 12 new homes, accommodating from 2 to 5 bedrooms. The architect designed 5 prototypes that re-created elements of the original dwellings to retain the neighborhood’s character. Built for moderate-income families, 30% of the units are available for sale to persons making half the regional median income. Later phases of the project plan to increase the number of renovated and constructed homes.

The streetscape plan improved the neighborhood’s aesthetic appeal while resolving security issues. Features include shade trees along new brick sidewalks, traditional post lighting, and special paved areas that incorporate famous quotations and..
Finally, the land use plan includes ideas to create the first National African-American Museum; restore the historic Howard Theater; build an African-American Jazz Center; and transform the McMillan Reservoir into a recreational area with new picnic grounds, bike trails, and playing fields, among other elements.

| Case study development team: Howard University/LeDroit Park | Developers  
Howard University  
Washington, D.C.  
Fannie Mae Foundation  
Washington, D.C.  
Fannie Mae Corporation  
Washington, D.C.  
Architect  
Sorg and Associates  
Washington, D.C.  
Builder  
Essex Construction  
Oxon Hill, Maryland  
Landscape Architect  
Oehme, van Sweden, & Associates  
Washington, D.C. |
| Graphic credits | Sorg and Associates |
### Case study main text:

**La Cascada II**  
Phoenix, Arizona  
2002

As municipal housing projects act as tools for economic and neighborhood development, cities are discovering that serving the needs of vulnerable populations can actually improve neighborhoods. The two-phased La Cascada development, for example, has been a major generator of revitalization for the dangerous Sunnyslope area in Phoenix, Arizona, while simultaneously providing homes for seniors. Designed with community involvement and neighborhood input, La Cascada provides independent living for seniors aged 55 and older whose income is between 20 and 55 percent of the regional median income.

The careful design of Todd & Associates, Inc. creates flexible spaces for both public and private use. Each of the 36 units has a covered balcony that faces a beautifully landscaped central courtyard. Curved stone benches, a cascading waterfall, and a barbecue create an outdoor community gathering point.

The plan for the 36 units also benefited from residents’ suggestions. Each unit has a private patio, generous storage areas, full kitchen, bathroom, living room, and bedroom areas with walk-in closets. An elevator provides access to all three floors. In addition, 3-foot door widths, the absence of entry thresholds, grab bars, and other design elements ensure accessibility.

The Southwest desert climate influenced design decisions relating to the building’s materials and orientation. La Cascada II is constructed with masonry and stucco—chosen for its long-term durability. The exterior is a rich, warm palate of brick, reddish brown, and pale yellow, a color scheme common in the Southwest that complements the adobe buildings in the region. Walls absorb heat during the day which is released at night, helping to regulate temperature throughout the complex. Small openings in the concrete admit natural light along corridors and promote air circulation throughout the façade. So constructed, the building is compatible with its environment and exemplifies both a long-term commitment to the neighborhood and a private, secure enclave for residents.

### Case study development team:

**Developer**  
City of Phoenix Housing Department  
Phoenix, Arizona

**Architect**  
Todd & Associates, Inc.  
Phoenix, Arizona

**Builder**  
Woods Construction Company  
Mesa, Arizona
### Case study main text:

**Mozingo Place**  
Indianapolis, Indiana  
2002

Mozingo Place is an adaptive reuse project that is an excellent example of how well designed affordable housing can act as a catalyst for positive change. The restoration of the landmark retail/residential building contributes to the economic revitalization of a once-thriving commercial corridor while providing affordable housing for extremely low-income households. The 22 efficiency and 1-bedroom rental units serve residents whose income level is 30% of the regional median income, specifically addressing the needs of those with physical and mental disabilities and helping the formerly homeless.

Partners In Housing Development Corporation (PIHDC), a non-profit development corporation, received unanimous neighborhood support to rehabilitate the existing structure, plus the 12 second-floor residences, and redevelop 7,500 square feet of neglected retail space.

URS Corporation, the project architect and landscape architect, restored the 2-story façades of the street-level shops and upper-level apartments to their original appearance. Behind this historic structure is the new residential annex, which features a contemporary design. In addition to 10 new housing units, the annex includes a community meeting space and laundry facilities. An urban courtyard between the buildings provides both privacy and access to green space, as an escape from the noise and activity along the revitalized 10th Street Corridor.

PIHDC created many partnerships in the area to provide high-quality social support services to the residents of Mozingo Place. The Mental Health Association of Marion County has offices in the commercial section of the historic building and utilizes 10 of the units, allowing it to provide comprehensive case management services for their clients. The Community Choice Federal Credit Union provides an array of basic financial services such as affordable loans and financial education for low-income community members, and seeks to provide an alternative to the high-cost and often predatory financial services commonly found in lower-income areas.

### Case study development team:

**Developer**  
Partners in Housing Development Corporation  
Indianapolis, Indiana

**Architect and Landscape Architect**  
URS Corporation
| Case study main text: Row 8.9n Townhomes | Row 8.9n Townhomes  
Nashville, Tennessee  
2003 |
|---|---|

Row 8.9n Townhomes is one of the first residential projects in Nashville that combines subsidized housing with market-rate units to create a project rich in both style and cultural diversity. Thirty-eight percent of the units are designated to serve families at 80% of the regional median income; the remainder is market-rate residences. A nonprofit firm, Affordable Housing Resources, formed a coalition with state, local, and private partners to fill the need for higher quality housing for low-income residents.

The 1.9-acre development was named for its location between 8th and 9th Avenues, North, near downtown Nashville. Everton Oglesby Architects’ design for the 29 condominiums is a variation on the urban row house – units on the street are rotated 45 degrees to fit the site and create small entrance courts, while off-street units complete a parking courtyard. Constructed of masonry, the attached town homes feature brick detailing, copper trim, accent siding, and extensive landscaping. Each unit has a deck area and private, secure parking. An interior courtyard provides communal green space for all residents.

The project comprises both affordable and market-rate loft-style units, ranging in size from 930 square feet to 1,220 square feet. All are 2- or 3-bedroom single-family homes. Open, sunlit floor plans and large windows emphasize the height of the dwellings. On the Eighth Avenue side, the lofts overlooking the angled 2-story living spaces capture the view to the state capitol. One of the project’s notable features is the small difference in design details between the market-rate and affordable units: all are furnished with quality maple cabinets, oak floors, sisal and Berber carpeting, and stainless steel appliances. These high-quality features are attractive to young professionals and families alike, and help create a strong sense of ownership among residents.

| Case study development team: Row 8.9n Townhomes | Developer  
Affordable Housing Resources, Inc.  
Nashville, Tennessee |
|---|---|
| | Architect  
Everton Oglesby Architects  
Nashville, Tennessee |
### Case study main text: Stoney Pine

**Stoney Pine Affordable Housing for the Developmentally Disabled**  
Sunnyvale, California  
2001

Stoney Pine creates a sense of community for low-income developmentally disabled residents in the heart of Silicon Valley. With unemployment at 70% among persons with disabilities and few opportunities to live independently, housing of this type is particularly desirable.

A covered arcade interconnects the three residential buildings, which surround an interior courtyard. The community building opens onto this common area by means of a great door, allowing activities to expand into the courtyard. This door transforms into a large movie screen so that residents can view films during warm summer evenings. Both carport and surface parking are provided for residents and their guests.

The 23-unit mix includes 1-, 2-, and 3-bedroom apartments within 2-story wood-frame structures on concrete foundations. Use of color and massing give the project a small, non-institutional scale. Direct input from the developmentally disabled community helped the designers plan the amenities for each dwelling. These include ceiling light fixtures; refrigerator; gas range; and gas-fired, electric-ignition wall heaters. Each unit also has a microwave oven, an often-requested appliance.

Approximately 32 residents live at Stoney Pine, including the resident manager, an employee of Charities Housing Development Corporation, who is responsible for management tasks related to the complex. The project received both public and private funding from multiple sources and serves residents whose income is less than 50% of the regional median income. Monthly rent is based on 30% of each resident’s income, no matter how small.
Case study main text:
Swan’s Market

Oakland, California
2000

The award-winning adaptive reuse of historic Swan’s Marketplace transformed a vacant landmark into a vibrant mixed-use, mixed-income residential complex. Between 1917 and 1940, Swan’s Marketplace grew incrementally until it encompassed an entire city block and served as a primary commercial center for the city of Oakland. By the time the property was redeveloped, it had fallen into severe disrepair and lain vacant for 14 years. Because of the Market’s historic status, the East Bay Asian Local Development Corporation (EBALDC) and its project partner, Pyatok Architects, Inc., were forced to take a careful approach to developing the building. By implementing a mixed-use, mixed-income scheme, they managed to preserve 75 percent of the original structure while creating a highly successful residential and commercial development.

When completed in 2000, Swan’s Market contained 38 units—18 affordable units and 20 co-housing condominiums. During building and renovation, 25 percent of the building had to be removed for the addition of a larger two-story structure containing ground-floor retail space with the affordable apartments above.

The architect retained the original roof line and clerestory windows to enhance the project’s physical continuity. In areas that required light, air, and open space, such as the central common house and meeting area, a steel truss structure replaced portions of the roof. Additional modifications included connecting smaller passageways, creating adequate parking, replacing sidewalks, and installing historic streetlights.

At the heart of the new development is a 5,000-square-foot open courtyard that was created by removing the roof and leaving portions of the support structure exposed. A popular destination for residents and shoppers alike, this space hosts regular farmers’ markets, impromptu performances, and numerous other activities throughout the year. The surrounding ground floor retail sector contains a variety of commercial and cultural enterprises, including a museum, offices, restaurants, and shops.
### Case study main text: Tierra Nueva

**Tierra Nueva, Phase II**  
Center, Colorado  
2003

A 2001 study conducted by the Housing Assistance Council (HAC) on the conditions of housing for farmworkers across the nation found that 25 percent live in substandard housing that lack basic amenities. To improve housing conditions and overall quality of life for these laborers and their families, the Colorado Rural Housing Development Corporation, working with the U.S. Department of Agriculture Rural Development Program, built Tierra Nueva in two phases.

The 29,150-square-foot addition to Tierra Nueva makes it one of the largest housing projects for farmworkers in the nation. To three pre-existing dormitories built during phase one, it adds five buildings with a total of 25 townhouses. Designed for families, they contain 16 bi-level three-bedroom units and 9 single-story four-bedroom units. The complex also includes a new community center with a computer lab, office and meeting spaces, and facilities for a Head Start school program for the children.

In an effort to encourage feelings of community and belonging, Faleide Architects utilizes an architectural style that is similar to that found in the neighboring community. Every dwelling has its own private entry and porch, and is designed to give a sense of place and security to a resident population that is more accustomed to change. Twenty percent of the rental units serve residents whose incomes are 50% of the regional median income.

### Case study development team: Tierra Nueva

**Developer**  
San Luis Valley Farm Worker Housing, Inc.  
Center, Colorado

**Architect**  
Faleide Architects, PC  
Denver, Colorado

**Builder**  
High Country Builders  
Whitefish, Montana

**Funder**  
Colorado Rural Housing and Development Corporation  
Westminster, Colorado
Townhomes on Capitol Hill
Washington, D.C.
1998

The site of the current Townhomes on Capitol Hill in Southeast Washington, D.C., has an interesting past. One public housing project, the Ellen Wilson Memorial Homes (ca. 1915), was proposed, but never built. Another project, the Ellen Wilson Dwellings (ca. 1940), was built. However, in the late 1980s, the Department of Public and Assisted Housing relocated the site’s residents, anticipating a renovation of the complex that never took place. By 1990, the neighborhood surrounding the site formed a Community Development Corporation (CDC) to renovate the area, which had deteriorated into a sanctuary for drug dealers and users, among other unsavory characters.

In 1993, the CDC received a $25 million HOPE VI grant to revitalize the area and construct a new development on the 5.3-acre parcel. The vacant Wilson Dwellings were demolished 3 years later, as part of that plan. The homeownership concept for the 134 units composing the Townhomes on Capitol Hill followed an innovative co-operative equity structure, identifying eligible families by their income level: 34 were for households with incomes below 25% of the area median; 33 were for households with incomes between 25% and 50% of the area median; and 67 were for households with incomes between 50% to 115% of area median.

Architecturally, the structures blend seamlessly into the Victorian-style residences of the surrounding neighborhood. In addition, the lowest-priced townhouses have the same character and feel of the highest-priced, with the entire range intermixed on the same street. Utilizing five basic building types and limited materials, the architect created diverse design treatments through different combinations of the basic elements, colors, and fixtures. The standard layout includes 2 bedrooms and 2 baths, plus an English basement as a rental unit.

Case study development team:

**Developer**
Ellen Wilson Community Development Corporation
Washington, D.C.

**Architect**
Amy Weinstein & Associates
Washington, D.C.

**Builder**
CorJen Construction
Boston, Massachusetts

**Landscape Architect**
Oehme, van Sweden, & Associates, Inc.
### Case study main text: Waterloo Heights

**Waterloo Heights Apartments**  
Los Angeles, California  
2002

Waterloo Heights is a project in Los Angeles which offers the opportunity for independent living to residents with special needs. Targeting those with disabilities, individuals suffering from AIDS, seniors, and disabled veterans, the Hollywood Community Housing Cooperation built this low-cost, aesthetically pleasing development in a quiet residential neighborhood with views of downtown. Koning Eizenberg Architecture’s clever use of the sloping terrain and sensitivity to the tenant group resulted in an award-winning design. Eleven of the apartments are 1-bedroom units, and 7 are studios; all are priced for persons with incomes at 30% of the regional median income.

The 18-unit, two-level building blends well with the surrounding craftsman-style neighborhood, and is completely accessible to the handicapped. Koning Eizenberg Architecture utilized the natural topography of the site to great effect: floor levels step down as a result of the gradual slope yet all remain accessible.

A primary feature of the project is the landscaped courtyard that acts as a social center for the development and mimics the Spanish-style architecture of the neighborhood. Each unit features either a deck/patio or French doors on one side and a kitchen oriented to the courtyard to facilitate natural light and cross-ventilation. On the exterior, creamy stucco and dark gray-green wood siding create a calm neighborly appearance, while lime green doors and flowering plants provide pleasant accents. Wood boards augment the simple metal railings, while shielded light sources and tree uplights illuminate exterior spaces.

Waterloo Heights could easily serve as a model for similar infill projects. Neighbors who initially opposed the development prior to construction now consider it a benefit to the community, and, most importantly, the residents enjoy living there.

### Case study development team: Waterloo Heights

**Developer**  
Hollywood Community Housing  
Hollywood, California

**Architect and Landscape Architect**  
Koning Eizenberg Architecture  
Santa Monica, California

**Builder**  
Westport Construction  
Arcadia, California
Westbury
Portsmouth, Virginia
2002

Westbury is revitalizing the historic downtown area of Portsmouth, Virginia. This innovative mixed-income HOPE VI project replaced a former public housing project which comprised a group of barracks-style structures that alienated its residents and were aesthetically, economically, and socially disconnected from the community.

In contrast, the Portsmouth Housing and Redevelopment Authority, in partnership with developer Cornerstone Housing, LLC, designed Westbury to harmonize with and reinforce the surrounding neighborhood’s unique character. To accomplish this goal, the project features a variety of building types and architectural styles that honor the city’s historic and vernacular architecture. These include vibrantly colored Craftsman, Victorian, and Colonial Revival homes, each featuring detailed porches, eaves, windows, and trim.

Unlike the former complex, Westbury is more closely integrated with the nearby community, and occupies lots on interconnected blocks with ample public space. Within the master plan, a continuous park system provides recreational areas. Residential blocks follow the traditional pattern of tree-lined streets and service alleys. Each block contains a combination of rental and homeownership units, and represents a variety of income levels.

Urban Design Associates’ master plan for the 41.4-acre site comprises 539 units developed in four main phases. Of this total, 278 units already have funding and are earmarked for families earning no more than 80% of the regional median income. There are 161 single-family detached houses and 2- and 3-unit attached townhomes. A series of small, 6-unit apartment buildings contain the 117 rental units, which are split between public housing and subsidized units. All dwellings feature value-engineered low-maintenance construction, energy-saving utilities, and numerous modern amenities.
### Conclusion

**Good Design Creates Good Value**

Good design provides benefits at all stages of the development process, from design and construction to occupancy and maintenance. Sustainable, environmentally responsible design, effective land use, and the use of innovative building materials can all contribute to lower long-term costs and maintenance. From Escondido, California, to Albany, New York, developers of low-income, affordable housing are employing design excellence as a tool to create real value in economic, social, and cultural terms. Not only can good design positively influence property values, but it can spur neighborhood revitalization and help build civic pride as well.

The 18 affordable housing developments that are documented in this exhibition embody design excellence and provide homes in which people of modest means can live with dignity. Reflecting a diversity of solutions, these projects demonstrate that architects are increasingly creating affordable housing that is durable, environmentally sensitive, comfortable, attractive, and economical to maintain – in other words, well designed.

### Availability and Funding

The United States faces a crisis in affordable housing. Prices rise steadily, and construction does not keep pace with the urgent need. More than 14 million American households spend more than half of their income on housing. The vast majority of these households are at the bottom fifth of the income distribution. Some 6.3 million households receive rental subsidies, but of them, about 3 million still pay more than 30 percent of their income for housing.

Since 2000, prices of for-sale homes have risen four times faster than incomes, and rents have risen three times faster. The very poor experience the worse housing problems but working-class households – firefighters, teachers, janitors, police officers – are also affected. Many are being priced out of the communities in which they serve.

Many studies point to a widening gap in the availability of affordable housing, ironically, at a time when designs are vividly illustrating new directions. Those who provide affordable housing – whether through federal programs, state or local agencies, nonprofit developers, and community development organizations, or for-profit-developers – all strive to make the financial details of each
project workable, but doing so is extremely difficult. Most projects require some kind of subsidy, but housing is only one of many needs competing for limited resources.

The 2002 report from the federal Millennial Housing Commission recommends increasing expenditures in almost every existing federal program, along with reorganizing some. Some advocates believe that better alternatives exist than federal appropriations, including the creation of trust funds, local tax incentives, and policy solutions such as inclusionary zoning. Proactive federal, state, and local policies can and must help to create adequate supplies of well-designed affordable housing that improves the quality of life for individuals and their communities. There is progress and hope, but much more remains to be done. Every citizen should be able to pursue and achieve the American dream: a safe, sound, and attractive place to call home.

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