Affordable Housing: Designing an American Asset

EXHIBITION SCRIPT

Introduction

Affordable Housing: Designing an American Asset features 18 projects, most completed within the past two years, that are both pleasant places to live and affordable. Such exemplars of good design come in all styles, sizes, and funding arrangements. The projects featured here represent a full range of today's well-designed affordable housing, from urban and rural locations and from single-family detached homes to group residences for those with special needs. These projects were selected to illustrate both their individual quality and the wide variety in style, site, program, demographics, and sponsorship in contemporary American affordable housing.

From a design standpoint, "good housing" addresses the following issues:

1. Logical and productive use of the ground underlying the development.
2. Clear accommodation of activities in the continuum from public to private.
3. Use of buildings to separate noisy from quiet, circulation from rest, public from private.
4. Capitalization in design on the unique qualities of each place in the project.
5. Provision of amenity, flexibility, and personalization for the dwelling.

This exhibition also includes a timeline that spans the years from 1848 to 2004 and highlights benchmarks in the advocacy, legislation, and implementation of affordable housing.

Historical Perspective

For more than a century, legislation has evolved to improve minimum housing standards for the health and welfare of our nation's residents. In the 19th century, regulations for apartment design required that rooms have windows, permitting access to daylight and ventilation. In the early 20th century, the economic collapse of 1929 prompted massive federal action to meet the critical housing shortage. And after World War II, waves of urban renewal cleared thousands of acres of homes to build high-density, low-income dwellings.

Slums, tenements, chain-link "cages" enclosing concrete high rises, filth, crime, and racial segregation: Such often-frightening visions illustrate the later chapters of the affordable housing story in our cities and towns. What began as opportunities to participate in an American Dream turned into a nightmare. These icons of past efforts are now being razed to accommodate more humane alternatives.

Revitalizing Neighborhoods Through Design Excellence

In the 21st century, the pairing of design excellence with affordable housing has created substantial assets for both residents and their communities, replacing earlier bleak structures. Citizens and communities are recognizing that inventive concepts in affordable housing can be a catalyst for revitalizing neighborhoods.

Whether new construction, rehabilitation, or adaptive reuse of existing structures, their imaginative designs blend various uses and styles, and their residents represent a range of income levels.

In Washington, D.C.'s, LeDroit Park, financing from Fannie Mae in partnership with Howard University spurred the development of 12 new and 28 restored homes, fundamentally changing the character and composition of that neighborhood.

In Santa Monica, California, the planning and design of Colorado Court produced a building that is 100% energy independent, earning national recognition for the residential development while enhancing tenants' quality of life on many levels.
And in Albany, New York, and Oakland, California, architects demonstrated that (1) a new infill building can be designed for both accessibility and compatibility with existing historic structures and (2) a vacant former landmark can be creatively adapted for reuse in its historic context. Dove Street Independent Housing in Albany is fully accessible and flexibly designed to accommodate the complex needs of persons with AIDS as well as those of the elderly. Swan’s Marketplace in Oakland is a mixed-use, mixed-income renovation that provides much-needed housing while strengthening the local commercial sector.

Americans enjoy high rates of homeownership, made possible, in part, by federal subsidies. In 2001, individuals and families deducted more than $330 billion from their income taxes for mortgage interest. However, another segment of our population still struggles to survive, let alone thrive.

Much remains to be done. But these innovative projects, and many others across the country, point toward a better way to design affordable housing.

The Economics of Housing

• A worker who earns the current minimum wage of $5.15 per hour should pay no more than $257.50 per month for rent and basic utilities. That worker can afford only 90% of a 9’ x 18’ parking space* in Washington, D.C.
  *$280 per month average cost

• There is no county in America where a household with one wage earner at minimum wage can afford a modest one-bedroom apartment (Joint Center for Housing Studies, 2003, The State of the Nation’s Housing).

• To afford the median fair-market price of a two-bedroom rental unit in the United States, a worker would have to earn a wage of $12.47 per hour, more than 240% of the current hourly minimum wage of $5.15.

• The housing conditions for one in seven poor families are severely inadequate. Some lack such basics as hot water, electricity, a bathroom, a bathtub, or a shower.

• It would take production of more than 250,000 units a year for more than 20 years to close the housing affordability gap (Millennial Housing Commission, 2002).

Video:

Voices of Advocates and Providers

“Good Neighbors: Affordable Housing in the Bay Area”
George Spies for Non-Profit Housing Assn. of Northern California
Axiom Pictures, 2001

“Commitment to Excellence”
Karen Lustgarten for the D.C. Housing Authority
Paul Berry & Associates, LLC and TeamVideo, 2001

“Affordable Housing: A Bay Area Tour”
Margie McGovern for Non-Profit Housing Assn. of Northern California
Margie McGovern Films, 1997

“Building Hope, Lives and Dreams”
Steve Braaten for Habitat for Humanity International
2002

“Leslie Street Homeownership Project”
Dan O'Toole
Group Two Productions
Helping the “Deserving Poor”: 1848–1916

In the 19th century, private citizens are the primary advocates and providers of good, affordable housing. A desire to fight disease and crime, as well as their egalitarian ideals, are among the motivating factors. Some entrepreneurs build cottages in company towns to keep their workers content, productive, and nearby.

A number of events and activities contribute to progress in affordable housing: the collection of statistics and publication of surveys; investigative journalism revealing abominable living conditions; social work in English-inspired settlement houses promoting neighborhood reconstruction; and a few philanthropic projects, especially in New York City and Boston. For “model tenements” in crowded districts, architect Ernest Flagg and his colleagues advocate scientifically planned blocks centered on large courtyards, and brick becomes the material of choice for well-built low-cost housing.

With the Progressive Era, expertise replaces zealous moralism. Lawrence Veiller organizes a Tenement Exhibition that reveals the unhealthy dwellings of New York residents: “The tenement-house exhibition...has been viewed by a large number of persons, and has shown...by means of 1,000 photographs...nearly all the evils of the present tenement-house system. Special emphasis has been laid upon the terrible evils of the dark, unventilated air shafts, which are the chief characteristic of the present type of buildings.”

Veiller plays a major role in the passing of the revised New York City Tenement House Act in 1901, a model for the regulatory laws that improve sanitation, natural lighting, and construction methods across the United States. In 1909, Veiller founds the National Housing Association, the country’s first major advocacy group for housing betterment.

Timeline

1848 In Graniteville, South Carolina, William Greg sets the precedent for textile mill company towns by building model cottages for his workers.

1854 In Homesteads for the City Poor, advocate Joseph Tuckerman favors decentralized single-family homes over dense city living. Suburban relocation becomes a topic of heated debate among reformers.

1864 The New York City Citizen’s Association Council on Hygiene inaugurates an efficient campaign to improve and enforce housing and sanitary standards.

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.

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.
1890  Reporter and photographer Jacob Riis publishes the landmark book How the Other Half Lives: Studies Among the Tenements of New York, convincingly arguing that the path to housing betterment is through environmental reform.

1892  The Commissioner of Labor begins a national study of slums, financed by a $20,000 allocation from Congress. Two years later, compelling statistics are published only for Baltimore, Chicago, New York, and Philadelphia, given the study’s limited budget.


Graphic:
Ernest Flagg, architect
Plan for an unbuilt tenement house with a frontage of 100 feet, 1894
From Scribner’s Magazine, XVI, July-Dec 1894, p. 112
National Building Museum

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 (OHA) is founded in Philadelphia to improve the housing conditions of the working class.

(Sidebar text)
The Octavia Hill Association (OHA), named after Londoner Octavia Hill, emulated Hill’s management approach and paired the business of housing with the generosity of philanthropy. The Association typically purchased shabby row houses, rehabilitated them, and found renters who would provide ongoing maintenance. The OHA’s business activities included managing rental homes for other owners and, under the auspices of the Model Homes Company, building a few houses. By 1916, the OHA owned or managed more than 400 houses.

The role of the Association’s “Friendly Rent Collector” was to ensure regular payments; inspect the premises; and instruct tenants in cleanliness, sanitation, and good housekeeping. The OHA organized block cleanups, as well as new kindergartens and playgrounds; worked with neighborhood agencies; lobbied in Harrisburg, Pennsylvania, for various housing bills; and helped to draft the Philadelphia Housing Code (passed in 1913).

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. Rents are reasonable, but are not within reach of most alley dwellers.

Graphic:
George M. Sternberg, architect
Washington Sanitary Improvement Company apartment house, Washington, D.C., ca. 1897
National Archives and Records Administration

(Sidebar text)
Alley dwellers were inhabitants of the shabby structures found in the back alleys of Washington, D.C., scattered around the monumental core. Former slaves often built such shanties after leaving the Deep South following the Civil War. They were so poor that they often relied on wild plants for food.

Today, in the Capitol Hill and Foggy Bottom neighborhoods, alley dwellings are highly desirable housing.
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 Washington, D.C.’s, monumental core 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, which includes plans, specifications, and materials.

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

**Capitol Hill’s Ellen Wilson Memorial Homes: 1915**

Slums in the nation’s capital are hidden in back alleys, scattered around the monumental core. Their inhabitants are too poor to afford the model row houses built by the Washington Sanitary Improvement Company and Washington Sanitary Homes Company, two business philanthropies founded in 1897 and 1904, respectively. The local section of the Women’s Department of the National Civic Federation sponsored this 350-unit design and named it after First Lady Ellen Axson Wilson, Woodrow Wilson’s compassionate and reform-minded first wife, who had died in 1914. The design for two typical Capitol Hill blocks, bisected by alleys, is entrusted to a pair of women architects specializing in low-cost housing. In the tradition of family-oriented housing reform, the plans call for laundry, health, day-care, and recreational facilities, as well as a suite for a social worker. Unfortunately, insufficient funds hampered construction. This venture appears in the timeline because its character, scale, and refined brickwork anticipate those of the Townhomes on Capitol Hill, a new project that occupies the original Wilson site and is profiled in the exhibition.

Graphic:

Anna Pendleton Schenck and Marcia Mead, architects
Preliminary study of elevations of the Ellen Wilson Memorial Homes, Washington, D.C., 1915
Diazo and colored pencil on paper
Library of Congress
First Federal Intervention: 1917–1918

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** (USHC), builds 6,000 single-family homes and 7,000 apartment units. Additionally, Congress establishes the U.S. Shipping Board to oversee the **Emergency Fleet Corporation** (EFC). This quasi-public corporation loans $75 million in public funds to limited-dividend companies incorporated by private shipbuilding firms. With 28 projects spanning 23 cities, EFC helps build 8,000 houses and 800 apartment units. Led by experienced men of the highest managerial and artistic caliber, such as landscape architect Frederick Law Olmsted, Jr., USHC and EFC produce models of “civic art,” inspired by the Garden City and Colonial Revival ideals, and well-built dwellings striking a balance between the picturesque and the functional.

As soon as the war is over, Congress votes to sell USHC properties, and tenants purchase many of them. Most World War I emergency communities, in such cities as Dundalk, Maryland; Wilmington, Delaware; Bethlehem, Pennsylvania; and Newport News, Virginia, continue to be stable and pleasant working-class neighborhoods. Many of today’s “New Urbanists” acknowledge their attractive streetscapes and well-proportioned, gently detailed housing stock as valuable design precedents.

**Bridgeport, Connecticut**

With the war in Europe, manufacturing activity expands considerably in Bridgeport, Connecticut, especially at the Remington Arms Company. By 1918, with a population increase of 70% in three years, overcrowding and high rents encourage labor turnover and threaten productivity. The USHC decides to take over a building campaign initiated by leading local employers. This federal agency assumes direct construction of four major projects. Small attached homes accommodate members of the clerical force, and garden apartments provide housing for skilled workers. Constructed in three months, Crane Tract (renamed Seaside Village and currently in private co-op ownership) occupies a waterfront site. A report published by USHC highlights its “extremely irregular and accidental seeming plan,” inspired by recent English town planning; its “picturesque interest and charm”; and the “delicate moldings of doorways and cornices.” Houses “seem to cling to the grounds and to each other in neighborliness; they have a look of solidity for their materials are of permanent nature, being brick with slate roofs.”

**Portsmouth, New Hampshire**

In 1917, the federal government loans funds to a newly formed syndicate, the Atlantic Corporation, to house its shipbuilders in Portsmouth, New Hampshire. Lured by the promise of work and a better life, shipyard employment surged nationwide and necessitated the construction of quality housing for war workers. Built by the Emergency Fleet Corporation, the Atlantic Heights cluster retains the charm of New England villages while complying with Progressive
Era concerns for hygiene and social reform. Most of the 278 houses are double units, with varied interior layouts, facades, and roof treatments. In 1925, mismanagement of government funds leads the Atlantic Corporation to auction off its model community. At present, Atlantic Heights still offers some of the best home and rental prices in the region.

Graphic:

Emergency Fleet Corporation
View of Atlantic Height, Portsmouth, New Hampshire, 1917-1918
Ink on paper
Portsmouth Public Library, Portsmouth, New Hampshire

Through Boom and Bust, Building a Momentum: 1919–1933

In the 1920s, suburban bungalows and garden apartments provide the middle class with reasonably priced, well-designed shelter, but living conditions for the poorest Americans still need to be improved. Congress and the federal government see no reason to interfere with the market economy, but a few states and cities venture into creative funding legislation. In 1921, the California Legislature enacts a Veteran’s Farm and Home Purchase Act that anticipates the G.I. Bill. That same year, the City of Milwaukee is allowed to subscribe to stocks of co-operative companies: The Garden Homes project is the nation’s first experiment in municipal public housing. For like-minded wage earners, limited-equity co-operatives present an attractive alternative to capitalistic ventures. As self-governing non-profit corporations, they pool their members’ resources and hold a single mortgage. Since the price of shares is not tied to that of the property, and their resale value is strictly controlled, limited-equity co-operatives preserve long-term affordability.

The disastrous effects of the Depression on building activity lead advocates for publicly subsidized housing to join forces under the aegis of the National Public Housing Conference, National Association of Housing Officials, and Labor Housing Conference. In 1932, limited-dividend providers finally receive federal aid. The following year, the Home Owner’s Loan Act creates a corporation to refinance distressed mortgages. Also in 1933, the National Industrial Recovery Act includes provisions to provide loans for slum clearance, low-cost housing, and subsistence homesteads.

Graphic:

Paul Jakubovich, photographer
Garden Homes Cooperatives, Milwaukee, Wisconsin
City of Milwaukee, Department of City Development and Historic Preservation Section

Timeline


Milwaukee Mayor Daniel W. Hoan proposes the creation of public housing corporations with stocks owned by both local government and private citizens. Wisconsin enacts the legislation in 1919 and The Garden Home Company is formed. Unfortunately, because of disputes over land annexation and the cost of street paving, the co-operative disbands in 1925, only two years after the completion of its first section of 105 detached/duplex units. Tenants have the opportunity to purchase their homes at below-market prices, ranging from $4,700 to $5,500.

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.

Graphic:

William Schuchardt, planner
Garden Homes Cooperatives, Milwaukee, Wisconsin, 1923
Ink on paper
City of Milwaukee, Department of City Development and Historic Preservation Section

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, restricting their profit to 6%. This legislation enables Jewish workers' co-operatives to flourish in the Bronx.

1930 Rookie journalist Catherine Bauer attends Ernst May’s seminar, “Frankfurt’s Course for New Construction,” which showcases this city’s much-heralded housing program. She later advocates adequate housing for low-income Americans.

1931 Settlement worker Mary Simkhovitch and social worker Helen Alfred establish the National Public Housing Conference (renamed the National Housing Conference in 1950).

The Bronx Co-operatives: 1927

In 1916, Finnish immigrants had established the country’s first non-profit housing cooperative in Brooklyn, New York. Eleven years later, a New York State law authorizes 20-year tax exemptions for corporations building low-rent apartments and restricts their profit to 6%. This measure favors non-profits, such as the Jewish union workers who are eager to escape Manhattan’s congestion for the greenery of the Bronx, where they can create communities inspired by common political or religious ideals. Consequently, the firm of Springsteen and Goldhammer, with chief draftsman Herman Jessors, builds high-density courtyard-centered projects, whose picturesque ornamentation focuses on individualized entrance porches and doorways. Today, with the gentrification of working-class neighborhoods, the...
temptation of reselling one’s unit at market rate is so great that New York City’s non-profit co-op legacy may rapidly become extinct.

Graphic:

Wurts Brothers Photographers
Amalgamated Apartments, Van Cortland Park, Bronx, New York, 1929
Museum of the City of New York, The Wurts Collection (#88730)

North Philadelphia’s Carl Mackley Houses: 1932–1935

In the early 1930s, the Full Fashion Hosiery Workers Union benefits from an 85% loan granted by the Housing Division of the newly formed Public Works Administration. To create an ideal community in Philadelphia, the union hires Alfred Kastner and Oscar Stonorov, two young European designers, and William Pope Barney, an experienced local practitioner. For the first time in the United States, affordable housing adopts the modernist tenets of the International Style: The layout of the apartment blocks departs from that of local row houses and the clean-cut “ocean liner” details from prevalent domestic styles. Semi-enclosed courtyards replace the initial configuration of parallel rows, strictly dictated by solar orientation, and a light-colored brick is selected over “International Style” white stucco.

In 1998, the Carl Mackley Houses gained inclusion on the National Register of Historic Places. The subsequent tax credits have given the Mackley Houses a second life; the small units have been enlarged and reconfigured, while facade alterations are minimal.

Graphics:

Family at outdoor recreation area, 1935
Carl Mackley Houses, Philadelphia, PA
Canus Corporation

After restoration, 1998
Carl Mackley Houses, Philadelphia, PA
Canus Corporation

A Time of Emergencies: 1934–1944

As construction activity hits rock bottom, federal legislation establishes an institutional framework for housing reform. A major first step is the passage of the National Housing Act in 1934, which creates the Federal Housing Administration (FHA) to stimulate longer-term mortgage financing. Government intervention provides employment and addresses urban blight. Since loans by the Public Works Administration (PWA) to non-profit organizations (such as the Hosiery Union for the Carl Mackley Houses) had yielded only 3,065 units in 17 projects, the PWA builds its own 21,441 low-rent units in 36 cities. Local legislation creates Public Housing Authorities (PHAs) to manage these properties. The Resettlement Administration (RA), taken over by the Farm Security Administration (FSA) in 1937, sponsors and builds complementary programs. These include several small-scale rural subsistence homesteads, relying on principles of rural relocation and self-help construction, plus three Greenbelt towns in Maryland, Ohio, and Wisconsin.

Many of the PWA and RA/FSA projects benefited from talented designers and generous funding and are now recognized as landmarks of American planning and architecture.

With the U.S. Housing Act of 1937, housing providers win a major congressional battle: Low-rent housing in urban and rural areas, as well as on Indian reservations, becomes a public responsibility. A new agency, the U.S. Housing Authority (USHA), is authorized to lend $800 million to its local counterparts, whose required financial participation to land acquisition and construction costs is only 10%.
War-related factory jobs draw an influx of rural residents into the cities, increasing the need for housing. Signed into law in late 1940, the Lanham Act allows federal funds to be used to construct public housing for defense industry workers, and more than 700,000 units are built. The government develops temporary communities, some featuring cutting-edge designs by major architects. Meanwhile, with FHA’s support, private builders construct permanent dwellings in familiar, albeit modernized, styles.

By 1942, when all government housing activities are placed under the umbrella of the Federal Public Housing Authority and directed toward the war effort, USHA units number 100,000 and are located in 140 cities.

Graphic:

Jack Delano, photographer
Community Center used as a kindergarten by the public school system, 1942
Ida B. Wells Housing Project, Chicago, Illinois
Library of Congress

Timeline

1934 The National Housing Act establishes the Federal Housing Administration (FHA) and sets minimum property standards for FHA-insured mortgages.

The Public Works Administration embarks on direct construction of low-cost housing.

Mayor Fiorello La Guardia establishes the New York City Housing Authority, the first municipal housing authority in the United States.

Congress ratifies the creation of an Alley Dwelling Authority (ADA) for the District of Columbia, to reclaim slums and provide alley dwellers with sanitary, if spartan, affordable housing. Direct congressional funding is so limited that ADA will have constructed only 2,800 units by 1940, at a time when Washington, D.C., has an inventory of at least 20,000 substandard units.

1935 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.

Graphic:

Exterior of house at Cumberland Homesteads, Crossville, Tennesse, 1936
Library of Congress

1936 Initiated by the New York City Housing Authority and funded by the Emergency Relief Administration, First Houses is the earliest public housing project to open its doors to tenants in the United States. This project is entrusted to Frederick Ackerman, an Emergency Fleet Corporation veteran. It combines rehabilitation of existing tenements, demolition and removal, and new construction; preserves commercial activity on the ground floor; and brings greenery to interior courts.

1937 Franklin D. Roosevelt notes in his second Inaugural Address: “I see one-third of a nation, ill-housed, ill-clad, and ill-nourished.”

Thirty-three states pass legislation allowing cities and/or counties to establish Public Housing Authorities (PHAs).

The U.S. (Wagner–Steagall) Housing Act is passed, and the U.S. Housing Authority (USHA) is created under the general supervision of the Secretary of the Interior.

As Catherine Bauer asserts in Architectural Record, 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% interest for 40 years).
Subsidies for Indian housing, which cover all financing and operating costs exceeding the renter’s payments, are instituted. These programs are similar to today’s Section 8 rent subsidy program. Indian Housing Authorities (IHAs) can be established either by tribal ordinance or state law.

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

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 and investors.

1940 Delayed by what Chicago’s black community denounces as racial discrimination, construction of the Ida B. Wells Homes, a Public Works Administration (PWA) initiative on the city’s South Side, finally begins. Upon its completion, the 1,622-unit project is documented by the Farm Security Administration as exhibiting model management and tenant participation, as well as superior amenities, including an X-ray clinic and a kindergarten.

Graphic:

Jack Delano, photographer
Mrs. Virginia McCoy brings her two children to the x-ray clinic, 1942
Ida B. Wells Housing Project, Chicago, Illinois
Library of Congress

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

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.

While 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 with Aluminum City Terrace near Pittsburgh, Pennsylvania.

The nation’s first peacetime draft is instituted.

The Army accepts the 700 series as the standard building type for barracks and other mobilization camp structures. In less than a year, camp capacity quadruples to accommodate 1.5 million men.

Henry J. Kaiser builds the first of seven West Coast shipyards. Employment reaches a peak of nearly 200,000. By the war’s end, workers in Kaiser’s shipyards will have produced nearly 1,500 vessels.

Farm Security Administration architects design war workers’ housing in Vallejo, California.

Franklin D. Roosevelt is elected President for an unprecedented third term.

1942 War Time Housing exhibition at the Museum of Modern Art, New York City, features work by Eero Saarinen, Richard Neutra, and Louis I. Kahn.

Six hundred houses are constructed in six months for aircraft workers at the Glenn L. Martin company outside Baltimore, Maryland. Martin funds one-third of these units, and the rest are financed with federal funds. Skidmore, Owings and Merrill designed the house plans and used the Cemesto building system, so-named for the mix of cement and asbestos that comprised the exterior wallboard siding.
Using the Homasote Company’s Precision Built system of prefabricating housing, the firm of Barrett and Hilp constructs nearly 5,000 homes for shipyard workers in Portsmouth, Virginia. At one point, they produce 80 houses a day. Because Homasote board is strong, lightweight, and weather-resistant, the U.S. government used it in the early 1950s when constructing the “DEW” line, the Distant Early Warning radar sites along the Arctic Circle.

Construction begins on Vanport, Oregon, a complete city of nearly 10,000 units for Henry J. Kaiser’s shipyard workers and their families.

Levitt and Sons constructs 750 houses in Norfolk, Virginia, for Naval officers and their families.

Oak Ridge, Tennessee, is conceived as part of the Manhattan Project. The activities of its inhabitants—enriching uranium for use in an atomic bomb—were a secret, and Oak Ridge was referred to as the “secret city.”

Channel Heights housing community in San Pedro, California, designed by Richard Neutra, is completed.

Automobile production stops, and nearly 1,000 automotive plants convert to war work.

1944

Held in Chicago, the National Conference on Postwar Housing foreshadows the dilemmas of the following decade.


The number of women in the labor force reaches nearly 16.5 million, a 36% increase from December 1941.

Congress passes the Servicemen’s Readjustment Act (G.I. Bill of Rights). Among its provisions are college education for returning veterans and loans to buy homes and start businesses. A home loan guaranty program limited to owner-occupied units is initiated by the Veterans Administration (now the Department of Veterans Affairs).

Home Sweet Home: The Rise of FHA, 1934

Created in 1934, the Federal Housing Administration (FHA) not only plays a key role in the rebound of the private homebuilding industry, but also helps expand suburbia and consolidate social and racial divides. Its earliest objective is to broaden the spectrum of homeowners, by providing government insurance for mortgages made by private lenders and for housing renovation loans that entail relatively low down payments.

In 1935, two rental garden apartment complexes near Washington, D.C.—Colonial Village in Clarendon, Virginia, and the Falklands Apartment in Silver Spring, Maryland—are the first of many multi-family projects that receive FHA approval. In 1938, the Federal National Mortgage Association (now Fannie Mae) is created to purchase FHA-insured mortgages in the secondary market.

During World War II, FHA insures mortgages with low down payments in defense areas, minimizing risks taken by small private builders and maximizing affordability.
FHA establishes strict guidelines regarding site development and dwelling layout. Conservative standards favor genteel Colonial Revival designs, but do not rule out more streamlined versions of humanly scaled, green communities. Since its inception, FHA has insured millions of mortgages. Currently, more than 5 million FHA-insured home loans are outstanding.

Graphic:

Gustav Ring, architect
Colonial Village, Arlington, Virginia, ca. 1936-40
National Archives and Records Administration

Built in the 1930s, Colonial Village was 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 were developed on 30 acres.

Video:

“Collapsing House”
Federal Housing Administration, c. 1960

“Clocks”
Federal Housing Administration, c. 1960

“Low Price Homes”
Better Housing News Flashes for FDA
Pathe News, Inc., 1936

“The Carpenters”
Federal Housing Administration, c. 1960

“Crystal Ball”
Federal Housing Administration, c. 1960

“Selling” Low-Income Housing to Americans

Convincing politicians and voters of the necessity and value of public housing is an uphill battle for both advocates and providers. The harsh criticisms are based on the reluctance to spend public funds and the fear of unfair competition with the private market. Many promotional campaigns include pro-hygiene and anti-crime rhetoric and photo opportunities, especially with public housing champion Eleanor Roosevelt. The New York City Housing Authority, the country’s earliest Public Housing Authority, capitalizes on the talents of poster designers hired by the Federal Art Project of the Works Progress Administration (WPA; later called the Work Projects Administration), part of President Franklin D. Roosevelt’s New Deal agenda.

Graphics:

Walter C. Pettee, artist
Cure Juvenile Delinquency in the Slums by Planned Housing, 1936
Federal Art Project for the New York City Housing Authority
Ink on paper
Library of Congress

Benjamin Sheer, artist
Better Housing: The Solution to Infant Mortality in the Slums, 1936
Federal Art Project for the New York City Housing Authority
Ink on paper
Library of Congress
Housing in Black and White: Langston Terrace

“Separate but equal” quality housing is a New Deal rule, strikingly illustrated a few miles from the National Building Museum. Funded by the Public Works Administration (PWA) and opened in 1937, Langston Terrace is built on vacant land in the Northeast Quadrant of the District of Columbia for low-income, working-class residents. It is named after John Mercer Langston, the Representative from Virginia and the first African American to serve in Congress. He also was Dean of Howard University’s law school. For the design of the 274 units, African-American architect Hilyard R. Robinson adapts modernist features that he studied in Holland and Germany to local row house and garden apartment configurations.

Graphics:

Theodor Horydczak, photographer
Detail of sculpture at Langston, Terrace, Washington, DC, ca. 1930-1950
Library of Congress

Commissioned by the New Deal Treasury Art Program, Daniel Olney created this terracotta frieze The Progress of the Negro Race to adorn the walls of the central courtyard at Langston Terrace. It details important episodes from American history and the African-American experience. His sculpture Madonna and Child can be seen at right.

Interior Secretary Harold Ickles and his Director of PWA Housing review a model of Langston Terrace at the Museum of Modern Art, New York, New York, ca. 1939
Howard University, Moorland-Springarn Research Center, Hilyard Robinson Papers

Hilyard R. Robinson, architect
Study of Block M1, Langston Terrace, Washington, D.C., 1937
Ink on paper
Howard University, Moorland-Springarn Research Center, Hilyard Robinson Papers

Prospective tenants visiting Langston Terrace, 1938
© Washington Post, reprinted by permission of the D.C. Public Library

Children playing on public sculpture at Langston Terrace, ca. 1938
National Archives and Records Administration

Frequently in the New Deal Housing programs, the government commissioned sculptors to create oversized, playful animals to enliven the playgrounds for the young residents. Hilyard Robinson admired similar sculptures when he toured the Karl Marx Hof in Vienna. In Langston Terrace, children can cavort with large frogs, lions, bears, and walruses in the central courtyard. Similar pieces of sculpture can be found in other programs of the era, like the Jane Addams homes in Chicago, Illinois.

Housing in Black and White: Greenbelt, Maryland

Funded by the Resettlement Administration, Greenbelt, Maryland, is an all-white, but religiously inclusive, community that opened in 1937. The government’s plans combine masonry town houses, prefabricated detached houses, and garden apartments. Amenities include a school, a town center with shops, walkways, parks, and playgrounds. During World War II, its original 885-unit capacity doubles with the addition of less-distinguished frame houses for defense workers.

Commonalities between Langston Terrace and Greenbelt pertain to (1) scale, typologies, and materials; (2) a superblock site strategy that separates pedestrians from automobiles, provides single-purpose roads, and avoids through streets; and (3) the inclusion of playgrounds and powerfully figurative public art. Both projects are meant to instill a sense of common pride among carefully selected tenants. However, while the district around Langston Terrace is under-equipped, Greenbelt offers its residents the commercial and leisure infrastructure of a comprehensively planned new town. Sold to its residents in 1952 as a co-operative, Greenbelt is now a National

Traffic flow and accessibility were of prime importance to the planning of the Greenbelt community. Sidewalks run through underpasses and under major roads, preventing residents from negotiating busy intersections. In this photograph children ride their bicycles without having to wait to cross the road safely.

Children playing in recreation area at Greenbelt, Maryland, ca. 1940
Library of Congress

Man trimming hedges to the compulsory height, Greenbelt, Maryland, ca. 1940
National Archives and Records Administration

Bauhaus Meets Defense Housing: Aluminum City Terrace, 1942

Using Lanham Act funds, the Federal Works Agency commissions Bauhaus veterans Walter Gropius and Marcel Breuer to design (very economically) 240 uncompromisingly modern, but unobtrusive, rental units for Alcoa employees in New Kensington, Pennsylvania. From an architectural standpoint, Aluminum City Terrace is all the more significant because most war communities designed by such notable architects as Richard Neutra, Louis I. Kahn, and William Wurster have been demolished—even though they had achieved international fame by 1945.

Aluminum City Terrace is also the first defense housing project to be purchased by tenants under provisions of the Mutual Ownership Plan of 1948, despite protests from neighbors presaging a future slum. The development was sensitively rehabilitated in the 1960s, and in 1995, the Historic American Engineering Record performed the type of exacting visual documentation once reserved for century-old landmarks.

Graphics:

Walter Gropius and Marcel Breuer, architects
Aluminum City Terrace, New Kensington, Pennsylvania, 1948
National Archives and Records Administration

Walter Gropius and Marcel Breuer, architects
Typical residence at Aluminum City Terrace, New Kensington, Pennsylvania, 1948
National Archives and Records Administration

Walter Gropius and Marcel Breuer, architects
Subsidized Housing As Mass Phenomenon: 1945–1959

During the Baby Boom years, federal legislation and subsidies establish a dual-level housing policy that impacts the lives and environments of Americans according to their income. Loans insured by the Federal Housing Administration (FHA) and guaranteed by the Veterans Administration (VA) favor middle-class homeownership and fuel the white flight to the suburbs. Levitt and Sons and other community-development builders view the production of small, low-budget houses as an important and profitable market. A few align themselves with less-than-honorable FHA officials and reap enormous profits at taxpayers’ expense. Federal aid is far less generous to non-profit cooperatives and to manufacturers of prefabricated houses, with the exception of Lustron and its metallic models.

The 1949 Housing Act is a landmark law for rural housing. Expanding the 1937 Farm Tenant Act to ease the burden of rural homeowners and tenants, it gives authority for rural housing programs to the Farmers Home Administration (now the Rural Housing Service), and it enacts a large-scale construction program.

By 1956, Public Housing Authorities are managing 424,000 units, comprising 1% of the nation’s occupied housing stock and 2.3% of the rental units. Debate over public housing remains heated: Private builders and voters frequently challenge and oppose its funding, while architects and housing providers are increasingly aware of its aesthetic shortcomings and lack of storage space. Indeed, the quality of life and design in low-rent projects is uneven. In large cities, the development of public housing in inner-city neighborhoods often works hand in hand with highway construction and slum clearance; generally, such projects are not built in outlying middle-class districts. In smaller cities, this strategy is less obvious. By contrast, most subsidized housing for the elderly is readily accepted and integrated into communities. Such housing is initially built by non-profits with government aid; after 1959, Public Housing Authorities themselves assume the construction.

Graphic:

Wurts Brothers Photographers
Levittown, New York, ca. 1950
National Building Museum, Gift of Richard Wurts

Video:

“What Price Housing?”
Paramount News
Paramount Pictures, Inc., 1949

Timeline

1945  With the return of veterans and major population influx to California and the Pacific Northwest, many parts of the country experience tremendous housing shortages. In addition, construction costs rise at a rapid pace.

President Harry S. Truman appoints Wilson W. Wyatt to the position of Housing Expeditor, 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.

Graphic:
Carl Gunnard Strandlund, vice president and general manager of Chicago Vitreous Enamel Products Company, devised the initial concept for the prefabricated Lustron home. Morris H. Beckman designed the model and worked with his partner, Roy Burton Blass. All features, including the outside and inside walls and roof, were porcelain enamel on steel; the ceiling contained radiant heating panels. The rectangular, one-story, two-bedroom house was approximately 1,000 square feet, with a utility room off the kitchen. The design featured a low pitched roof; a recessed front porch; a picture window in each bedroom, as well as in the living and dining rooms; and ample closets. Built-in amenities included kitchen cabinets, a pass-through in the dining room, a bookcase in the living room, and a vanity in the master bedroom. The first Lustron model home was produced in Hinsdale, Illinois, toward the end of 1946.

Levitt and Sons takes advantage of VA loans to open a Long Island development that includes 17,000 identical Cape Cod models.

Graphic:

Aerial photograph of Levittown, New York, ca. 1950
National Archives and Records Administration

1947 More than 1 million war veterans enroll in colleges under the G.I. Bill of Rights.

President Truman issues an Executive Order banning racial discrimination in the military, civil service, and all federal government business.

The combined population of California, Oregon, and Washington is 40% higher than in 1940.

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,” comprised about 1,400 square feet with a bath and a half. Since the legislation did not specify a design, sponsor-developers adapted existing designs from the “civilian” housing market. Among problems associated with the Wherrys are their small size and poor construction quality. A total of 264 Wherry projects were built for three military departments, totaling 83,742 units.

1950 The private sector and many voters vehemently oppose public housing. Criticism of its design features mounts in the ranks of architects and housing providers. For example, in March 1950, a referendum on a plan by the Seattle Housing Authority to build 2,600 city-owned units is defeated by a 3-to-1 vote.

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

1953 Walter Washington, future mayor of the District of Columbia, initiates a policy of open occupancy as the head of the District of Columbia Housing Authority, the successor to the Alley Dwelling Authority.
1954 Congress investigates a Federal Housing Administration scandal. Unscrupulous builders, aided by corrupt FHA officials, had reaped enormous profits at the taxpayers’ expense.

Elizabeth Wood resigns as Executive Director of the Chicago Housing Authority (CHA), a post she held since 1937, because her attempts to integrate CHA’s properties are disapproved by the municipality. The following year, the Free Press in Glencoe, Illinois, publishes *Planning, Politics and the Public Interest: The Case of Public Housing in Chicago*, edited by Martin Meyerson and Edward C. Banfield. The book 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 Wherry legislation, private developers also 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 had 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 Elderly Housing where non-profit 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 is situated on 2.36 acres and comprises 185 units.

Graphic:

Noonan, Thompson, Korcker, Marmon & Mok, Architects
Victoria Plaza Apartments, San Antonio, TX. 1958-1960
San Antonio Housing Authority


As the country turns more progressive, advocacy, legislation, and implementation regain momentum. Title VI of the 1964 *Civil Rights Act* prohibits discrimination in all programs receiving federal assistance, including housing, while the Fair Housing Act, enacted as Title VIII of the 1968 *Civil Rights Act*, specifically bars discrimination in the sale or rental of housing. The *Department of Housing and Urban Development* (HUD) is created in 1965, and its Cabinet-level status gives housing more prominence in the federal government. Public Housing Authorities are allowed to lease privately owned units. The landmark Housing and Urban Development Act of 1968 authorizes mortgage interest subsidies for low-income homeownership and rental housing under the Section 235 and 236 programs. The Housing and Urban Development Act of 1970 provides federal financial support to encourage the creation of new communities with housing for all income levels. To facilitate partnerships between the private and public sectors, cities and states create Housing Finance Agencies (HFAs).

The pursuit of design excellence also regains momentum. Through workshops and award programs, housing officials and the architectural profession cooperate to produce alternatives to tower blocks, at once user-friendly and “defensible” against criminal activities. Sociological inquiries and “post-occupancy” evaluations assess both successes and failures. The late 1960s see their share of inefficient funding, such as HUD’s “Operation Breakthrough” for the promotion of modular construction systems. To make public housing more affordable to the poorest tenants, the 1969 Brooke Amendment caps rent payments at 25% of income and authorizes operating subsidies to offset the reductions in Public Housing Authority income. However, the amendment also tends to make public housing an option of “last resort,” with a concentration of poor families, and contributes to its decay.

Graphic:
Abbie Rowe, photographer
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
National Archives and Records Administration

Video:
“President Johnson Signing the Housing Act of 1965”
Department of Housing and Urban Development, 1965

“Six Homes, Six Houses”
John Korty and David Schickle
Self-Help Enterprises, 1965

Timeline

1960 The New York State Housing Finance Agency is created.
Construction of the Robert Taylor Homes begins in downtown Chicago. When completed two years later, this public housing development is considered the largest in the world with more than 4,300 units. Most of the buildings have since been demolished, and by 2005 the remainder will be closed. 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.”

1961 Public Housing Administration Commissioner Marie 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. In addition, FHA is authorized to insure rental housing mortgages at below-market interest rates under Section 221(d)(3).

1962 The National Association for the Advancement of Colored People (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.

1963 St. Francis Square, designed by Marquis and Stoller in San Francisco, California, wins the Award of Merit in the first Federal Housing Administration Honor Award for Residential Design.
The Public Housing Administration initiates Awards for Design Excellence selected in collaboration with the American Institute of Architects, the American Society of Landscape Architects, and the National Association of Housing and Redevelopment Officials.

1964 The Civil Rights Act is passed.

Graphic:
A segregated apartment project is picketed by pro-integration demonstrators, 1963
National Archives and Records Administration

Passage of the Economic Opportunity Act launches the “War on Poverty.”

A total of 605,000 public housing units are under management.

1965 Congress passes the Department of Housing and Urban Development Act, creating HUD as a Cabinet-level department. Its jurisdiction excludes programs of the Veterans Administration and those for rural housing, which are under the U.S. Department of Agriculture.
Self-Help Enterprises is founded in California’s San Joaquin Valley. It is the nation’s first rural self-help housing organization for farm laborers and other low-income families and has led 4,600 families to homeownership.

1966 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% of the units must be made available to low-income households.

Demonstration Cities and Metropolitan Development Act authorizes $1 billion for HUD’s “Model Cities” program (ended in 1974).

HUD initiates a design award program juried by prominent architects, landscape architects, and planners that covers such categories as Low-Rent Public Housing, Low-Income Housing, FHA-Insured Private Housing in Urban Renewal Areas, and Elderly Housing.

1968 The Fair Housing Act is enacted as Title VIII of the Civil Rights Act.

The Housing and Urban Development Act establishes a 10-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.

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

1969 The Brooke Amendment to U.S. Housing Act of 1937 limits public housing rents to 25% 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 aided 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 housing development. The following year, the St. Louis Housing Authority confers with HUD, both agree that the complex is not salvageable, and the remaining buildings are razed.

St. Francis Square, San Francisco: 1963

Designed by Marquis and Stoller, a firm strongly committed to affordable housing, the much-heralded St. Francis Square project was developed by a Pension Fund jointly set up by union workers and their employers. Financing was eased by a federal mortgage insurance program called Section 221(d)(3), which offered below-market interest rates for non-profit providers. Lawrence Halprin designed the landscaping of the courtyard. (More recently, he designed the Franklin Delano Roosevelt Memorial in Washington, D.C.) Ground-floor patios and upper-level balconies provide a balance between privacy and indoor–outdoor openness. National awards were conferred by the Federal Housing Administration; the American Institute of Architects; and, in 1987, the Rudy Bruner Foundation. Post-occupancy studies have indicated that tenants were overall very satisfied, but would have appreciated larger kitchens and dining spaces, as well as rooms for hobbies and storage.

Public housing faces a major crisis, and “sensational” journalism abounds. The media focuses on inner-city pathologies (for example, economic and social problems); glosses over the federal government’s failure to provide sufficient operating funds; and generally ignores thousands of well-managed, livable properties. As their tenants’ income declines and maintenance costs and crime increase, several large Public Housing Authorities enter receivership. Decisions to raze entire developments often fail to include provisions for tenant relocation and ignore the structures’ sound construction and potential historical significance. From eradication to integration, this rocky period lays the groundwork for current urban and architectural trends in affordable housing.

President Richard M. Nixon pronounces a “Moratorium on Assisted Housing” in 1973, citing program abuses. The following year, after reviewing federal housing policy and programs, Congress passes the Housing and Community Development Act. This legislation rewrites the U.S. Housing Act of 1937, making the Section 8 rent subsidy program the major vehicle for federal housing assistance. Section 8 subsidizes tenant rent payments to private owners of both newly constructed and existing housing. The 1974 act also folds urban renewal, Model Cities, and other development programs into the Community Development Block Grant program. Additionally, the legislation directs HUD to establish national construction and safety standards for mobile homes (later renamed “manufactured housing”). These niche homes “golden years” in the early 1970s reach a peak in 1973, with 566,920 shipments. Subsequent legislation is also aimed at helping the homeless (1987), persons with disabilities (1990), and low-income AIDS patients (1990).

Because of the long-term cost of new Section 8 housing, Congress repeals the new construction component of the program in 1983 (except for a limited amount of housing for the elderly). Consequently, Section 8 shifts its focus to existing housing and institutes a voucher program. (After proving its value as a “demonstration” program, the Section 8 voucher program becomes permanent in 1987.) As a result, construction of federally assisted low-income housing units drops sharply. Now there is a crucial need for policies and legislation that encourage private-sector intervention and greater involvement by states. In 1986, Congress enacts the Low-Income Housing Tax Credit 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. In 1990, the HOME Investment Partnerships Block Grant program is 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, are created to assist private providers.

Video:

“City Limits: Prospects for Urban America”
William Harris, for the Harvard-M.I.T. Joint Center for Urban Studies
WCVB-TV5, Boston Broadcasters, Inc. 1978

“Fired Up! Public Housing is My Home”
Jim Martin for Metropolitan Planning Council, Chicago, IL
1988

“Creating Edgewater Place”
Bobby Bradford and Rev. Betty Pagett for The Ecumenical Association for Housing
Bobby Bradford Productions, 1995
“Point of Change”
Deborah Dorsey for Corcoran Jennison Companies
Cambridge Studios, 1990

(Sidebar text)

Low-Income Housing Tax Credit

Enacted in 1986, the Low-Income Housing Tax Credit is a 10-year tax credit as an incentive to private developers to acquire, build, or rehabilitate low-income rental units. Developers enter into a minimum 30-year, extended low-income use agreement. Four percent tax credits are uncapped and can be used in combination with tax-exempt multi-family bonds. Nine percent tax credits are authorized based on a per capita allocation by state; they are administered by state Housing Finance Agencies (HFAs) and can be used in conjunction with certain additional subsidies. Developers also have access to a national pool of unused tax credits.

Eligibility: Developers have two ways to meet affordability requirements: Either 20% of the units in the development must be available to tenants with less than 50% of area median income, or 40% of the units must be occupied by tenants with incomes of less than 60% of the area median.

Rent Structure: Gross rents on designated units may not exceed 30% of the “imputed income limitation,” which is the maximum income a family within the rent restrictions could have.

Status as of 2002: Tax credits serve an even lower-income population than is required and produce 60,000 to 100,000 units per year. In 2003, both the per capita allocation and small state minimum will be adjusted for inflation.

Timeline

1973 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 management.

1974 The Housing and Community Development Act rewrites the 1937 Housing Act to create the Section 8 Housing Assistance Payments program (now called 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 program.

1976 The U.S. Supreme Court rules in favor of the Gautreaux plaintiffs in their class-action suit against the Chicago Housing Authority (CHA). It will take 15 years for the CHA to comply with the injunction of relocating 7,100 black families outside their segregated communities.

(Sidebar text)

Gautreaux Class-Action Suit

In 1969, Dorothy Gautreaux and 40,000 other public housing residents filed a federal lawsuit against the Chicago Housing Authority (CHA) that continues to affect the delivery of public housing assistance. The plaintiffs claimed that CHA had engaged in systematic racial discrimination by segregating low-income black residents in housing projects located in Chicago’s inner city. The ruling in favor of Gautreaux directed the U.S. Department of Housing and Urban Development (HUD) to develop and implement a program to move poor black families out of public housing projects and into affordable housing throughout the Chicago metropolitan area.

What became known as HUD’s Gautreaux Assisted Housing Program evolved into a new national housing policy that increasingly relies on subsidies to renters, rather than subsidies to housing developers. Other tenant-based mobility programs, such as HUD’s Moving to Opportunity (MTO) demonstration and research project, can be traced back to Gautreaux. These programs aim to give low-income inner-city households the opportunity to live in safer, more integrated neighborhoods with access to better schools and employment.
1976 (cont’d)

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

1977 Congress passes the Community Reinvestment Act.

1979 Michael Sviridoff founds the Local Initiatives Support Corporation (LISC), forging an alliance among businesses, foundations, and local community groups.

1980 The Housing Authority of the City 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.

1981 Mayor Jane Byrne moves temporarily into Cabrini-Green, one of Chicago’s most crime-ridden public housing projects.

Dade County (Miami), Florida, is authorized to levy a surtax on commercial real estate transfers for housing purposes.

Seattle voters approve a $48.1 million bond issue to construct housing for the elderly and persons with disabilities.

The Cleveland Housing Network is established to rehabilitate vacant and abandoned homes and sell them to low-income families.

1982 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 units.

Coachella Valley Housing Coalition, in Riverside County, California, is founded as a non-profit public benefit corporation to develop housing for families and individuals who do not make 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.

The New York City Housing Partnership is founded and becomes one of the largest producers of affordable housing in the United States.

HUD sponsors an “Affordable Housing Demonstration” in 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.

BRIDGE Housing Corporation is established in San Francisco, California. As the state’s largest non-profit 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.

Housing and Urban–Rural Recovery Act begins Housing Development Action Grant and Rental Rehabilitation programs.

1986 Congress enacts the Low-Income Housing Tax Credit 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 "scattered sites" units for large families.

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 and includes several provisions related to special groups, such as the elderly and persons with disabilities. It incorporates the HOME Investment Partnerships Block Grant program, to assist 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% of housing developments in the United States provide “decent, safe, and sanitary housing at a reasonable price.” However, the remaining 6%, “located primarily in deteriorating neighborhoods of large urban communities, were plagued by crime, unemployment, and deteriorated physical conditions.” The Commission further asserts that the “traditional approaches to address these problems were not working.”

**Scattered Sites**

Rather than building public housing in enormous, isolated communities, the “scattered sites” approach develops public housing on a small scale, dispersing it in neighborhoods throughout a city, so that it is indistinguishable from surrounding buildings. This concept emerged from the U.S. Supreme Court’s 1976 ruling in the Gatreaux Class-Action Suit against the Chicago Housing Authority and the U.S. Department of Housing and Urban Development.

**Weaving Low-Cost Housing Into Cities and Suburbs**

In 1974, 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% of their units affordable, and a third of these less-expensive dwellings can be purchased by the Public Housing Authority. California also encourages municipalities to legislate inclusion, but with mixed results. In New Jersey, a series of court decisions in the Mount Laurel litigation requiring every municipality to provide its “fair share” of affordable housing generates enormous controversy. By the 1980s, several Public Housing Authorities successfully promote physical rehabilitation and integration for their properties. In addition to bettering the lives of their tenants, their “scattered sites” policies help stabilize the value of adjacent properties. Most noteworthy, Charleston Mayor Joe Riley spearheads an infill housing program for low-income groups displaced by urban renewal efforts. This trend toward small- or medium-scale, individualized responses to the housing crisis is sometimes encouraged by the application of historic preservation tax credits. Many non-profit providers, such as Habitat for Humanity, a church-based organization founded in Georgia in 1976, also pursue this course.

Graphics:

Washington Elms before and after rehabilitation, Cambridge, Massachusetts, 1979/1986
Cambridge Housing Authority

Built in the early 1940’s, Washington Elms is the second oldest public housing project in the United States. In 1986, a comprehensive modernization plan called for reducing the existing 324 sub-standard units to an acceptable 185 units, and the exterior of the fifteen-building complex was altered to articulate the scale and image of individual homes. Tenant-controlled private yards were created from the bleak asphalt circulation area, and a new playground and community center was constructed for use by the residents.
HOPE VI and Beyond: 1993–2004

The **HOPE VI program** (Homeownership and Opportunity for People Everywhere) is developed to revitalize and replace distressed public housing, in response to the 1992 report of the National Commission on Severely Distressed Public Housing. HOPE VI revitalization, which does not necessarily involve one-for-one replacement of low-cost units, usually entails the demolition of existing public housing projects and their replacement by mixed-income and mixed-use 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 design integration and invention. 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 addition, Congress acted in 1993 to make the Low-Income Housing Tax Credit permanent.

No matter how successful, 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 current administration would like to convert Section 8 vouchers into a State Block Grant, but so far, the proposal has generated little support. Low-income housing advocates favor the creation of a national housing trust fund to ensure consistent funding. The administration and a wide range of groups are also promoting the enactment of a home ownership tax credit program.

Graphics:

Amy Weinstein & Associates  
The Townhomes on Capitol Hill, Washington, D.C., 1998  
Hoachlander Davis Photography, LLC

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

Video:

“Commitment to Excellence”  
Karen Lustgarten for the D.C. Housing Authority  
Paul Berry & Associates, LLC and Team Video, 2001

“The Houses that Senate Built”  
Steve Braaten for Habitat for Humanity International  
2001

“Good Neighbors: Affordable Housing in the Bay Area”  
George Spies for Non-Profit Housing Assn. Of Northern California  
Axiom Pictures, 2001

Timeline

1993  
HOPE VI (Homeownership and Opportunity for People Everywhere) program is created to replace distressed public housing with mixed-income developments.  
Architect and Auburn University professor Samuel Mockbee founds the non-profit Rural Studio, where students design and build environmentally sensitive and user-friendly homes and amenities in Alabama's depressed areas.

1998  
The Quality Housing and Work Responsibility Act is enacted to reform the public housing program.

2000  
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 of 67.7% 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.

2003 Congress passes the American Dream Down Payment Act, 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 either $10,000 or 6% of the purchase price of the home, whichever is greater. The annual $200 million initiative is expected to start in spring 2004.

2004 HOPE VI program is subject to reauthorization.
Featured Projects

Single-Family Detached Houses

Given land prices in most of the suburban and urban United States, it is unusual to find affordable housing as single-family, stand-alone dwellings. Exceptions to this rule include both HOPE VI (Homeownership and Opportunity for People Everywhere) projects illustrated here. Created in 1993, the HOPE VI program provides grants to replace aging public housing developments, which, in turn, revitalize their surrounding communities. Such projects combine new, affordable housing with market-rate rental and for-sale residences whose design blends into the existing neighborhoods. College Park in Memphis, Tennessee, and Westbury, in historic Portsmouth, Virginia, both offer single-family detached homes, as well as other housing types.

College Park, Memphis, Tennessee

Name: College Park, 2000
Location: Memphis, Tennessee
Owner/Sponsor: Memphis Housing Authority
Architects: Torti Gallas and Partners, CHK
Consultants: Pickering, Inc., civil engineering and landscape architect
Builder: Beazer Homes
Number of units: 411
Density: 11.4 units/acre
Regional Median Income (family of 4): $51,000
Residents served: 90% of units to serve 60% of regional median income
Units owned: 40
Units rented: 371
Funding sources: HUD HOPE VI Grant, Tennessee Low-Income Housing Tax Credits, City of Memphis Capital Funds, and private equity

The College Park complex replaces the former LeMoyne Gardens public housing community in southern Memphis, Tennessee. This 411-unit HOPE VI project occupies 36 acres between LeMoyne–Owen, a historic African-American college; 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. Residences comprise single-family homes, as well as 1-bedroom bungalows and stacked flats, 2-bedroom quadruplexes, and 3- and 4-bedroom duplexes. All 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. Of the total 411 units, 80 are allocated for senior housing; 371 are rental units, and 40 are
ownership units. A 25,000-square-foot community building to be utilized by adjacent LeMoyne–Owen 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.

[College Park 1]

Right panel:

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. The new family and senior residential units were designed by borrowing from and re-creating the rich diversity of housing types in the adjacent neighborhood.

Torti Gallas & Partners, CHK

[College Park 2]

Right panel:

Residences comprise single-family homes, as well as 1-bedroom bungalows and stacked flats, 2-bedroom quadruplexes, and 3- and 4-bedroom duplexes. All structures are of wood frame construction.

Torti Gallas & Partners, CHK

[College Park 3]

Left panel, top to bottom:

Site plan of College Park in Memphis, Tennessee. The landscaped development includes a central green, and housing is arranged along tree-lined streets that recall the earlier property plan.

Torti Gallas & Partners, CHK

Typical street elevation the shows the rich diversity of housing types.

Torti Gallas & Partners, CHK

Right panel, top to bottom:

Typical 1-bedroom unit plan.

Torti Gallas & Partners, CHK

Typical 2-bedroom unit plan.

Torti Gallas & Partners, CHK

[College Park 4]

For all:

Torti Gallas & Partners, CHK
Westbury, Portsmouth, Virginia

Name: Westbury, 2002
Location: Portsmouth, Virginia
Owner/Sponsor: Portsmouth Housing and Redevelopment Authority
Architects: Urban Design Associates
Consultants: LaQuatra Bonci Associates, landscape architect
Builder: Associated Contracting Services and Woodbury Construction
Number of units: 278
Density: 6.7 units/acre
Regional Median Income (family of 4): $55,200
Residents served: 100% of units to serve 80% of regional median income
Units owned: 161
Units rented: 117
Funding sources: HUD HOPE VI Grant; Low-Income Housing Tax Credits, Community Development Block Grant, Capital Improvement Funds, and sales proceeds

Westbury is revitalizing the historic downtown area of Portsmouth, Virginia. This innovative mixed-income HOPE VI project replaces the Ida Barbour public housing project. The Barbour project comprised a group of mid-1950s isolated, barracks-style structures that alienated its residents and was aesthetically, economically, and socially disconnected from the surrounding communities.

In contrast, Westbury is designed to harmonize with and reinforce the 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 homes. These include vibrantly colored Craftsman, Victorian, and Colonial Revival style models, each featuring such key details as porches, eaves, windows, and trim. Furthermore, housing occupies lots on interconnected blocks and streets, with numerous parks.

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 town homes. A series of small, 6-unit apartment buildings contain the 117 rental units, which are split between public housing (primarily taxpayer-financed) and subsidized units. All dwellings feature value-engineered low-maintenance construction; energy-saving utilities; and numerous modern amenities.

Within the master plan, a continuous park system provides recreation areas. Residential blocks follow the traditional pattern of tree-lined streets and service alleys. Each block contains a combination of rental and homeownership units, representing a variety of income levels.

The HOPE VI grantee is the Portsmouth Housing and Redevelopment Authority. Financing from local and other federal sources matched the HOPE VI funds. The associated private developer is Cornerstone Housing, LLC.
Westbury features a variety of building types and architectural styles that reflect the city’s historic and vernacular homes. These include vibrantly colored Craftsman, Victorian, and Colonial Revival style models, each featuring such key details as porches, eaves, windows, and trim.

Urban Design Associates

[Westbury 2]

Right panel:

There are 161 single-family detached houses and 2- and 3-unit attached town homes within the Westbury development.

Urban Design Associates

[Westbury 3]

Left panel:

Westbury replaced the Ida Barbour public housing project (see inset), which alienated its residents and was aesthetically, economically, and socially disconnected from the surrounding community. After redevelopment, a new system of parks and modest homes connects neighborhood churches, schools, recreation areas, and the waterfront.

Urban Design Associates

Right panel:

For all:

Urban Design Associates

[Westbury 4]

Left panel, top to bottom:

A series of small, 6-unit apartment buildings contain the 117 rental units, which are split between public housing (primarily taxpayer-financed) and subsidized units.

Urban Design Associates

The Colonial Revival corner duplex type contains both a 1-bedroom and a 2-bedroom unit.

Urban Design Associates

Each block contains a combination of rental and homeownership units, representing a variety of income levels.

Urban Design Associates

Right panel, top to bottom:

The series of houses designed for Westbury average between 1,300 and 1,700 square feet and are all designed to be affordable.

Urban Design Associates

Three elevation styles were designed for each floor plan type and a color palette was developed for each style. The Victorian Wide type is shown here.

Urban Design Associates

Residential blocks follow the traditional pattern of tree-lined streets and service alleys.

Urban Design Associates
**Single-Family Attached Houses**

The row house has long been a staple among urban American residences. Such dwellings typically share a wall with a neighbor or two and include private outdoor space. The examples here cover a broad range: the revitalization and replication of 19th-century homes in LeDroit Park and the Townhomes of Capitol Hill, both in Washington, D.C.; a loft-style variation on the urban row house at Row 8.9n in Nashville; a bungalow court or mews concept in Escondido, California; and an elemental design that includes a front porch on each residence to create a sense of place and home for migrant farm families in rural Colorado.

**Howard University/LeDroit Park Revitalization Initiative, Washington, D.C.**

Name: Howard University/LeDroit Park Revitalization Initiative, 2000
Location: Washington, D.C.
Owner/Sponsor: Howard University, the Fannie Mae Foundation, and the Fannie Mae Corporation
Architects: Sorg and Associates, PC
Consultants: Oehme, van Sweden & Associates, landscape architect
Builder: CM Construction and Essex Construction, LLC
Number of units: 40
Density: 20 units/acre
Regional Median Income (family of 4): $84,800
Residents served: 30% of units to serve 50% of regional median income
Units owned: 40
Units rented: 0
Funding sources: the Fannie Mae Corporation and Riggs Bank

Incorporated in 1867 in Northwest Washington, D.C., Howard University’s initial concept as a seminary to educate African-American clergymen expanded to one of educating youth “in the liberal arts and sciences.” LeDroit Park, established in 1873, is a National Historic Landmark District adjacent to Howard. During its prime, residents included African-American professors, artists, and other professionals. Following World War II, the community experienced a severe decline.

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 initiative. With help from the Fannie Mae Corporation and Riggs Bank, Howard launched a major 3-part improvement program for the 150-block area around 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. Sorg and Associates, PC 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.
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 anecdotes by and about residents.

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.

[Howard 1]

Right panel:

Originally, each historic LeDroit Park home was stylistically unique. To reinforce this variety, five prototypical townhouses were designed, each containing the essence of a type found in the community.

Sorg & Associates, PC

[Howard 2]

Right panel:

Sorg & Associates, PC

[Howard 3]

Left panel, top to bottom:

Streetscape prior to redevelopment.
Sorg & Associates, PC

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 quotations and anecdotes by and about famous residents.
Sorg & Associates, PC

Right panel, top to bottom:

Collage of typical residents prior to redevelopment.
Sorg & Associates, PC

The Howard University/LeDroit Park Revitalization Initiative represents a model for bringing new life to inner-city communities. Sensitive planning and close attention paid to both architectural heritage and cultural history mark this redevelopment as particularly compelling.
Sorg & Associates, PC

[Howard 4]

Right panel:

In the land use plan, various sites were analyzed for new cultural and commercial opportunities. Plans were developed for the first National African-American Museum and a Jazz Center planned as part of a restored Howard Theater. The green circle makes Anna Cooper Circle, a memorial for a remarkable former slave who lived in the neighborhood.
Sorg & Associates, PC

Left panel:

Front elevation and plans of a typical new infill house based on the historic cottage-style LeDroit Park residence.
Sorg & Associates, PC

Video:
Row 8.9n Townhomes, Nashville, Tennessee

Name: Row 8.9n Townhomes, 2003
Location: Nashville, Tennessee
Owner/Sponsor: Affordable Housing Resources, Inc.
Architects: Everton Oglesby Askew Architects
Consultants: Hawkins Partners, landscape architect
Builder: Kiddway Corporation, ICF Builders, and E. Freeman Construction
Number of units: 29
Density: 15.3 units/acre
Regional Median Income (family of 4): $58,300
Residents served: 38% of units to serve 80% of regional median income
Units owned: 29
Units rented: 0

Funding sources: City of Nashville, the Metropolitan Development and Housing Agency, the Tennessee Housing and Development Agency, the Neighborhood Reinvestment Corporation, the Calvert Foundation, AmSouth Bank, Citizens Bank, Capital Bank & Trust, Volunteer State Bank, and a consortium of lenders who contributed construction financing at below market rate

Row 8.9n Townhomes in Nashville is situated on a 1.9-acre site. Everton Oglesby Askew 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 brick and Hardieplank® (a flame- and weather-resistant siding material), 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 greenspace 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 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. Ninth Avenue units are oriented more toward the street. The design carefully considers the connection between the new units and the neighborhood, and large windows reflect the “eyes on the street” concept, increasing homeowners’ feelings of security.

This 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 are market-rate residences. The project involves multiple levels of government financing, including the City of Nashville; Metropolitan Development and Housing Agency; Tennessee Housing and Development Agency; Neighborhood Reinvestment Corporation; and several private lenders.
[Row 8.9n 1]

Right panel:

Open, sunlit floor plans accentuate vertical volume with lofts overlooking double-height living spaces angled to capture the view to the State Capitol.

Everton Oglesby Askew Architects

[Row 8.9n 2]

Right panel:

Row 8.9n Townhomes is one of the first developments in Nashville, Tennessee, that combines both affordable and market-rate units.

Everton Oglesby Askew Architects

Left panel:

Row 8.9n Townhomes illuminated at night.

Everton Oglesby Askew Architects

[Row 8.9n 3]

Right panel:

Open, sunlit floor plans accentuate vertical volume with lofts overlooking double-height living spaces angled to capture the view to the State Capitol.

Everton Oglesby Askew Architects

Left panel:

The attached townhomes feature brick detailing, copper trim, accent siding, and extensive landscaping.

Everton Oglesby Askew Architects

Site plans of Row 8.9n Townhomes. Units on the street are rotated 45 degrees to fit the site and create small entrance courts, while off street units face a parking courtyard.

Everton Oglesby Askew Architects

Typical elevation of residences at Row 8.9n Townhomes

Everton Oglesby Askew Architects

Townhomes on Capitol Hill, Washington, D.C.

Name: Townhomes on Capitol Hill, 1998

Location: Washington, D.C.

Owner/Sponsor: Ellen Wilson Community Development Corporation

Architects: Amy Weinstein & Associates

Consultants: Corcoran Jennison Management, property management

Builder: CorJen Construction
Number of units: 134
Density: 25.3 units/acre
Regional Median Income (family of 4): $84,800
Residents served: 30% of units to serve 50% of regional median income; 25% of units to serve less than 25% of regional median income; 25% of units to serve between 20-50% of regional median income; 50% of units to serve between 50-115% of regional median income
Units owned: 134
Units rented: 0
Funding sources: HUD HOPE VI Grant

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 into the Victorian-style residences of the surrounding neighborhood. As important, one cannot identify an owner’s income level from the outward appearance of their home. All mingle within the same block. Weinstein and Associates worked with five building types and limited materials, but created various exteriors and interiors 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, while some homes have a 3rd bedroom.

[Capitol Hill 1]

Right panel:
Hoachlander Davis Photography, LLC

[Capitol Hill 2]

Right panel:
Utilizing affordable details for affordable housing, 36 different façade design and 5 different building types were deployed to evoke the sporadic and staccato rhythms of Capitol Hill housing. Additional variety is introduced using 22 different bricks, 17 mortar colors, 8 window colors, and 15 ornamental stair designs. The use of two specially shaped bricks allowed an economical means to introduce patterning into façades and the articulation of window openings. Hoachlander Davis Photography, LLC

[Capitol Hill 3]

Left panel, top to bottom:
Capitol Hill mews house plan and elevation.
Amy Weinstein & Associates

Elevation of the Townhomes on Capitol Hill. The new housing provides architectural definition to both the new and existing streets.
Amy Weinstein & Associates

Right panel:

Angled site Capitol Hill townhouse plan and elevation.
Amy Weinstein & Associates

[Capitol Hill 4]

Left panel, top to bottom:

Acknowledging the Capitol Hill street space as the most important setting for shared community interaction, and in order to provide each dwelling unit with its own front door opening to a public street, new streets were created to develop additional street frontage.
Hoachlander Davis Photography, LLC

Both new streets are intentionally thru-streets to provide a sense of public safety openness and to encourage traffic and activity. In addition, they are lined with parallel parking; additional rear parking is accessed from new service alleys.
Hoachlander Davis Photography, LLC

Right panel, top to bottom:

Rendering of the Townhomes on Capitol Hill. A great strength of the development is that all physical elements of the project are strictly compatible with the character of the Capitol Hill Historic District, leaving no discernible edge between project and existing neighborhood.
Amy Weinstein & Associates

The Townhomes on Capitol Hill is the urban re-design of a 5.3 acre abandoned housing site, surrounded by the Capitol Hill Historic District on the north, east, and west. It is bordered on the south by an elevated highway. After nine years of planning, the final program includes 134 dwelling units, a community building, and new public streets.
Amy Weinstein & Associates

11th Avenue Townhomes, Escondido, California

Name: 11th Avenue Townhomes, 1999
Location: Escondido, California
Owner/Sponsor: SER/Jobs for Progress
Architects: Studio E Architects
Consultants: Katherine Stangle, landscape architect
Builder: Diversified Construction
Number of units: 16
Density: 18.8 units/acre
Regional Median Income (family of 4): $50,300

© National Building Museum 2004
Residents served: 100% of units to serve up to 40% of regional median income

Units owned: 0

Units rented: 16

Funding sources: Low-Income Housing Tax Credits, the National Equity Fund, and a HUD Community Development Block Grant from the City of Escondido

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 site’s neighbors include an avocado/citrus ranch (ca. 1880), bungalow cottages (ca. 1900–1940s), a motor court motel (ca. 1940), and a trailer park (ca. 1970). The 16 rental units were designed for families of modest means, those earning up to 40% of the regional median income. The project received federal tax credits, among other financing sources.

The development features dual rows of attached town houses, fronting a narrow, tree-lined lane. Both pedestrians and automobiles have access to this central passageway. The arrangement of the compact structures is reminiscent of Southern California bungalow courts and London mews and is easy to replicate. The project also includes a barn-like meeting hall for resident gatherings and other activities. This building sits across from a shady plaza and open lawn.

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.

All of the units feature wood frame construction on a concrete foundation. They’re simple in plan and easy to furnish. Variations include 2-, 3-, and 4-bedroom town homes and 3-bedroom flats. Circulation is minimized within the town homes. Cozy garden/patios at the rear extend the living area and offer private outdoor space. 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.
The scheme of the 11th Avenue Townhomes openly engages the street and is organized around a central mews, encouraging residents to participate in the life of their neighborhood.

Studio E Architects

[11th Avenue 4]

Left panel, top to bottom:

Studio E Architects

The units are developed as simple, easy to furnish plans with a minimum of interior circulation. Small rear gardens/patios provide valuable private outdoor space. While the project responds to its immediate circumstance, it is clearly capable of replication. The 1-car attached garage could easily become a small professional office or a cottage industry workshop in another context.

Studio E Architects

Right panel:

Site diagrams of the 11th Avenue Townhomes.

Studio E Architects

Tierra Nueva, Phase II, Center, Colorado

Name: Tierra Nueva, Phase II, 2003
Location: Center, Colorado
Owner/Sponsor: San Luis Valley Farm Worker Housing, Inc.
Architects: Faleide Architects, PC
Consultants: Colorado Rural Housing and Development Corporation
Builder: High Country Builders
Number of units: 25
Density: 5.6 units/acre
Regional Median Income (family of 4): $40,200
Residents served: 20% of units to serve 50% of regional median income
Units owned: 0
Units rented: 40
Funding sources: USDA/Rural Development, the Federal Home Loan Bank of Topeka, Neighborhood Re-Investment, and the Colorado Rural Housing and Development Corporation

These family-oriented town houses are the second phase of Tierra Nueva, a housing development for farm workers in Center, Colorado. The first comprised a series of dormitories for single male migrant workers. Faleide Architects used color and form, as well as a traffic loop, to create passageways between the two areas, unifying the community.
The overriding philosophy guiding the town house design is that people should feel “at home” where they live. Their house, therefore, must create a strong sense of place. In turn, this engenders the security, warmth, family, and community that help shape one’s values and interactions.

To accomplish this goal, the designers created a strong physical sense of place to foster all of these intangibles of “home.” Every dwelling has its own private entrance door and porch, giving each one a sense of arrival. The homes are situated so that they clearly “belong” to both the new community center, where the Head Start school is located, and the nearby public greenspace. The project also employs iconic forms found throughout the larger municipality of Center, Colorado, to create a thread of commonality that weaves together the town and the wide-ranging social, cultural, and geographical backgrounds of the migrant farmers.

Tierra Nueva received funding from U.S. Department of Agriculture/Rural Development and the Colorado Rural Housing and Development Corporation, among other sources. Twenty percent of the rental units serve residents whose incomes are 50% of the regional median income.

[Tierra Nueva 1]
Right panel:
Each dwelling at Tierra Nueva has its own private entrance and porch.
Faleide Architects, PC

[Tierra Nueva 2]
Right panel:
Exterior detail of a typical unit.
Faleide Architects, PC

[Tierra Nueva 3]
Left panel, top to bottom:
Site plan of Tierra Nueva.
Faleide Architects, PC

Plans of typical studio and 1-bedroom units.
Faleide Architects, PC

Right panel, top to bottom:
The rural laborer housing at the Tierra Nueva development site is adjacent to ample public green space, as well as a Head Start school.
Faleide Architects, PC

Faleide Architects, PC

[Tierra Nueva 4]
Left/right panel:
Faleide Architects, PC
Group Residence

The term “multi-family” generally refers to any arrangement of dwellings where all of the units are not at ground level, for instance, an apartment house. Low-rise versions include the ubiquitous garden apartment, as well as many other inventive groupings. These buildings usually provide walk-up access in structures ranging in height from 2 to 5 stories. Of the following multi-family housing examples, La Cascada II in Phoenix, Arizona, is an exception. In this 3-story independent living residence for seniors, an elevator provides to access all floors.

Mozingo Place, Indianapolis, Indiana

Name: Mozingo Place, 2002
Location: Indianapolis, Indiana
Owner/Sponsor: Partners in Housing Development Corporation
Architects: URS Corporation
Builder: Brandt Construction, Inc.
Number of units: 22
Density: 28.6 units/acre
Regional Median Income (family of 4): $62,900
Residents served: 100% of units to serve 30% of regional median income
Units owned: 0
Units rented: 22
Funding sources: Low-Income Housing Tax Credits, HUD HOME Funds, a HUD Community Development Block Grant from the City of Indianapolis, Shelter Plus Care, the Indianapolis Foundation, and Neighborhood Assistance Program funds

Mozingo Place is an adaptive reuse project that benefits its Indianapolis community in two ways: The restoration of a landmark retail/residential building contributes to the economic revitalization of the once-thriving 10th Street 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, addressing the mayor’s “Blueprint to End Homelessness” initiative.

Partners In Housing (PIH), a non-profit development corporation, assembled $28 million to rehabilitate the existing structure, plus the 12 second-floor residences; create an urban courtyard linking the 10 new units; and redevelop 7,500 square feet of long-abandoned retail space. Financing sources included Low-Income Housing Tax Credits, HOME funds, and a Community Development Block Grant.

The project received unanimous neighborhood support and is named for one of PIH’s founding board members, architect Todd Mozingo. All retail space was leased prior to completion, and the anchor tenant is the Near Eastside Community Federal Credit Union. In addition, the Mental Health Association in Marion County plans to establish a national model at Mozingo Place.

URS Corporation, the project architect and landscape architect, restored the 2-story facades 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 the 10 housing units, the annex includes a community meeting space and laundry facilities. An urban courtyard between the buildings provides both privacy and access to greenspace, as an escape from the noise and activity along the revitalized 10th Street Corridor.
[Mozingo 1]

Right panel:

The contemporary design of the annex at Mozingo Place incorporates 10 residential units, community meeting space, and laundry facilities.
 URS Corporation

[Mozingo 2]

Right panel:

URS Corporation

[Mozingo 3]

Left panel, top to bottom:

Mozingo Place is an adaptive reuse project that transformed a dilapidated structure into a neighborhood asset by becoming the first contribution of permanent housing to address the Blueprint to End Homelessness initiative in Indianapolis.
 URS Corporation

Design drawing of Mozingo Place.
 URS Corporation

Right panel, top to bottom:

The opportunity to create a vibrant private space for the residents is anchored by the contemporary design of the new building. Mixing materials that blend an existing historic building with new construction creates a design that will enliven the community and help create a special place for residents.
 URS Corporation

Elevation of Mozingo Place from 10th Avenue.
 URS Corporation

[Mozingo 4]

Left panel, top to bottom:

Partners In Housing (PIH), a non-profit development corporation, assembled $28 million to rehabilitate the existing structure, plus the 12 second-floor residences; create an urban courtyard linking the 10 new units; and redevelop 7,500 square feet of long-abandoned retail space.
 URS Corporation

An urban courtyard was designed to provide residents with privacy as well as access to greenspace and an escape from the bustle of the revitalized 10th Street Corridor.
 URS Corporation

Right panel, top to bottom:

URS Corporation, the project architect and landscape architect, restored the 2-story facades 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.
 URS Corporation

Typical interior of one of the units at Mozingo Place.
 URS Corporation
Auburn Court, Cambridge, Massachusetts

Name: Auburn Court, 1996
Location: Cambridge, Massachusetts
Owner/Sponsor: Homeowner’s Rehab, Inc.
Architects: Goody, Clancy & Associates
Consultants: T.J. Dewan and Associates, landscape architect
Builder: Jackson Construction
Number of units: 77
Density: 18 units/acre
Regional Median Income (family of 4): $80,800
Residents served: 50% of units to serve less than 50% of regional median income
Units owned: 0
Units rented: 77
Funding sources: Low-Income Housing Tax Credits, the Massachusetts Housing Finance Agency, a HUD 108 Loan, the EOCD Massachusetts Housing Innovations Fund, various banks and foundations, and private equity

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 commercial development.

The full site plan of the 4.89-acre property consists of 3 garden courtyard residential blocks and a small public park interconnected by a continuous pedestrian walkway. The completion and occupancy of Phase I creates a 77-unit community that is a seamless continuation of the neighborhoods surrounding it.

This phase comprises 1-, 2-, and 3-bedroom units distributed among flats and duplexes. Typical groupings are 3 stories to reflect the scale of nearby homes. Units facing the park graduate from 4- to 6-story buildings to frame the entrance to University Park.

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.

Half of the units are priced for low-income tenants, and half are rented at market rates. Homeowner’s Rehab, Inc., a non-profit housing agency, is the project owner and developer. Financing sources included federal tax credits and loans, state grants, and private funding.

Right panel:

Located on the edge of the large mixed-use project (University Park) owned by the Massachusetts Institute of Technology, the 77-unit housing development combines flats and duplexes that are similar in scale to homes in the
adjacent neighborhood.
Goody, Clancy & Associates

[Auburn Court 3]

Right panel, top to bottom:
Steel-framed buildings, sheathed primarily in wood siding and trim, are arranged around a series of courtyards
Goody, Clancy & Associates

A variety of colors, materials, and building types were used to give the development the appearance of an older, well-established Cambridge neighborhood.
Goody, Clancy & Associates

Left panel, top to bottom:
Auburn Court is an urban mixed-income residential complex built on former five-acre industrial site.
Goody, Clancy & Associates

Energy conservation was an environmental concern addressed at Auburn Court. Foundations, walls and roofs were insulated to exceed code requirements; and high-quality, thermally-broken insulating windows were installed to promote energy conservation
Goody, Clancy & Associates

[Auburn Court 4]

Auburn Court is designed as a combination of flats and duplex units with typical groupings being three stories to reflect the character and scale of the surrounding residential neighborhood. Only those units facing the park are planned as four stories, and stepping to six stories to frame the pedestrian entrance to University Park.
Goody, Clancy & Associates

Label:
Model of Auburn Court, 1996
Architect: Goody, Clancy & Associates
Courtesy of Goody, Clancy & Associates

La Cascada II, Phoenix, Arizona

Name: La Cascada II, 2002
Location: Phoenix, Arizona
Owner/Sponsor: City of Phoenix
Builder: Woods Construction Company
Number of units: 36
Density: 33.3 units/acre
Regional Median Income (family of 4): $58,300
Residents served: 100% of units to serve between 20-55% of regional median income
Units owned: 0
Units rented: 36

Funding sources: City of Phoenix General Obligation Bonds

La Cascada II is a familiar contemporary housing type: independent living for seniors. The City of Phoenix is the owner and developer of both this inner-city rental residence and an adjacent, similar facility. Potential residents aged 55 and older whose income is at least 20% but no more than 55% of the regional median income are selected through municipal programs. (Minimum/maximum income levels for individuals and couples are $8,160/$22,300 and $9,260/$25,630, respectively.) The City of Phoenix relied on general obligation bonds for financing.

Based on discussions with residents, interior and exterior community multi-functional spaces for public and private uses became primary features at La Cascada II. A large multi-purpose room, next to the main entry, opens onto a landscaped central courtyard. Here, serpentine and curved benches, a stone waterfall, and a barbecue help to promote a sense of community.

The plan for the 36 units also benefited from residents’ suggestions. Each unit has a private patio, generous storage area, full kitchen, bathroom, living room, and bedroom with walk-in closet. 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, as well as the separation of public and private spaces. La Cascada II’s primary exterior material is reddish-brown slump block. In addition, concrete masonry units, finished with brightly colored stucco, are prominently used. Small openings within the concrete admit natural light along corridors and promote air circulation throughout the facade. 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.

[La Cascada II 1]

Right panel:

La Cascada II is a single building, urban project developed and managed by The City of Phoenix. The target market is low-income residents ranging in age from 55 to 75. Potential residents qualify and are selected through municipal organized programs.
Todd & Associates, Inc.

[La Cascada II 2]

Right panel:

The overall organization of the building and attention to detail allows for easy circulation by the senior population within this community. All apartments open to wide, covered verandas that overlook the courtyard.
Todd & Associates, Inc.

[La Cascada II 3]

Left panel:

This project not only makes a strong statement with respect to quality affordable housing for seniors within a transitional neighborhood, but envelopes the notion of appropriate desert architecture with respect to massing, materials, color, solar orientation, fenestration and the use of shade.
Todd & Associate, Inc.

Right panel:

Site plan for La Cascada II. Design around a central common courtyard space allows the potential for closer relationship and monitoring of the residents within this community. Once inside, the private enclave promotes a feeling of community.
Left panel, top to bottom:

Within the courtyard, serpentine and radius seat benches create areas for community conversation and a separation edge between the landscape and the courtyard.

Slump block columns rise up three stories within the courtyard to anchor stair towers at the far ends of the buildings and support wide, covered radial verandas connecting all the apartments.

Right panel, top to bottom:

The site orientation, with a longer east/west exposure, required a solution that oriented the maximum number of units to the north and south. With minimal site frontage and an overall site area of about one acre, the property needed to be fully utilized. The entry is angled with respect to the existing adjacent senior living community, opening and exposing the entry from the main access view.

Residents enter through secured entries into a courtyard. All apartments open to wide, covered verandas that overlook the courtyard. The courtyard consists of landscape, seat benches, a grille and a water feature.

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

Name: Stoney Pine Affordable Housing for the Developmentally Disabled, 2001
Location: Sunnyvale, California
Owner/Sponsor: Catholic Charities USA
Architects: David Baker + Partners, Architects
Consultant: Shift Design Studio
Builder: Agresti & Associates
Number of units: 23
Density: 26 units/acre
Regional Median Income (family of 4): $105,500
Residents served: 100% of units to serve less than 50% of regional median income
Units owned: 0
Units rented: 23

Funding sources: HUD Section 811 Capital Advance, HUD HOME funds from the City of Sunnyvale, the City of Mountain View, and the City of Santa Clara, Community Development Block Grants from the City of Sunnyvale, the County of Santa Clara, and the City of Mountain View, City of Sunnyvale Housing Mitigation funds, a County of Santa Clara Housing Bond, monies from the Federal Home Loan Bank Affordable Housing Program, and developer equity
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 in general, 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.
Mid-Rise Multi-Family Buildings

Buildings of more than 3 to 5 stories, and equipped with elevators, are a common urban housing type. This convenience makes the dwellings suitable for persons with disabilities as well. All four of the following examples are in highly urbanized cities: Chicago, Illinois; and San Jose, Santa Monica, and Oakland, California. To offset the cost of including elevators, developers typically maximize the number of corridors and apartments within a structure. Mid-rise projects rely on distant vistas as an amenity, while lower-rise, lower-density buildings draw on open space for scenic views.

Colorado Court, Santa Monica, California

Name: Colorado Court, 2002
Location: Santa Monica, CA
Owner/Sponsor: Community Corporation of Santa Monica and the City of Santa Monica
Architects: Pugh Scarpa Kodama
Builder: Ruiz Brothers
Number of units: 44
Density: 127 units/acre
Regional Median Income (family of 4): $50,300
Residents served: 100% of units to serve 35-40% of regional median income
Units owned: 0
Units rented: 44
Funding sources: the City of Santa Monica, the California Department of Housing and Community Development, the Federal Home Loan Bank of San Francisco, and the California Energy Coalition

Mother Nature is beaming in Santa Monica, California. The planning and design of Colorado Court produced a building that is 100% energy independent, earning national recognition for this 44-unit residential development. Its solar energy design strategies incorporate energy-efficient measures that exceed standard practice and optimize building performance.

“Partnering” with the sun and wind was integral to this project’s successful design. The building’s location, orientation, and shape control solar cooling loads and maximize exposure to prevailing winds and natural ventilation. Window design maximizes ventilation and daylighting, incorporating shading and special glazing to regulate southern and western exposures, respectively. Interior shaping and planning also enhance natural air flow distribution and daylighting.

Building materials play a role in Colorado Court’s efficient operation, as well, including concrete masonry unit block; solar photovoltaic integrated wall panel systems (facade and roof); high-density foam and blown-in recycled insulation; and high-efficiency dual glazing.

Many state-of-the-art technologies distinguish Colorado Court as a model demonstration building of sustainable energy supply and usage. Among these are a natural-gas-powered turbine/heat-recovery system and non-polluting solar photovoltaic panels that provide the base and (most of) the peak electric loads, plus hot water.
To be sure, the low-income tenants of this single-resident-occupancy project benefit from all of these high-tech energy- and cost-saving efforts. In addition, their "green" building includes such down-to-earth amenities as a community room and a mail room, 2 outdoor common courtyards (ground level and 2nd level), on-grade covered parking, and bike storage.

Half of the units are available for persons making 40% of the regional median income, and half are subsidized to 35%. The City of Santa Monica is both the building's developer and owner.

[Colorado 1]

Right panel, top to bottom:

The planning and design of Colorado Court emerged from a consideration of solar design strategies. These include locating and orienting the building for exposure to prevailing winds, and shaping the structure to maximize daylighting, natural ventilation, and air flow distribution.

Pugh Scarpa Kodama

The residents of Colorado Court benefit from all of these high-tech energy- and cost-saving efforts. In addition, their "green" building includes such down-to-earth amenities as a community room and a mail room, 2 outdoor common courtyards (ground level and 2nd level), on-grade covered parking, and bike storage.

Pugh Scarpa Kodama

Rendering of Colorado Court.

Pugh Scarpa Kodama

Label:

Model of Colorado Court, 2002
Architect: Pugh Scarpa Kodama
Courtesy of Pugh Scarpa Kodama

101 San Fernando, San Jose, California

Name: 101 San Fernando, 2002
Location: San Jose, California
Owner/Sponsor: Forest City Development
Architects: Solomon E.T.C. Architecture and Urban Design with Togawa & Smith, Architects
Consultants: Guzzardo Associates, landscape architect
Builder: Forest City Development
Number of units: 322
Density: 107.7 units/acre
Regional Median Income (family of 4): $105, 500
Residents served: 20% of units to serve up to 80% of regional median income
Units owned: 0
Units rented: 322

Funding sources: San Jose Redevelopment Agency Tax Increment Bonds

This project is a model for highly dense, urban housing in a city that, until recently, was anything but high density or urban. Two decades ago, San Jose was synonymous with centerless, non-urban sprawl. Multi-billion-dollar investments in a light rail system; cultural facilities and institutions; and, finally, housing 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. Linking the past and the present, the structure provides a rich, varied street wall, 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. The portals provide openness and multiple points of entry without sacrificing security.

The building comprises 322 rental units, distributed among studio, 1-, 2-, and 3-bedroom residences. Offering both stoop-served lower-level units and upper-level elevator units increases the project’s degree of accessibility. The upper-level corridors also feature outdoor loggias, offering views to the courtyards below. More than half of the units can be directly entered from the outside front stoop.

Financing for the project was through tax increment bonds from the San Jose Redevelopment Authority and private loans. Twenty percent of the units serve residents whose income is up to 80% of the regional median income. The remaining units rent at the prevailing market rate.

[101 San Fernando 2]

Right panel:

A key piece of the city’s successful downtown redevelopment, 101 San Fernando is organized around a series of mid-block pedestrian lanes, which are accessed through large portals in the street wall, as well as from secured parking areas. Streets and mid-block lanes are animated by stoop-served walk-up units, with elevator-serviced units above. Russell Abraham Photography

[101 San Fernando 3]

Right panel, top to bottom:

Detailed rendering of the main entrance to 101 San Fernando. Solomon E.T.C.

Upper-level corridors become single-loaded outdoor loggias at intervals to orient residents and provide visual connection to the mid-block courtyards, shown in this elevation. Solomon E.T.C.

This perspective view of 101 San Fernando shows how the social spaces of the mid-block are linked to the street through large portals that penetrate the block perimeter. These 3½-storey gated portals allow openness and multiple points of entry without compromising security. Solomon E.T.C.

[101 San Fernando 4]

Top to bottom:

Front elevation of 101 San Fernando. Solomon E.T.C.
Archer Courts, Chicago, Illinois

Name: Archer Courts, 2002
Location: Chicago, IL
Owner/Sponsor: Chicago Community Development Corporation
Architects: Landon Bone Baker Architects
Consultants: McKay Landscape Architects, landscape architect
Builder: Burling Builders, Inc.
Number of units: Phase 1: 147; Phase 2: 47
Density: Phase 1: 47.4 units/acre; Phase 2: 41.4 units/acre
Regional Median Income (family of 4): $68,700
Residents served: Phase 1: 100% of units to serve up to 50% of regional median income; Phase 2: 20% of units to serve at 80% of regional median income
Units owned: Phase 1: 0; Phase 2: 43
Units rented: Phase 1: 147; Phase 2: 4
Funding sources:

The Chicago Housing Authority (CHA) built Archer Courts in 1950 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 urban development and urban renewal. Like many public housing projects of that era, construction materials included concrete frames, masonry infill, steel windows, and 4-foot-high chain-link fences along the perimeter of the open corridors. In addition to the apartment buildings, the site contained a vacant 1.134-acre parcel of land. 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 Archer Courts Phase I. 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, mechanical systems, bathrooms, and kitchens. Exterior improvements include the addition of a glass curtain wall system to enclose the corridors and replace the chain-link fences, extensive landscaping, outdoor pavilions ("Leong Tengs") for meditation and the practice of Tai Chi, and a new “wellness center” in the court between the two apartment buildings.
Archer Courts Phase II involves construction of 43 town homes on the site’s vacant land. (These ownership units are supplemented by 4 units that the CHA itself will rent as subsidized housing.) Each of the 2- and 3-bedroom dwellings is designed with its own garage and roof deck. Continuing walkways, landscaping themes, and similar building systems unify the two phases. Funding for Phase II comes from Chicago’s Home Start program, an initiative that supports the development of slightly below-market-rate properties to encourage homeownership.

To ensure affordability, the architect relied on a “kit of parts” approach to construction: a pre-engineered, load-bearing, precast-concrete panel system; shop-fabricated steel window bays; aluminum windows; pre-engineered wood trusses; and precast concrete stairs. This process saved construction time and, in turn, labor costs. Furthermore, the City of Chicago is providing tax increment subsidies to write down the purchase price (to affordable levels) for 5 households with incomes at or below 80% of the regional median income.

[Archer Courts 1]

Right panel, top to bottom:

Archer Courts was built in 1951 in the Chinatown section of Chicago, Illinois. It consisted of two modern, 7-storey, 74-unit buildings constructed of concrete frames, masonry infill, and steel windows. Although Archer Courts continued as a stable, community-oriented development of working class, lower income residents for some time, by 1999 it had deteriorated and was considered for demolition.

Landon Bone Baker Architects

Archer Courts Phase I completely renovated the existing structures, including: interior unit rehabilitation, extensive landscaping, new mechanical systems, and a new wellness center. Outdoor pavilions (“Leong Tengs”) were created to provide areas for meditation and the practice of Tai-Chi.

Landon Bone Baker Architects

Built with open air corridors and chain link guardrails, the buildings were completely renovated, and the fenced-in open-air galleries were enclosed with a curtain wall. This completely changed the function of the corridors, and dramatically altered the appearance of the buildings to the benefit of both the residents and the community at large.

Landon Bone Baker Architects

[Archer Courts 3]

Left panel, top to bottom:

The corridors of the original buildings had a 4-foot high chain-link fence along their entire length, which was exposed to the weather.

Landon Bone Baker Architects

The addition of a glass curtain wall system enclosed the corridors or “galleries” and replaced the chain-link fencing.

Landon Bone Baker Architects

Right panel, top to bottom:

Renovated corridor.

Landon Bone Baker Architects

[Archer Courts 4]

Left panel, top to bottom:

Archer Courts site plan

Landon Bone Baker Architects

Photograph of model of Archer Courts Phase II

Landon Bone Baker Architects

Right panel:
Archer Courts Phase II is comprised of 43, 3-storey townhouses, each with its own garage and roof deck. It is part of the City of Chicago’s Homestart program, an initiative that encourages the development of below market-rate properties. Landon Bone Baker Architects

**Swan’s Marketplace, Oakland, California**

Name: Swan’s Marketplace, 2000

Location: Oakland, California

Owner/Sponsor: EBALDC Joshua Simon

Architects: Pyatok Architects, Inc.

Builder: Oliver & Company

Number of units: 38

Density: 28 units/acre

Regional Median Income (family of 4): $76,600

Residents served: 64% of units to serve 30% of regional median income

Units owned: 20

Units rented: 18

Funding sources: the California Equity Fund, the Economic Development Administration, Alameda County Housing and Community Development, a CitiBank AHP Grant, the Fannie Mae Foundation, the California Housing Finance Agency, and the Old Oakland Residence Group, LLC

The award-winning adaptive reuse of historic Swan’s Marketplace transformed a vacant landmark into a vibrant mixed-use, mixed-income residential complex. A central outdoor courtyard accommodates events and performances that are open to the public, benefiting the entire Oakland community. Tall folding gates control access, turning the space into a protected community enclave at night.

Between 1917 and 1940, Swan’s Marketplace grew incrementally until it encompassed an entire city block. By the time it closed in 1984, it was filled only with people’s memories. Creating a new identity that would build on the original structure’s past while reusing the shell was an expensive proposition. The solution involved reorienting the main entrances and attracting a web of smaller commercial and residential uses to generate multiple funding sources.

The current array of retail, commercial, and cultural enterprises includes clothing stores and a flower shop, galleries and a nationally acclaimed children’s art museum, offices, restaurants, and specialty food markets.

A new building provides 1- and 2-bedroom affordable rental units, with 4 units for people living with AIDS. Residents of these 18 dwellings share a ground-floor community room. Within the original structure, 20 market-rate co-housing condos and a central common house expand the residential component.

The next challenge was to connect all of the pieces (retail, commercial, and residential) internally to produce a regional destination and a public place. This was accomplished by forming a progression of linked open spaces that would encourage residents and visitors to take advantage of numerous opportunities to “eat, shop, and play.”

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

[Swan’s Marketplace 1]

Right panel, top to bottom:

The co-housing meeting center at Swan’s Marketplace encourages residents and visitors to comfortably mingle.
Pyatok Architects, Inc.

[Swan’s Marketplace 3]

Left panel, top to bottom:

The site plan situates Swan’s Marketplace in downtown Oakland, California. Swan’s Market was constructed in stages from 1917 to 1940, gradually replacing or incorporating existing structures until it encompassed the entire city block.
Pyatok Architects, Inc.

The market-rate co-housing units are organized around a central mews.
Pyatok Architects, Inc.

A central outdoor courtyard accommodates events that are open to the public and is often used to hold community events that benefit the entire Oakland community: farmers’ markets, impromptu performances, and even casual lunch time visitors.
Pyatok Architects, Inc.

Right panel, top to bottom:

View of Swan’s Marketplace from the corner of 9th and Clay Streets. The 9th Street entrance links across Broadway to the thriving Oakland Chinatown and smaller original corner entries at Clay and Washington Street were retained to serve retail tenants.
Pyatok Architects, Inc.

[Swan’s Marketplace 4]

Left panel, top to bottom:

The complex mixed-use program was adjusted and edited to fit within the building envelope. Where light, air and open space were required, the roof was peeled away, leaving in place a steel truss roof structure.
Pyatok Architects, Inc.

Prior to renovation, the main entrance were at Washington and 10th Streets, on the east and north sides respectively. These were relocated to a large courtyard on 9th Street to better integrate the structure into the surrounding community.
Pyatok Architects, Inc.

Before renovation, the original building had long-span interior spaces designed for a large public market. Earlier development teams sought to incorporate new single purpose uses, such as a skating rink or large-scale retail, but these proposals failed because of inadequate customer base and a lack of parking.
Pyatok Architects, Inc.

Right panel, top to bottom:

New openings, like the clerestory level found in this unit and other modifications to the original structure, were guided by a careful subtractive process following the pattern of the original development.
Pyatok Architects, Inc.

View of the new main entrance of Swan’s Marketplace between Washington and Clay Streets.
Pyatok Architects, Inc.

Swan’s Marketplace provides many opportunities for an active public life within the surrounding neighborhood, allowing an intimate mosaic of communities to overlap and interact on a daily basis.

Pyatok Architects, Inc.
Group Residence

Residences for small groups of people with special needs generally provide more common facilities and a stronger spatial sense of community than typical multi-family housing. Such individuals may live together in one building (single room occupancy, or SRO, housing), or, at lower densities, in a courtyard setting. Waterloo Heights in Los Angeles, California, was designed for seniors, veterans, and persons with disabilities and AIDS. While Dove Street in Albany, New York, is oriented for people living with AIDS, its flexible plan also can serve elderly residents. Formerly homeless and low-income individuals compose the tenant group at Chelsea Court, a renovated SRO in New York City. These three projects demonstrate that innovative architects can create stylish and accessible accommodations that enrich the lives of their special populations.

Waterloo Heights Apartments, Los Angeles, California

Name: Waterloo Heights Apartments, 2002
Location: Los Angeles, California
Owner/Sponsor: Hollywood Community Housing Corporation
Architects: Koning Eizenberg Architecture
Builder: Westport Construction
Number of units: 18
Density: 41 units/acre
Regional Median Income (family of 4): $50,300
Residents served: 100% of units to serve 30% of regional median income
Units owned: 0
Units rented: 18
Funding sources: Home loan proceeds from the Los Angeles Housing Department, a City of Industry Loan from the Housing Authority County of Los Angeles, and a HUD Section 811 Capital Advance

This 18-unit project occupies less than half an acre at the crest of a hill, and it’s completely accessible for special-needs residents—without an elevator on site.

Koning Eizenberg Architecture’s clever use of the sloping terrain and sensitivity to the tenant group, which includes persons with disabilities and AIDS, seniors, and veterans, resulted in the award-winning Waterloo Heights Apartments. 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 and offer views of downtown Los Angeles.

The project focuses on a central courtyard that provides both a gathering place for residents and a sense of security, as it overlooks the entry. In addition to the stacked dwelling units, a community room, manager’s office, and laundry facility surround the courtyard. This scheme mimics the Craftsman bungalows and Spanish courtyard housing in the community.

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. Floor levels step down in response to the slope, yet the entire project is fully accessible. Surface parking is placed at the rear high point of the site.
Creamy stucco paired with dark gray-green wood siding creates a calm neighborly appearance, while lime green doors and flowering plants provide accents. Wood boards augment the simple metal railings, mitigating the institutional appearance of “miles of guardrails.” Further adding to the residential character, shielded light sources and tree uplights illuminate exterior spaces.

Waterloo Heights could 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 important, the residents enjoy living there.

Hollywood Community Housing Corporation, a non-profit entity, is the project developer and manager. Financing came from federal and city/county sources.

[Waterloo Heights 1]

Right panel:

View of the courtyard from the south. The exterior of the courtyard-based building was designed to reflect the mixed scale of the neighborhood
Koning Eizenberg Architecture

[Waterloo Heights 2]

Right panel:

Patios, balconies and individual roofs break the facade of the 2-story building over certain elements.
Koning Eizenberg Architecture

[Waterloo Heights 3]

Left panel, top to bottom:

The project is entered through a security gate adjacent to a large existing tree. Parking is screened from the street by units and landscaping provides shade for vehicles and blends into neighboring properties
Koning Eizenberg Architecture

Design rendering of the central courtyard which provides a gathering place for residents.
Koning Eizenberg Architecture

Right panel, top to bottom:

Design drawing, view from the southeast.
Koning Eizenberg Architecture

Design drawing, south elevation.
Koning Eizenberg Architecture

Design drawing, east elevation.
Koning Eizenberg Architecture

[Waterloo Heights 4]

Left panel, top to bottom:

Exterior detail of courtyard entry.
Koning Eizenberg Architecture

Further adding to the project’s character, shielded light sources and tree uplights accentuate and illuminate the exterior spaces after dusk.
Koning Eizenberg Architecture

Right panel, top to bottom:
Dove Street Independent Housing, Albany, New York

Name: Dove Street Independent Housing, 1997
Location: Albany, New York
Owner/Sponsor: Capital Hill Improvement Corporation
Architects: Dorgan Architecture and Planning
Builder: Zandri Construction.
Consultant: AIDS Council of Northeastern New York
Number of units: 8
Density: 32 units/acre
Regional Median Income (family of 4): $59,800
Residents served: 100% of units to serve less than 30% of regional median income
Units owned: 0
Units rented: 8
Funding sources: the New York State Housing Assistance Program, the Capital District Community Loan Fund, and the HUD Housing Opportunities for People Living with AIDS Program

Dove Street Independent Housing is located in Albany’s Center Square/Hudson Park Historic District. The architect’s objective was to design a new accessible multi-family building that was compatible with the community and in compliance with the District’s regulations.

Consultations with the neighborhood association and adjoining property owners engendered support for the project. Dove Street’s elegant design reinterprets some historic features with contemporary materials and respectfully blends with its surroundings. Avoiding distinction is important, both for continued neighborhood support and for residents’ positive perceptions of their homes and of themselves.

Dove Street provides a safe, supportive environment for people living with AIDS and other disabilities who previously were homeless. Here, they can lead independent lives with the option of participating in the resident community, either actively or passively. Having a stable home helps residents regain both control and dignity, as well as a sense of pride. And living near public transportation, a grocery store, employment, health care, social services, and entertainment contributes to a better quality of life.

In-depth discussions with AIDS advocates and caregivers provided valuable input regarding interior design elements. 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; bathrooms have ample storage areas for medicine. Specific aids also are in place to help those with visual, hearing, and mobility impairments perform daily activities. Furthermore, the entire project complies with all requirements of the Americans With Disabilities Act.

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 would be found, the residence also could accommodate future use by an elderly population.

Dove Street serves persons whose incomes are less than 30% of the regional median income. Financing sources included federal and state programs.

[Dove Street 2]
Right panel:
Main façade of Dove Street Independent Housing.
Dorgan Architecture & Planning

[Dove Street 3]
Left panel, top to bottom:
Front elevation of Dove Street Independent Housing. The project’s elegant design reinterprets nearby historic features with contemporary materials and respectfully blends with its surrounding neighborhood.
Dorgan Architecture & Planning

Rear elevation of Dove Street Independent Housing.
Dorgan Architecture & Planning

[Dove Street 4]
Dove Street provides a safe, supportive environment that allows residents to lead independent lives while regaining dignity and a certain sense of pride.
Dorgan Architecture & Planning

Chelsea Court, New York, New York

Name: Chelsea Court, 2003
Location: New York, New York
Owner/Sponsor: Palladia, Inc.
Architects: Louise Braverman, Architect
Builder: P&P Contracting Corporation
Consultants: Goldreich Engineering, PC and Kallen & Lemelson, consulting engineers
Number of units: 18
Density: units/acre (2576 sq ft)
Regional Median Income (family of 4): $51,900
Residents served: 78% of units to serve residents with no income; 22% of units to serve less than 50% of the regional median income

Units owned: 0

Units rented: 18

Funding sources: New York City Department of Housing Preservation and Development Supportive Housing Loan Program, Low-Income Housing Tax Credits, and the Enterprise Foundation

In the early 1990s, Chelsea Court was a single room occupancy (SRO) building in Mid-Manhattan, on the verge of collapse, seemingly neglected by everyone but the crack culture. 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.

Following a total gut renovation, including new structural, electrical, mechanical, and fire protection systems, Chelsea Court is now an environment where tenants can seamlessly become part of their new neighborhood. The lives of the inhabitants are open to the street, to the internal garden, and to the community around them. The “blue ribbon” of translucent glass on the streetfront travels inside the skewed public corridor in the form of metallic blue display niches, past a cubic metallic blue and green security desk, and up the chromatically sequenced glazed concrete masonry blocks of the stairwells. Indoors and outdoors merge: The roof garden is part of the apartments, and the street is part of the office. An art wall displaying a 2-foot x 25-foot photomural of an exterior image of Coney Island runs through the interior public corridor.

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. For 2002, tenants for these units must have had an annual income of less than $26,400. Monthly rents represent one-third of the tenant’s income, from zero to $563 per month. Financing came from state and federal sources.
Conclusion: Reinventing Affordable Housing

The need for affordable housing is high, and the supply is low. However, some communities still view the inclusion of such housing as undesirable, rather than beneficial.

The most commonly cited objection to affordable housing is erosion of property values. The key to changing this attitude is to build well-designed affordable housing that blends into the existing neighborhood, enhancing all residents' quality of life and creating an atmosphere in which individuals and families can thrive. Much research shows that affordable housing can be a positive force in healthy neighborhoods and a force of positive change in distressed neighborhoods.

The Economics of Design

Quality design can be affordable, and affordable housing can embody quality design.

The 21st century offers a wealth of innovations in building materials; energy-efficient heating, ventilating, cooling, and lighting systems; and methods of sustainable, environmentally responsible design. All can contribute to lower long-term costs.

In addition, a variety of government initiatives, as well as private non-profit and for-profit programs and ventures provide financial and other assistance in the development of high-quality affordable housing (for example, HOME Investment Partnerships Block Grant program, Low-Income Housing Tax Credits, Fannie Mae, Local Initiatives Support Corporation, and BRIDGE Housing Corporation).

Good Design Creates Value

Good design provides benefits at all stages of the development process: conceptual, construction, occupancy, maintenance. It boosts the economy by creating both jobs and commerce. A well-designed, well-built project that fits into its neighborhood is advantageous for its residents, its community, and its development team. Everyone wins.

Developers of low-income, affordable housing are employing design excellence as a tool to create value in economic, social, and cultural terms. Not only can good design influence property values, but it can spur neighborhood
revitalization and help build civic pride, as well. Low-income families benefit from income-integrated communities in many ways, particularly in the areas of education, job opportunities, and quality of life. The communities at large benefit from reduced commuter traffic; lower police and social services costs; and the mingling of individuals and families from many different backgrounds, contributing to richer social experiences.

Programming that makes a difference

Decent, affordable housing is not only a basic need, but vital to building healthy communities. Organizations and individuals nationwide are working to address the affordable housing shortage, with positive results that serve as a catalyst for progressive change. In addition to striking architecture and quality design, it is a comprehensive array of support services and programming that sets some projects apart from other models.

One superb example in the Washington, D.C. area is The Village of Parklands, which presents a unique combination of safe, affordable housing on over 100 acres, including a 16.5-acre site reserved for an arts, education, and recreation campus. The William C. Smith & Company, Inc. invested more than $25 million to fully renovate 866 rental units and reserved 15 acres for 210 single-family homes. Named after Oxon Run, a nearby creek, this parcel replaced 400 rental units with 210 three-story, for-sale townhouses.

The developer targeted first-time homebuyers within the neighborhood whose income averaged 65 percent of the area’s median income. To reach this market, support services were developed a year before construction was to begin, to train and counsel potential buyers in the advantages and responsibilities of homeownership.

A vast array of newly developed facilities are available to Parklands residents, including: a revitalized retail area, six playgrounds, a day care center, and a state-of-the-art water park, all conveniently located within the development.

In addition, The Smith Company’s investment of over $300,000 in the physical upgrading of two local public schools, and the “adoption” of five more schools and the local library branch, have helped in the overall increase in neighborhood rehabilitation. The immediate neighborhood is undergoing more than $500 million of private sector renovation and new construction, and six new single-family communities are under construction nearby. These courageous investments in neighborhood infrastructure have created a thriving mixed-income community, transforming both the neighborhood and the lives of its residents.

Graphics:

All credited to:

Williams C. Smith & Co., Inc.

Exemplars of Good Design

This exhibition features 18 projects from across the nation, in a range of urban and rural settings. Together, they illustrate how well-designed developments offer new opportunities for the least-wealthy Americans while creating value as assets for their surrounding communities. Their architects are reinventing the concept of affordable housing and, in doing so, are changing residents’ perceptions and reinvigorating neighborhoods.

The design excellence achieved in the highlighted projects is a prelude to some of the exciting possibilities for affordable housing’s future. Architects across the nation are exploring cutting-edge prototypes on campuses, through government—industry partnerships, and in competitions (for example, Design Matters, City Design Center, University of Illinois at Chicago; Affordable Housing Design Advisor, www.designadvisor.org; and the Affordable Housing Competition at the Southeastern Center for Contemporary Art in Winston-Salem, North Carolina, which is explored further in a related sidebar).

The HOME House Project
Southeastern Center for Contemporary Art
The HOME House Project is an innovative multi-year initiative created by the Southeastern Center for Contemporary Art (SECCA) in Winston-Salem, North Carolina. The first phase of the project began with a competition and exhibition that challenged over 440 individuals and teams to propose new designs for single family housing for low- and moderate-income families. Although the Habitat for Humanity's basic three-and-four bedroom house was used as a "point of departure," the design criteria included eco-friendly and sustainable materials, technologies, and methods. The second component is a building phase in which SECCA will work with individuals, communities, and organizations, first in Winston-Salem, then throughout the state and beyond, to realize these inspired designs into fully functional and sustainable houses.

SECCA presents the HOME House Project as an alternative to the perception that affordable housing is short on inspiration, character, and quality. The project is an affirmation that contemporary art museums can not only make a major difference in communities but also create opportunities to realize better standards of living.

Graphics:

Zan Bross; Portland, Maine
Based on the aesthetic of vernacular architecture in the rural south, this design works conventional materials and simple forms into a home that addresses the needs of modern living. The simplicity of the form enables this project to be built easily with limited-skilled labor from recycled and sustainable materials.
Zan Bross

Habitat House
Jim Fox, Leslie Ford and Marcus Bushong with instructors Geoffrey C. Adams and Karen King, School of Architecture and Planning; Albuquerque, New Mexico
The building process begins when two shipping containers arrive on site, containing construction materials and utility service components inside. These containers, separated by a central space and placed over simple wood decks and concrete piers, create the primary living spaces of this economical home.
Geoffrey C. Adams

GRADIENT house
Blostein/Overly Architects; Columbus, Ohio
This 3-bedroom house utilizes a prefabricated greenhouse frame that allows for changing configurations based on solar orientation and owner preferences. A unique feature is the molded system wall that embeds many amenities of the home into one unit, including: plumbing, ventilation, electrical runs, closets, and built-in cabinetry.
Beth Blostein

VW House
Peter Strzebnicki and Matthias Troitzsch, Nottoscale; San Francisco, California
The VW House is a modular, prefabricated housing system that incorporates basic production principles from the automobile industry into architecture, providing flexible and affordable housing solutions for different income levels, site requirements, and owner preferences.
Nottoscale

u.03 house project
Adin L. Dunning/Wayne Chevalier/Jeremy Fredricks; Portland, Oregon
The u.03 house is responsibly designed to incorporate common construction techniques, modular components, and an easily constructed and operated structural/systems spine. Its efficient and compact design simultaneously provides a comfortable and inspiring living space that is both affordable and sensitive to its environment.
Adin L. Dunning

Availability and Funding
America spent $425 billion on housing of all kinds in 2000 (2000 U.S. Census; Millennial Housing Commission, 2002; National Association of Home Builders), and the trend in low mortgage interest rates is fueling a robust housing industry, counteracting the recent recession. Construction of affordable housing is a contributing factor, yet the supply is not keeping pace with the urgent need.
The Harvard Joint Center for Housing Studies provides statistics that reveal a startling scenario: More than 14 million American households spend over 50% of their income on housing. Of these households, 10.1 million are in the bottom fifth of the income distribution. More than 17 million households pay between 30% and 50% of income for housing. Some 6.3 million households receive rental subsidies, but of these, about 3 million still pay more than 30% percent of income for housing. Finally, 7.3 million homeowners pay more than 50% of income for housing, as do 2.7 million renters.

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, non-profit developers and community development corporations, or for-profit developers—all strive to make the financial details of each project workable.

However, funding remains a key issue in providing affordable housing. In national, state, and local debates about policy and priority, housing is one of many issues competing for attention. The 2002 report from the federal Millennial Housing Commission recommends increasing the expenditures in almost every existing program, along with reorganizing some. Several advocates believe that there are better alternatives to the variable federal appropriations of the post-World War II era. These include ideas for sustained funding, such as the creation of trust funds, and dedicated sources, such as fixed percentages for real estate taxes for new developments.

Robert Pohlman, executive director of the Coalition for Nonprofit Housing and Economic Development, in Washington, D.C., recently described the housing situation of the city’s working class and offered a possible solution: “inclusionary zoning” (The Washington Post, “Affordable Housing for D.C.’s Working Class,” December 3, 2003, p. A28). Over the past four years, the prices of homes for sale have risen four times faster than incomes, and the prices of rentals have risen three times faster. Consequently, such working-class residents as firefighters, teachers, janitors, and police officers are being priced out of the city they serve. One solution that might ease the District’s housing crisis is a mandatory inclusionary zoning policy. This approach sets aside a portion of each new housing development for low- and moderate-income residents. Similar policies have been successful in Montgomery and Fairfax counties.

On a national level, the American Dream Down Payment Act, passed in December 2003, will help more Americans—especially minority groups—become homeowners. Part of 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 either $10,000 or 6% of the purchase price of the home, whichever is greater. Improving the affordability of housing is a major step toward revitalizing and stabilizing neighborhoods. Ensuring the availability of housing is just as important.

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. Proactive policies at the federal, state, and local levels can help to create adequate supplies of well-designed affordable housing that improve the quality of life of individuals and their communities.

Video:

Voices of Residents and Neighbors

“Good Neighbors: Affordable Housing in the Bay Area”
George Spies for Non-Profit Housing Assn. Of Northern California
Axiom Pictures, 2001

“Affordable Housing: A Bay Area Tour”
Margie McGovern for Non-Profit Housing Assn. Of Northern California
Margie McGovern Films, 1997

“Two Families”
Steve Braaten for Habitat for Humanity International
2001
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Guest Curators: Ralph Bennett, AIA and Isabelle Gourmay, Ph.D.

Chief Curator: Howard Decker, FAIA

Curatorial Associate: Matt Kuhnert

Director of Exhibitions: Cathy Crane Frankel

Exhibition Writer/Editor: Jayson Hait

Exhibition Timeline Editor: Barry Jacobs

Exhibition Design and Graphic Design: Chester Design Associates

Picture Researcher: Joan Mathys

Film and Video Production: Video Takes

Exhibitions Coordinator: Hank Griffith

Exhibitions Preparators: Christopher Maclay and MaryJane Valade

Collections Team: Dana Twersky, Martha Sharma and Shelagh Cole

Curatorial Assistant: Matthew Fitzsimmons

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