

### The 3 W's:

### Women, Wisdom, and Wealth



Knowledge is like a  
baobab tree; no one  
can encompass it with  
their hands. Do not  
follow the path; go  
where there is no path  
to begin a trail.

Ghanaian Proverb

Design for Liberation:  
A Wealth of Wisdom  
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# NOMA MAGAZINE

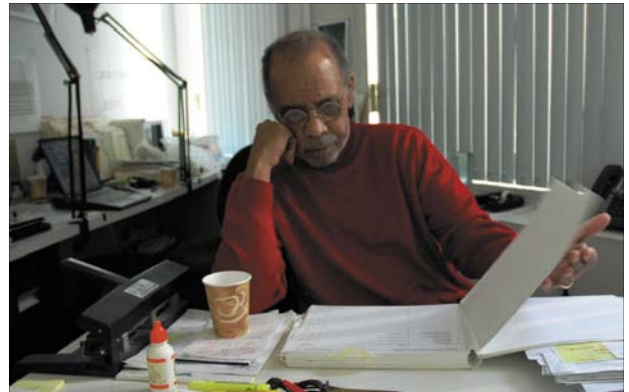
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## ARCHITECTURE, WEALTH, AND COMMUNITY DESIGN

by Katherine Williams

Since the end of World War II, when a housing shortage brought on by millions of soldiers returning to the US and needing places to live, home ownership has become the dream sought after by many Americans. It is seen as the way to wealth for the majority of Americans. In the middle of the 20th century, when new suburban communities were springing up, non-white citizens could not easily achieve the dream. If home ownership was available, non-whites were relegated to certain neighborhoods because of discriminatory covenants on property and rules set by the Federal Housing Administration. The practices were outlawed during the Civil Right Era, but the systems and perceptions set in place still continue. Larry Adelman makes the case in an article that because of generations of preferential treatment, even if a black man makes the same salary as him, Adelman is still exponentially ahead in wealth because of the opportunities granted to him, his parents, and grandparents because they are white.<sup>1</sup>

I recently worked on predevelopment for a housing project as part of my role as a Rose Fellow at a Community Development Corporation. Our team looked at the neighborhood surrounding the site – public housing across the street, single-family residences surrounding the site, two low-income tax-credit developments within four blocks and two others within a half-mile of the site. We concluded that the best approach for this project was an affordable home ownership model. This would fill the gap for moderate-income residents who are currently not being served by market rate developers, building high-end condos, and who do not qualify for low-income housing for low and very low-income residents.

When my organization approached the city about this project to gain a sense of what city subsidies were available, we were surprised by the response. Moderate-income housing is not a priority for the city at this point in time, leaving us in the position of having to argue our position to get any subsidy. If we happened to have been doing a rental project, we almost certainly would have received a more favorable response. We learned that it is difficult for the City to justify providing subsidies to moderate-income earners; however, in a city where the median income for a family of four is over \$100,000 ([http://www.sfgov.org/site/moh\\_page.asp?id=38605](http://www.sfgov.org/site/moh_page.asp?id=38605)), the question of what options exist for moderate-income families seeking a path to housing comes clearly into focus. Many are forced to live outside the city, especially if they are chasing the American Dream of homeownership.

Most families believe that home ownership should be their goal. They have been fed the notion that the benefits outweigh the work



**“If home ownership is the desirable goal for hard working citizens, then architects have to be willing to design the projects that make this a reality.”**

that comes with ownership. Achieving the American Dream means that you can personalize your space, have something to pass down to your kids, and can gain wealth through owning an appreciating asset. This compensates for the tightening budget, the yard work, and the maintenance that comes along with ownership.

I must say, I too bought into the American Dream, but this was easy to do when I lived in a small, inexpensive suburb. I was able to afford a house and almost an acre of land less than a year after graduating from architecture school. Why rent when I have my own house? In hindsight, that decision allowed me to sell my house and have a little cushion when I moved to a much larger, much more expensive city on the other side of the country.

After living in a very expensive city for the last year, I have begun to see the problems associated with making home ownership the ideal American Dream that everyone should strive for. Many of the issues around this topic were discussed at a session this past spring at the Association for Community Design’s annual conference. The session was titled “Reframing the American Dream.” A group of architects, planners and community activists discussed the notion of the American Dream, and what alternatives might exist to it.

Some questions arise when one considers the assumptions surrounding home ownership and why it is considered an ideal. Is home ownership the only route to attain wealth creation for the average person? Is it the only method available to create responsible citizens? If not, then what alternative models might be considered? And of interest here, what role might architects play?

According to Washington Post columnist Michelle Singletary, home ownership is one of the best, but not the only way to wealth. According to Singletary, “if you are able to save (money) and invest aggressively, there’s no need to feel like you’re a fool

## FEATURES

for renting.”<sup>2</sup> Tax deductions and the prospect of the golden pot of equity can make renters feel like they are missing an opportunity by not pursuing ownership. Many of the advantages for home owners are entrenched in the tax and banking systems but there are ways to achieve wealth beyond it.

There are alternatives to single family home ownership that create community ownership. In these scenarios, land and community facilities may be community property with shared ownership by all of the residents of a particular development. This reduces costs for individual buyers. Some examples are co-housing, cooperatives and land trusts.

The Cohousing Association of the United States defines cohousing as a type of collaborative housing in which residents actively participate in the design and operation of their own neighborhoods. The organization credits U.S. architects Kathryn McCamant and Charles Durrett with bringing the idea from Denmark in the early 1980s. They give six main characteristics: participatory design process, neighborhood design, common facilities, resident management, non-hierarchical structure and decision-making, and no shared community economy (the community is not a source of income for residents).<sup>3</sup> Many promote cohousing as a way to increase community ownership of a neighborhood. The design usually includes single-family homes with a common area where residents share meals on a regular basis. Cohousing can be market rate or below market depending on the organization.

A second example of home ownership is the cooperative. According to National Association of Housing Cooperatives, “cooperative members own a share in a corporation that owns or controls the building(s) and/or property in which they live.”<sup>4</sup> There are many different types of cooperatives., including student, senior, special needs, and artist. Cooperative building types also range from multiple-occupancy single buildings to single-family houses. As with cohousing, cooperatives can be market rate or below-market to keep them affordable.

The Harold Washington Unity Cooperative in Humbolt Park area of Chicago is an example of a low-income cooperative. Here residents were looking to transform a blighted area of a neighborhood. The award-winning development turned 31 lots into 18 buildings for 87 family housing units.<sup>5</sup> Through the co-op, residents will have control and ownership over their housing.

A third option is the community land trust (CLT). This model was developed in the 1960s “as a way to encourage affordable resident ownership of housing and local control of land and other resources.”<sup>6</sup> Typically a non-profit owns the land and tenants own the housing on the land and have a long term lease on the land. This offers a solution in growing communities where housing prices make ownership unattainable, or in blighted communities where residents want control

over their housing. The Institute for Community Economic identifies preservation of affordability as a key feature of CLTs.

Another example of residents seeing a need and fighting to meet it, is a building in San Francisco known as the Fong Building or 53 Columbus Avenue<sup>7</sup>. Here predominantly Chinese residents banded together when their building, where they rented apartments, was put up for sale. The San Francisco Community Land trust purchased the land and will sell the units to the tenants. Resale prices will remain limited to keep the units affordable.

All of these models provide a way for home ownership to be attainable to citizens who otherwise believed they could not own a house. They bring stability to communities and to households. These alternatives provide solutions.

Finally, what role do architects play in the question of wealth and home ownership? Architects can play many roles. They can become involved in alternative options to promote ownership in their own communities. There are certainly opportunities in expensive large metropolitan areas for these ideas to be explored. It takes architects who are willing to go out and look for needs that are not being met and finding ways to meet them.

If communities are expected to maintain their sense of community we must find a way for all residents to remain if they choose and invest in their neighborhood. This may require architects who are knowledgeable about more than just designing the buildings. I got that message from an architect who said there are four parties in this process: the architect, developer, builder, and agent. From his perspective, mastering two parts of the equation, construction and design, made the process easier, gave him a real sense of the cost of his design, and made him more valuable to his client and community. If home ownership is the desirable goal for hard working citizens, then architects have to be willing to design the projects that make this a reality. In some cases, they may have to bring alternative ownership ideas to communities, taking on more than just the design role, to help make those dreams reality.

As an architectural fellow within a community development corporation, I see families that are struggling to earn a decent living. If owning a home is the goal because that is the road to wealth creation for a community, then we must explore and establish ways to make that opportunity available for more of the population.

#### (Footnotes)

<sup>1</sup> Adelman, Larry. "REAL LIFE: Affirmative Action for Whites The houses that racism built." SFGate.com. 29 June 2003. 05 Sep 2007. <<http://www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2003/06/29/IN309191.DTL>>.

<sup>2</sup> Singletary, Michelle. "Questioning Home Ownership." WashingtonPost.com. 09 Aug 2007. 03 Sept 2007. <[http://www.washingtonpost.com/wp-dyn/content/article/2007/08/09/AR2007080900534\\_pf.html](http://www.washingtonpost.com/wp-dyn/content/article/2007/08/09/AR2007080900534_pf.html)>.

<sup>3</sup> Cohousing Association of the United States. 27 Aug 2007. <[www.cohousing.org](http://www.cohousing.org)>.

<sup>4</sup> National Association of Housing Cooperatives. 27 Aug 2007. <[http://www.coophousing.org/about\\_nahc.shtml](http://www.coophousing.org/about_nahc.shtml)>.

<sup>5</sup> Fannie Mae Foundation. 31 Aug 2007. <[http://www.fanniemae.foundation.org/grants/2006\\_maxwell\\_bickerdike.pdf](http://www.fanniemae.foundation.org/grants/2006_maxwell_bickerdike.pdf)>.

<sup>6</sup> Institute for Community Economics. 31 Aug 2007. <<http://www.iceclt.org/clt/cltmodel.html>>.

<sup>7</sup> "53 Columbus Avenue." The Frederick P. Rose Architectural Fellowship. 31 Aug 2007. <<http://www.rosefellowship.org/work/byfellow/fernandomarti/53columbus/>>.