

The Infill Cottage Solution

Achieve Affordability
Solve NIMBYism
Energize Community Redevelopment

Ben Brown
Bruce Tolar
John Anderson
Nathan Norris

New Partners for
Smart Growth
Feb. 8, 2013

Grasping the Big Picture
Refining the Responses
Applying the Lessons

The Big Picture:

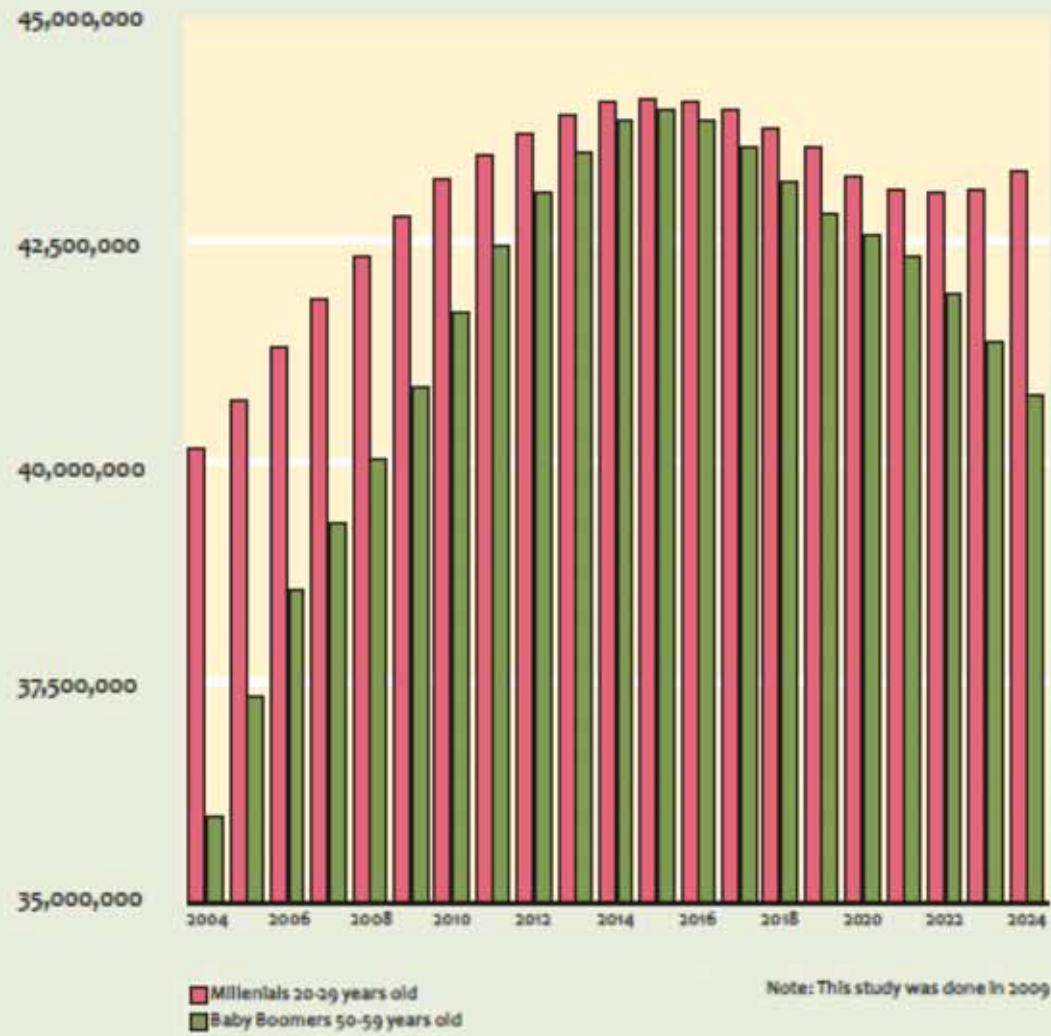
We are likely in the most dramatic transition in American housing since the era following WWII.

Forces Reshaping the American Housing Market

- Demography
- Affordability
- Location

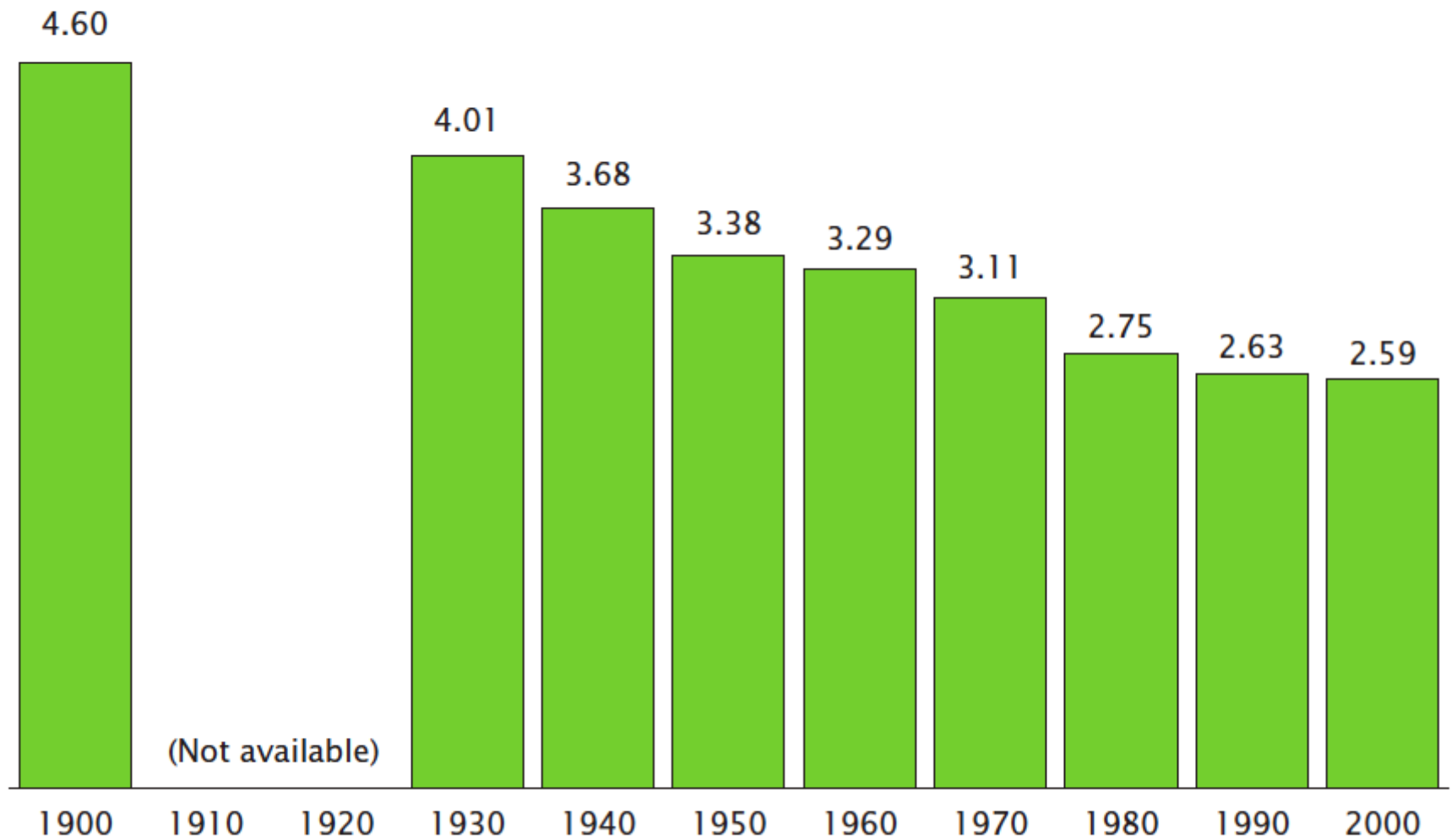
Demography

CONVERGENCE OF WANTS AND NEEDS



Average Household Size: 1900 and 1930 to 2000

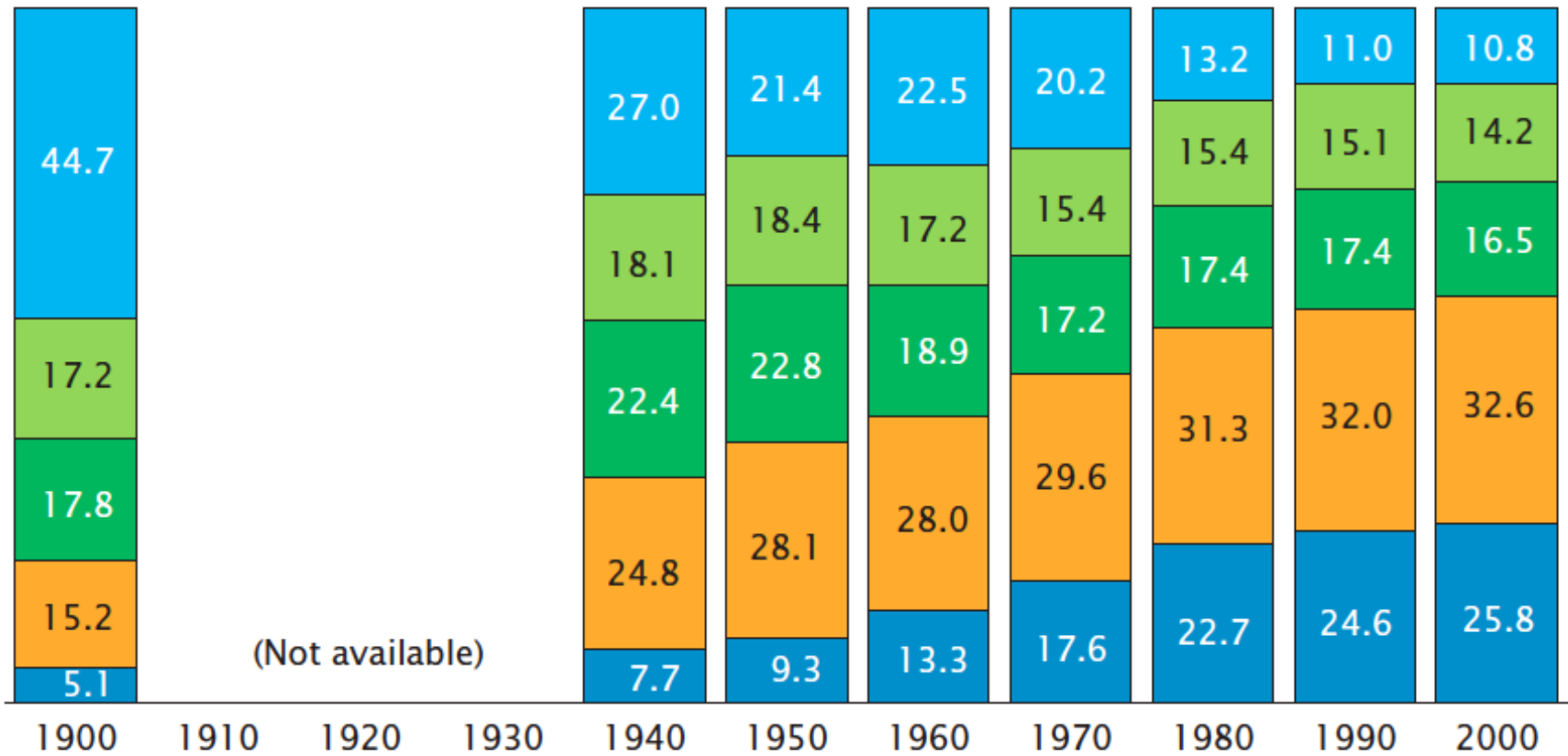
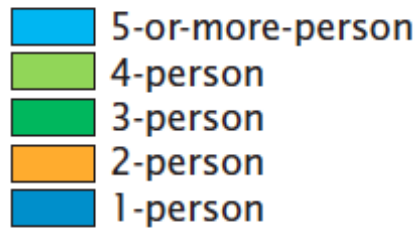
(People per household)



Source: U.S. Census Bureau, decennial census of population, 1900 and 1930 to 2000, and decennial census of housing, 1940.

Distribution of Households by Size: 1900 and 1940 to 2000

(Percent)



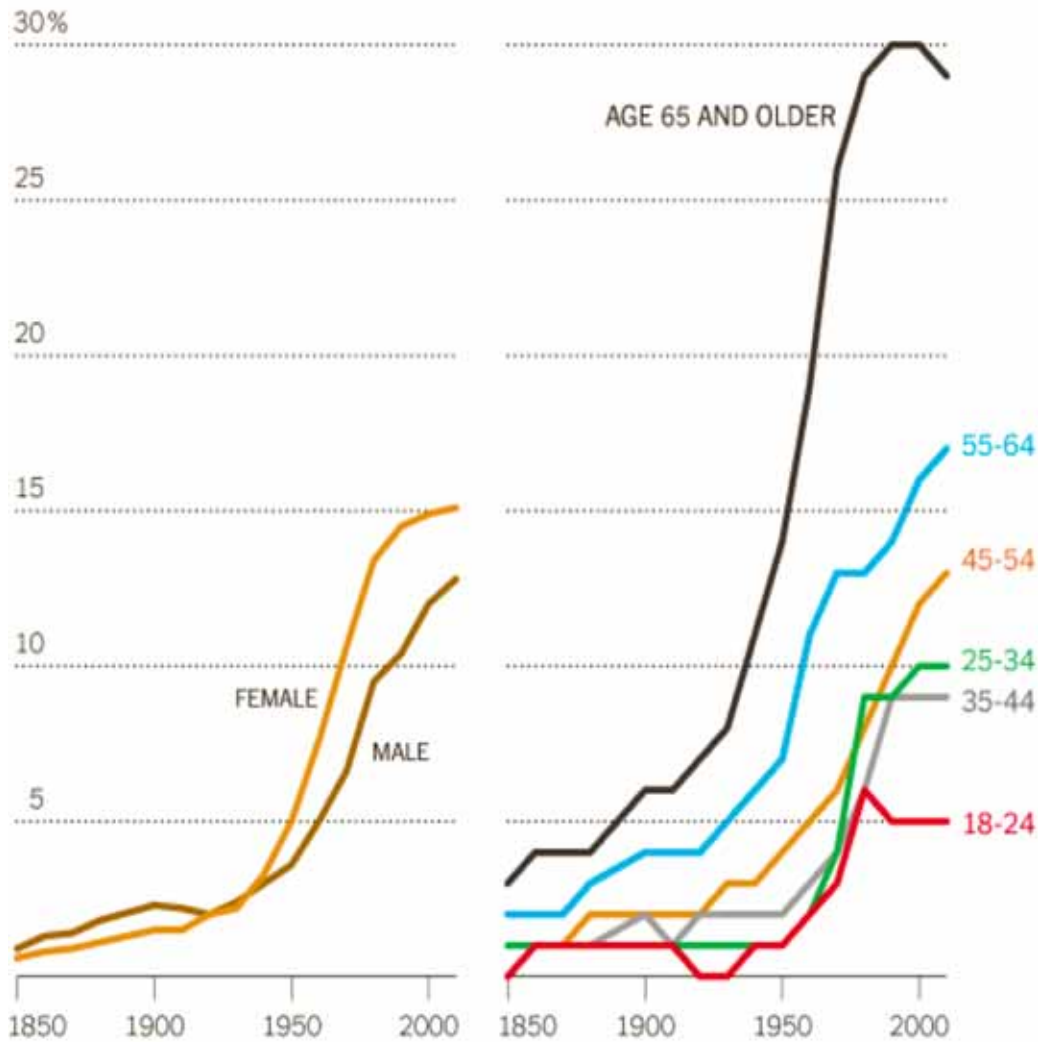
Source: U.S. Census Bureau, decennial census of population, 1900, and decennial census of housing,

Percent of households with and without children --1960, 2000, 2025.

	1960	2000	2025
• HHs w/children	48%	33%	28%
• HHs w/o children	52%	67%	72%
• Single-person HHs	13%	26%	28%

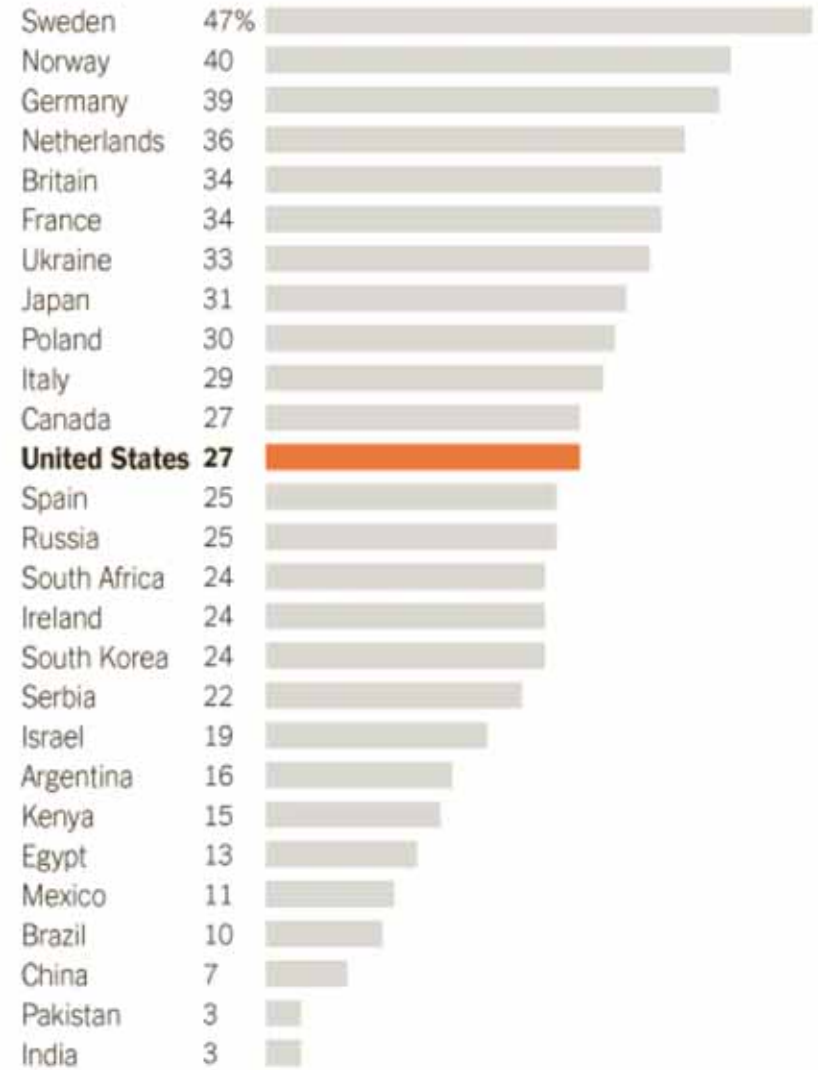
MORE ON THEIR OWN HERE !!!

Percent of adults who live alone, by gender and age, 1850-2010.



... AND EVEN MORE ABROAD

Percent of households with only one occupant.



Sources: NY Times (Feb. 5, 2012) Analysis by Susan Weber and Andrew Beveridge, Queens College, CUNY, from historical and current census data; Euromonitor International (households abroad)

“What’s new today is that the great majority of older widows, widowers and divorced people prefer living alone to their other options, and they’re willing to spend more on housing and domestic help for the privilege.”

-- Eric Klinenberg, NYU professor of sociology and the author of “Going Solo: The Extraordinary Rise and Surprising Appeal of Living Alone.”

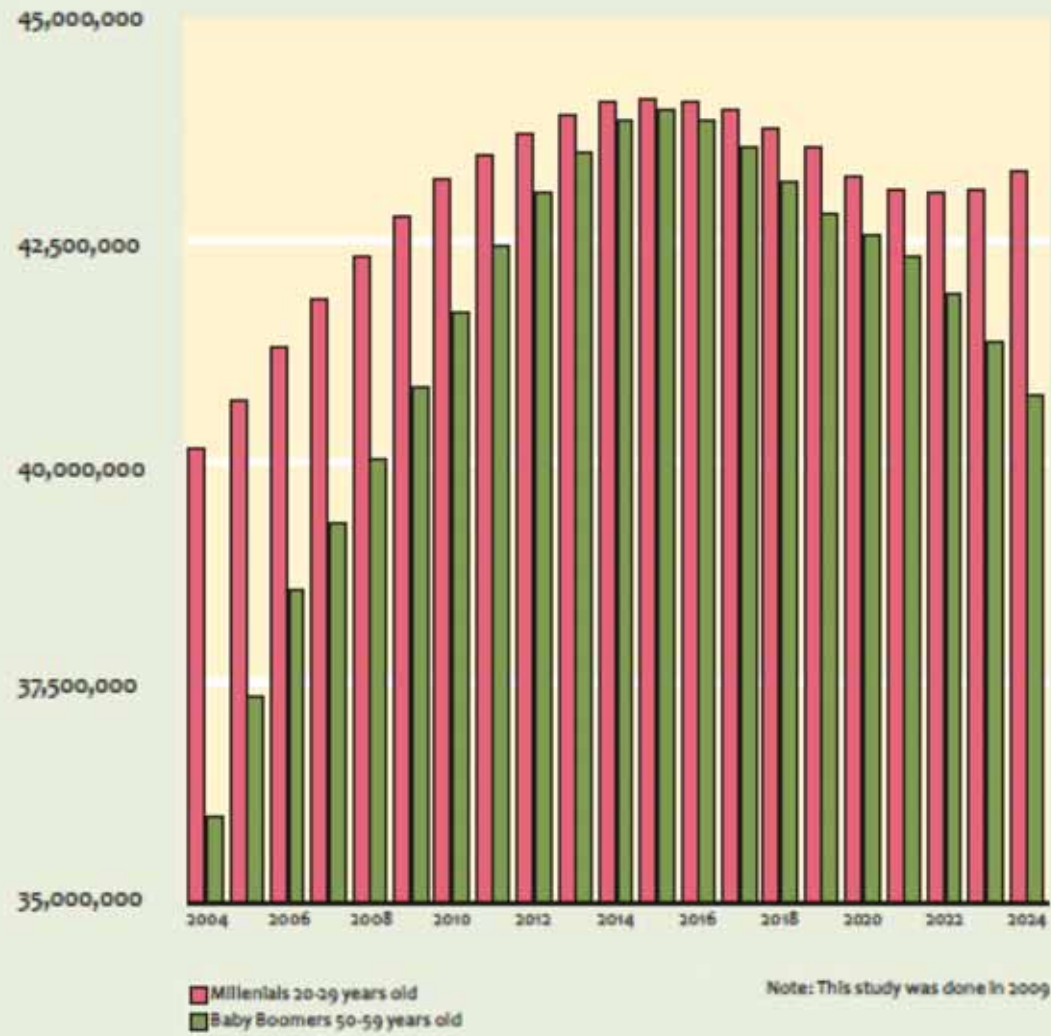
Location



Between 1950 and 2000

- The share of Americans living in suburban areas rose from 27% to 52%.
- The suburban population grew by 100 million, from 41 million to 141 million.
- And suburbia accounted for three-quarters of the nation's population change.

CONVERGENCE OF WANTS AND NEEDS

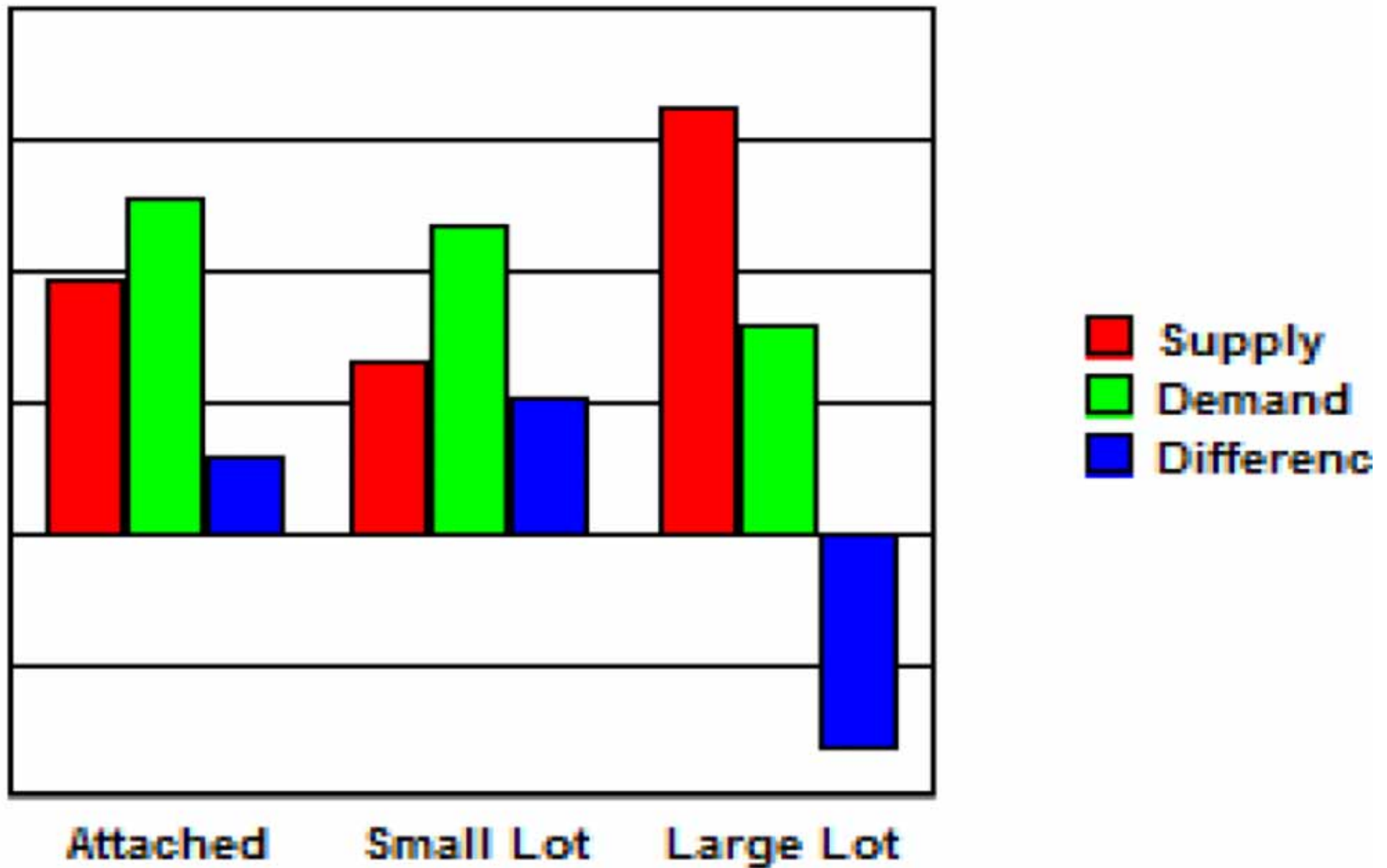


“Both of these huge demographic groups want something that the U.S. housing market is not currently providing: small one- to three-bedroom homes in walkable, transit-oriented, economically dynamic, and job-rich neighborhoods.”

Patrick C. Doherty & Christopher Leinberger

Washington Monthly, Nov/Dec 2010

Housing Supply/Demand 2010



Affordability

Humility Alert

“The problem: Demand is driving up the cost of housing much faster than incomes. In 2002, the average new construction cost of a Macon County home, as reported by contractors to the county, was \$222,000. A conventional mortgage applicant with a 20% down payment needed an income 24% higher than Macon County's median to purchase a house at the price. And so it goes nationally.

“From 1990 to 2001, the median house price increased at almost double the rate of the median income. And the future looks ominous. An analysis by Fannie Mae Foundation's Zhong Yi Tong suggests that by 2007, a household earning the median income won't be able to qualify for a mortgage for the median-priced U.S. home.”

-- USA TODAY Op Ed, January, 2004

The Affordability Challenge, Part 1

Median US HH income, 2006-2010: \$52,000

Qualifies for mortgage on home for: \$130-175,000

Median price, existing home (Sep., 2012): \$184,000

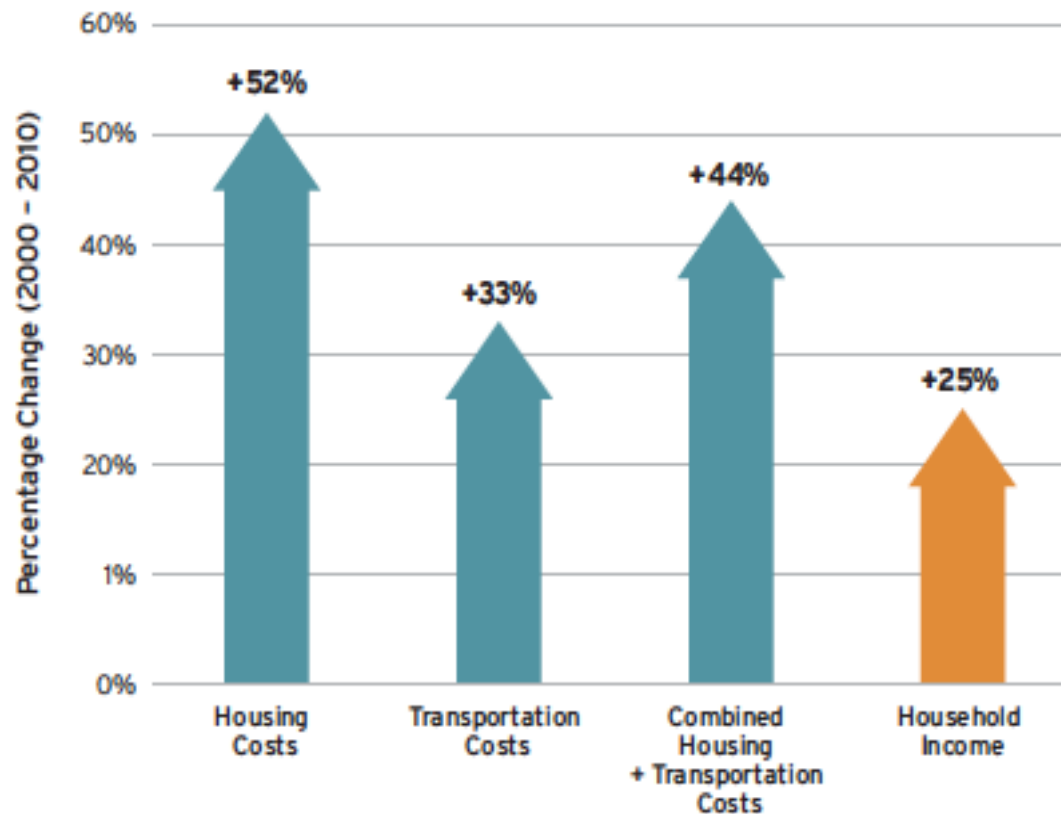
Average Area of New Single-Family Houses, United States



Sources: U.S. Census; National Association of Home Builders.

Affordability Challenge, Part 2

Rising Housing and Transportation Costs vs. Incomes
for the Median-Income Household in the Largest 25 Metro Areas
(costs and income are not adjusted for inflation)



Source: "Losing Ground," Center for Housing Policy (<http://www.cnt.org/news/2012/10/17/housing-and-transportation-costs-outpacing-incomes/>)

Renter Households Rising



Sources: Census Bureau, Moody's Analytics

To sum up:

- We have a growing demand for safe, smaller dwellings in close-in neighborhoods with walkable/bikeable access to daily needs.
- We have an oversupply of larger homes in isolated suburbs that demand private autos to get to daily needs.
- Hence: Opportunity



small homes

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[Living large in small houses | Grist](http://grist.org/living/living-large-in-small-houses/) ⓘ ★ ·

grist.org/living/living-large-in-small-houses/



by Alyse Nelson - More by Alyse Nelson

Dec 30, 2012 – More and more people are finding that living in **smaller** spaces

-- backyard cottages and tiny **houses** -- leaves room for a larger life. Here are

...

[11 Small Eco Homes That Live Large \(PHOTOS\)](http://www.buffingtonpost.com/11-small-homes-houses-p-808518.html) ⓘ ★★ ·

www.buffingtonpost.com/11-small-homes-houses-p-808518.html

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THE NOT SO BIG[®] HOUSE



The Not So Big House books by Sarah Susanka bring to light a new way of thinking about what makes a place feel like home—characteristics that many people desire of their homes and their lives, but haven't known how to verbalize.



[Sarah's Books»](#)



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NEWS & EVENTS

Pocket Neighborhoods

Creating Small Scale Community in a Large Scale World



Ross Chapin

Foreward by Sarah Susanka • author of *The Not So Big House*



Refining the Responses

A Sense-of-Urgency Lab: National Disaster

Bruce Tolar

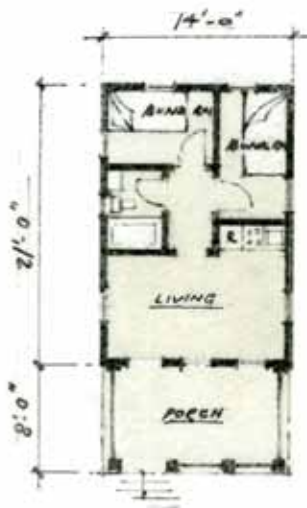
Governor's Commission on Recovery, Rebuilding and Renewal



FEMA “Neighborhoods”



An Alternative Approach



2.
294 sq ft cottage
1/8" = 1'-0"
MARIANNE CUSATO



COTTAGE SQUARE



The Original Katrina Cottage



Cottage Square



Cottage Square



Cottage Square



Cottage Square







Cottage Square



Mississippi Alternative Housing Pilot Program; Mississippi Cottage



Permanent Placement



Mississippi Cottages; Cottage Square



Mississippi Alternative Housing Pilot Program; Eco Cottage



The Cottages at Oak Park in Ocean Springs was awarded a Platinum Level Leadership in Environmental Design Certificate on Thursday.

Green houses

O.S. community earns highest honors for environmentally friendly design

By PRISCILLA LOEBENBERG
Special to the Sun Herald

OCEAN SPRINGS — Sen. Roger Wicker on Thursday presented the Platinum Level Leadership in Energy and Environmental Design Certificate to the development team of The Cottages at Oak Park. Platinum is the highest certification level awarded by U.S. Green Building Council for energy efficiency and green building methods. The development is only the second project in the state to reach Platinum LEED standards.

"This is the best example of a vision of a vibrant neighborhood," said Ashley Edwards of the Office of Recovery at Gov. Phil Bryant's office.

Edwards said the project fulfilled the state's plan to produce post-disaster housing

More photos online at SunHerald.com



Sen. Roger Wicker presents the Platinum Level Leadership in Environmental Design Certificate to the development team of The Cottages at Oak Park on Thursday.

The development has 29 rental homes on more than 2 acres within walking and biking distance of downtown services and retail. The development was built on what had been a 40-year-old mobile home park. The development was created through a private, public and nonprofit partnership that included money from the Mississippi Emergency Management Agency's Eco-Cottage Grant Program. The Cottages is administered by Mercy Housing and Human Development and assistance was also provided by Mississippi Gulf Coast Renaissance Corp., site designer and project architect for the Cottages is Bruce Tolar. Developer Joe Cloyd accepted the certification on behalf of the team. "We are doing this for the kids," Wicker said. "They will look to us with appreciation in a generation." Other speakers were Cloyd, Sara Landry of Mercy Housing, Bill Brown of MEMA, Ocean Springs Mayor Connie Moran and Kim LaRosa of Renaissance Corp., who also presented a Renaissance Guild endorsement of the project.

Sound
Fine line

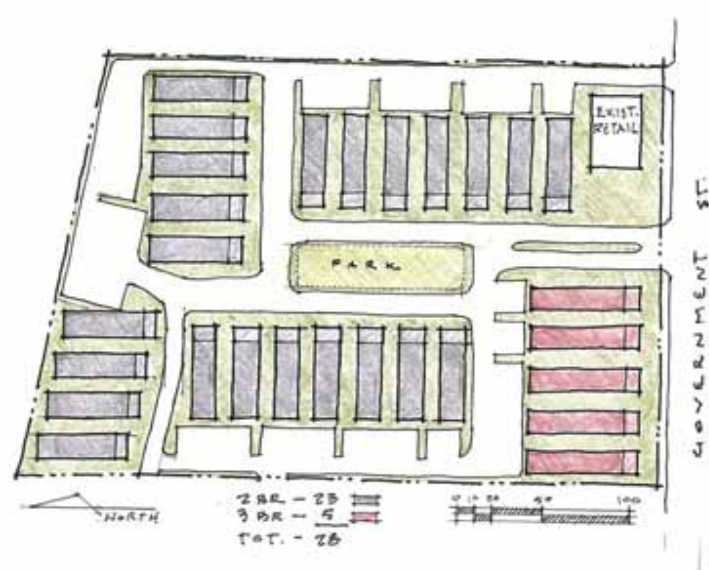
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Oak Park



CONCEPTUAL LAND PLAN
COTTAGES AT OAK PARK
OCEAN SPRINGS, MISSISSIPPI



Oak Park



ECO-COTTAGE SCHEMATIC DESIGN

3 BEDROOM PLAN FOR OCEAN SPRINGS, MS



Oak Park



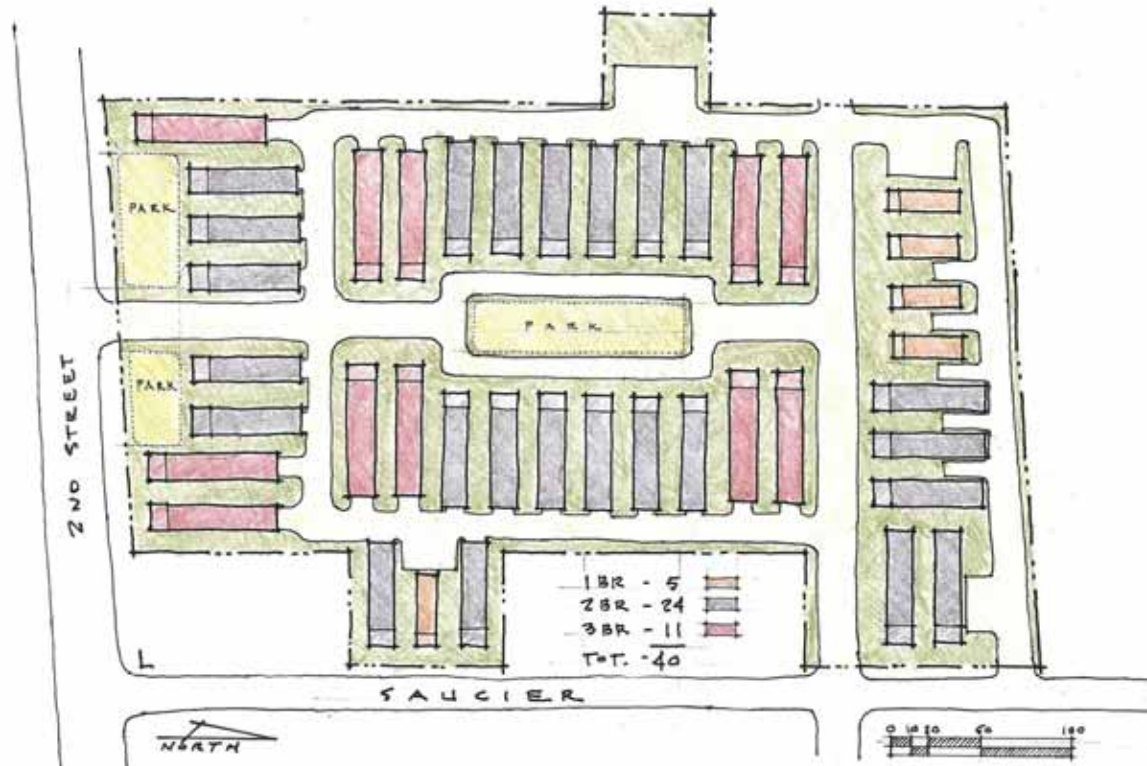
Oak Park



Eco Cottages



Second Street



CONCEPTUAL LAND PLAN

COTTAGES AT SECOND STREET
PASS CHRISTIAN, MISSISSIPPI



Second Street



ECO-COTTAGE SCHEMATIC DESIGN

3 BEDROOM PLAN ELEVATED FOR PASS CHRISTIAN, MS



Cottages at 2nd Street



Cottages at 2nd Street



Cottages at 2nd Street



Lessons Learned

Make 'em safe:

- Engineering & design
- Location
- Materials

Lessons Learned:

Make 'em efficient:

- Neighborhood location & site planning
- Interior space design
- Energy efficiency
- Accessibility

Lessons Learned:

Make 'em appealing:

- Location
- Market-sensitive architectural design
- Site planning/landscaping
- Quality materials
- Accessibility

Appeal

- Cottages can be easily individualized by adding simple detail enhancements



Project Details

- Simple changes to light fixtures, adding picket fencing, landscaping, and other details individualize and enhance the cottages.



Key Factors for Success

- **Project Team;** Individuals or Organizations with necessary capabilities. All team members involved in various project phases.
 - * Housing Non-Profits
 - * For-Profit Developers
 - * Professional Planners, Architects, & Engineers

Key Factors for Success

- **Site Selection;** Avoid floodplains, habitats, wetlands, public parkland, and unique soils. Preferred locations are Edge, Infill and Previously Developed.
 - * Appropriate Zoning
 - * Manageable Land Costs
 - * Compact Development with Moderate Density (13 units per acre)
- **Infrastructure and Community Resources;** Existing Infrastructure and Public Transit. Access to Open Space.

Key Factors for Success

- **Identify Potential Incentives;**

Grants, Loans, Permitting, Project Management, etc.

- * **Mississippi Development Authority (MDA)**
- * **Community Development Block Grant (CBDG)**
- * **Energy Grants** (FEMA Eco-Cottage through MEMA)
- * **Landscaping** (Enterprise Community Partners)
- * **Foundations** (Enterprise Community Partners)
- * **Project Management** (Mercy Housing & Human Development)
- * **Low Interest Loans** (Gulf Coast Renaissance Corporation)

Key Factors for Success

- **Local Political and Business Leadership and Support**
- **A Commitment to Quality Design and Construction**

Cottage Neighborhoods



Cottage Neighborhoods



Cottage Neighborhoods



Cottage Neighborhoods



Learning Cottage



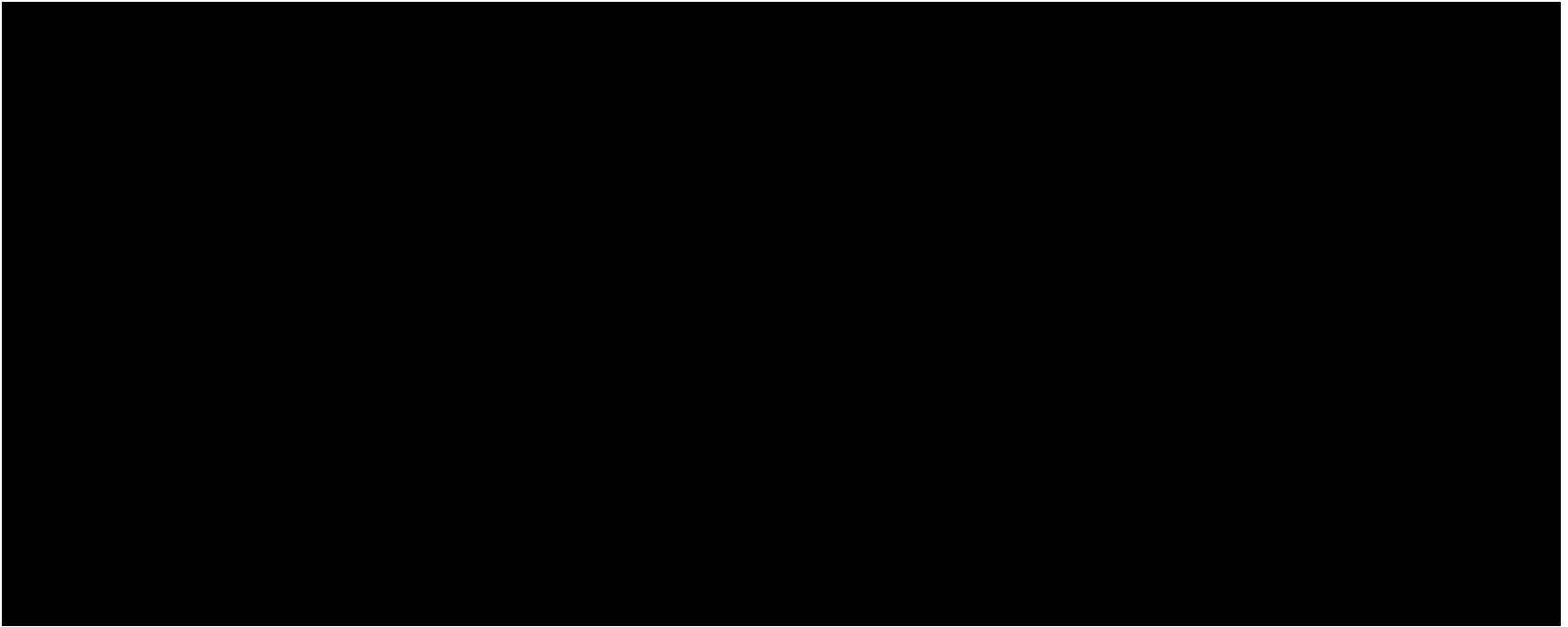
DPZ LEARNING CENTER - FRONT ELEVATION
COTTAGE SQUARE - OCEAN SPRINGS, MISSISSIPPI

Davis Purdy-Zimmer & Company
ARCHITECTS AND INTERIORS

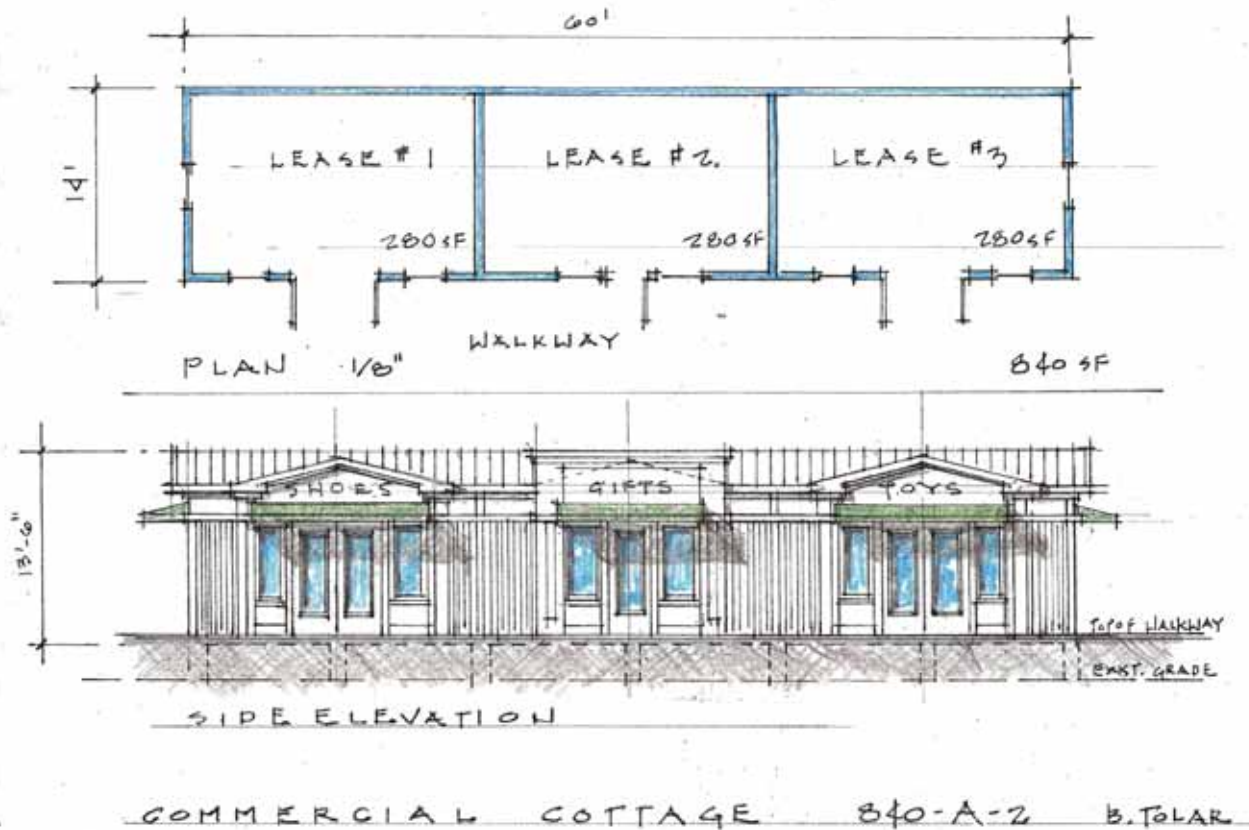


BRUCE B. TORRIS ARCHITECTS
ARCHITECTS AND INTERIORS

Commercial Cottages



Modular Commercial Cottages



Commercial Cottage



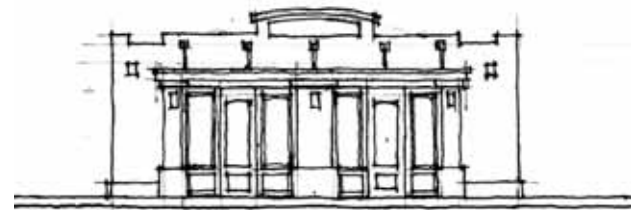
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KATRINA COTTAGE GROUP, LLC

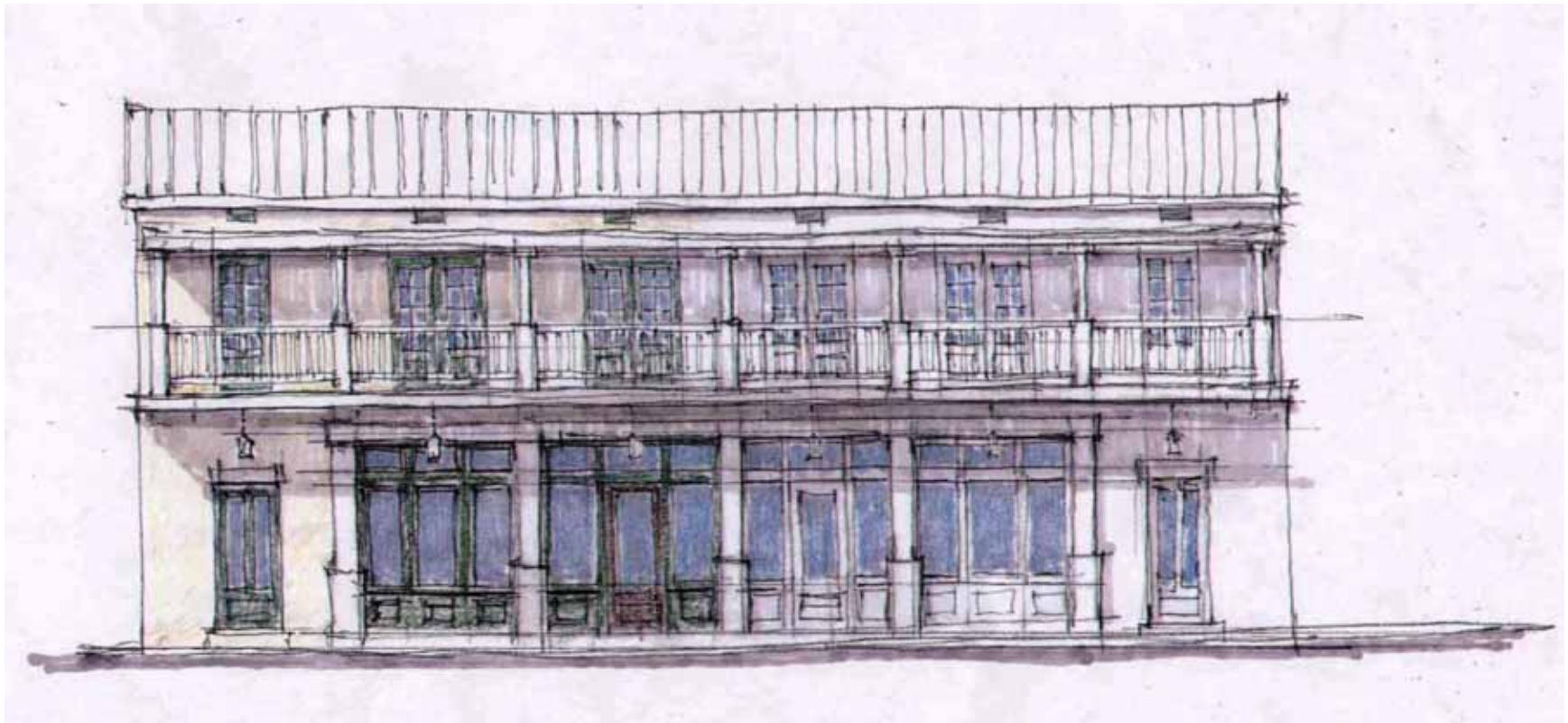
Commercial & Live / Work



Commercial Cottages



Live / Work



Live / Work



Live / Work



Live / Work



Multi-Family



Multi-Family Duplex



DOUBLE HOUSES

Multi-Family 4-Plex



Multi-Family 5-Plex



5-PLEX TOWNHOUSE 2

Multi-Family



K2 EVENING ROSE - FRONT ELEVATION - UNIT TYPE 'B'

TALLAHASSEE, FL



Multi-Family 5-Plex



The Non-Profit Test:

- Do they play well with others?
- Do they get the big picture of Smart Growth and equitable community redevelopment?
- Do they have a track record of “quiet” success?

The Non-Profit Test

The best partner is probably NOT a nonprofit that is already doing construction/development. That group doesn't really want to collaborate and give up control over the construction phase.

It's also probably not the group you've seen on the news or read about all the time because that group is better at getting the credit than at doing what needs to be done.

The Non-Profit Test

You want a team that brings each collaborator's unique strengths to the table. So you want demonstrated success in providing:

- Deal-sealing credibility.
- Expertise in finding and counseling potential customers.
- Finding grant monies.

Refining Responses

Tool Kit for the New Normal

John Anderson







Building

Sales Price 100%

Finished Lot 20%

Direct Construction 50%

Indirect Construction 18%

Sales & Marketing

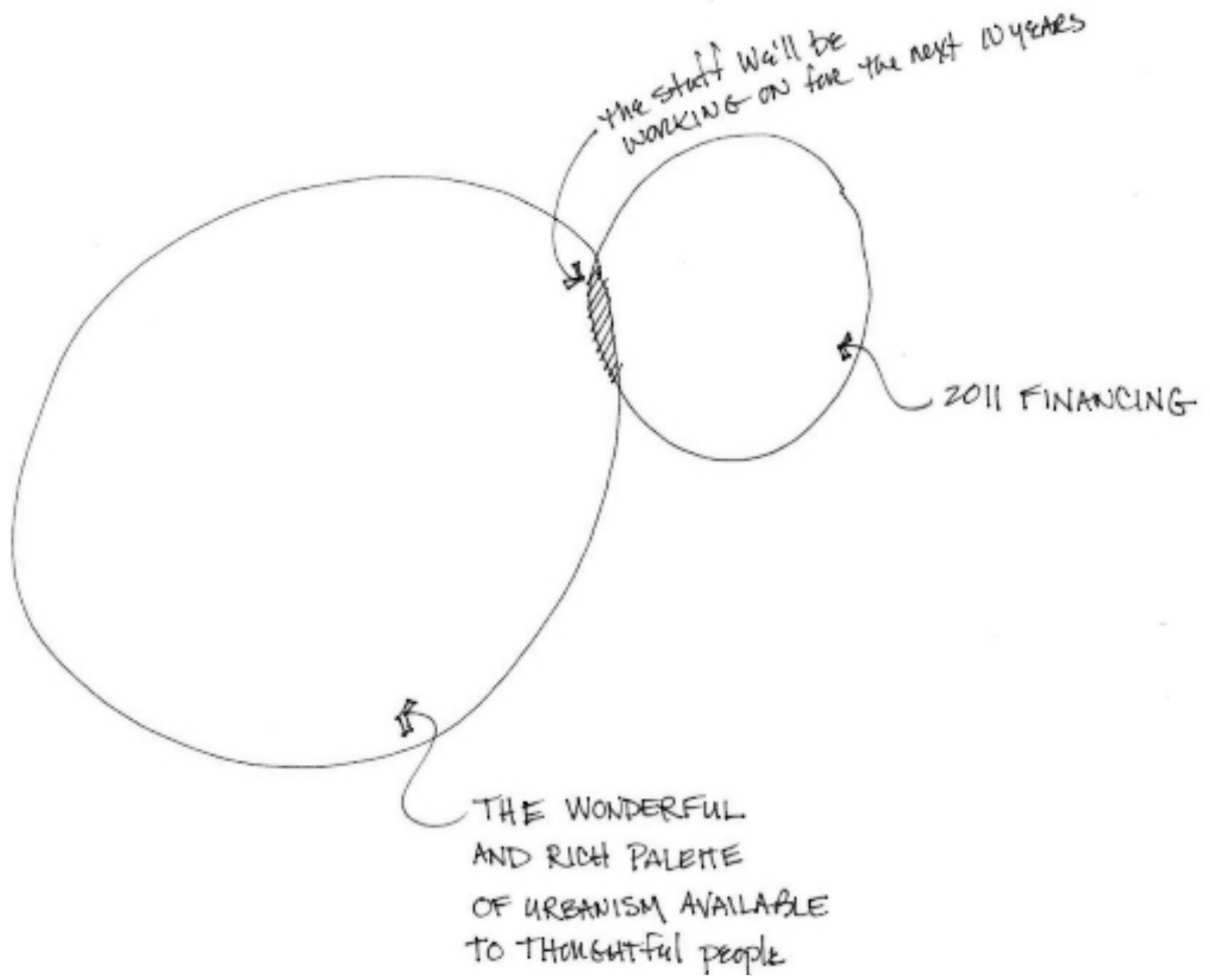
Finance

G&A Overhead

Profit 10%

Contingency 2%

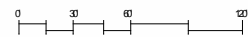






AK
ANDERSON KIM
architecture+design

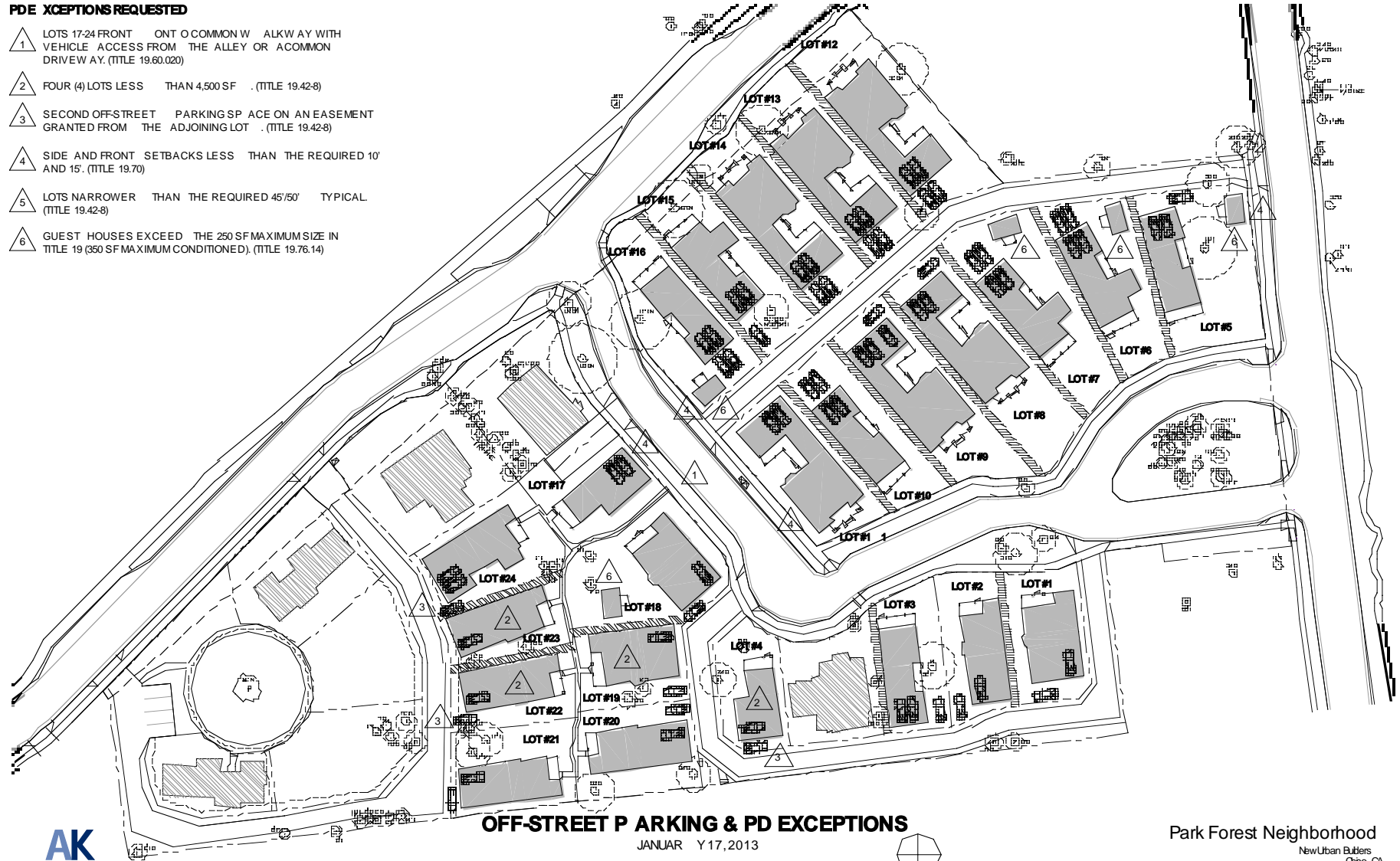
ILLUSTRATIVE PLAN
JANUAR Y 17, 2013



Park Forest Neighborhood
NewUrban Builders
Oro, CA

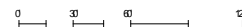
PDE EXCEPTIONS REQUESTED

- 1 LOTS 17-24 FRONT ONT OCOMMON W ALKWAY WITH VEHICLE ACCESS FROM THE ALLEY OR ACOMMON DRIVEWAY. (TITLE 19.60.020)
- 2 FOUR (4) LOTS LESS THAN 4,500 SF. (TITLE 19.42-8)
- 3 SECOND OFF-STREET PARKING SPACE ON AN EASEMENT GRANTED FROM THE ADJOINING LOT. (TITLE 19.42-8)
- 4 SIDE AND FRONT SETBACKS LESS THAN THE REQUIRED 10' AND 15'. (TITLE 19.70)
- 5 LOTS NARROWER THAN THE REQUIRED 45'/50' TYPICAL. (TITLE 19.42-8)
- 6 GUEST HOUSES EXCEED THE 250 SF MAXIMUM SIZE IN TITLE 19 (350 SF MAXIMUM CONDITIONED). (TITLE 19.76.14)



OFF-STREET PARKING & PD EXCEPTIONS

JANUARY 17, 2013













Infill; Redding, CA 3 acres
½ acre park and 33 detached homes









Building

Sales Price 100%

Finished Lot 20%

Direct Construction 50%

Indirect Construction 18%

Sales & Marketing

Finance

G&A Overhead

Profit 10%

Contingency 2%



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R. John Anderson
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530.624.5093

A Check List for Triage

- Demonstrable case for local need and a comprehensive solution (for workforce/affordable housing/aging in community, public health, sustainability)
- Appropriate zoning (offsets)
- Manageable land costs
- Willing partners – private/non-profit/for-profit developers
- Potential incentives (grants, loans, regulatory)
- Political and/business leadership
- A commitment to quality design and construction
- Opportunity for pilots or models