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AND NEW INFILL

STORAGE THAT SELLS

DESIGNING FOR
MULTI-GENERATIONAL LIVING

NAHB

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ON THE COVER:

The Soo Line Building City Apartments in downtown Minneapolis, Minnesota, offers a shining example of adaptive reuse.



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In smaller homes and apartments, residents are forced to store their stuff in less space. Smart storage solutions take advantage of limited space and make the most of it.



SMART STORAGE SOLUTIONS



to Maximize Small Spaces

By Jennifer Dusina

Today's buyers and renters don't want to cram their stuff on ordinary foot-deep shelves and clothes rods. Offering thoughtfully designed storage areas—from closets to the laundry and beyond—creates added value that prospective buyers love.

Whether it's a custom new home or a multifamily dwelling, homeowners and multifamily residents agree that smarter, custom storage solutions are a top priority. They want more than just shelving.

Undoubtedly, efficient storage has been most important to homeowners in the past, but with more people renting today than ever before, and a bevy of baby boomers downsizing from larger homes, it has become a top priority—even a deal breaker for some buyers and renters. Recent studies published in *Multifamily Executive* reveal walk-in closets are a top amenity among residents, and ForRent.com cites walk-in closets as high on the list of top-searched amenities.

Bottom line: Everyone wants more storage! Amanda LeBlanc, who runs The Amandas, an organizing firm in

Birmingham, Alabama, says her clients always want better storage solutions than what was included in their new home or apartment. They want to maximize space and organize their busy lives.

"I've found that just because someone lives in a smaller space doesn't necessarily mean they have less to store," explains LeBlanc. "In fact, storage is even more important in multifamily communities in some cases because residents are storing more in less space."

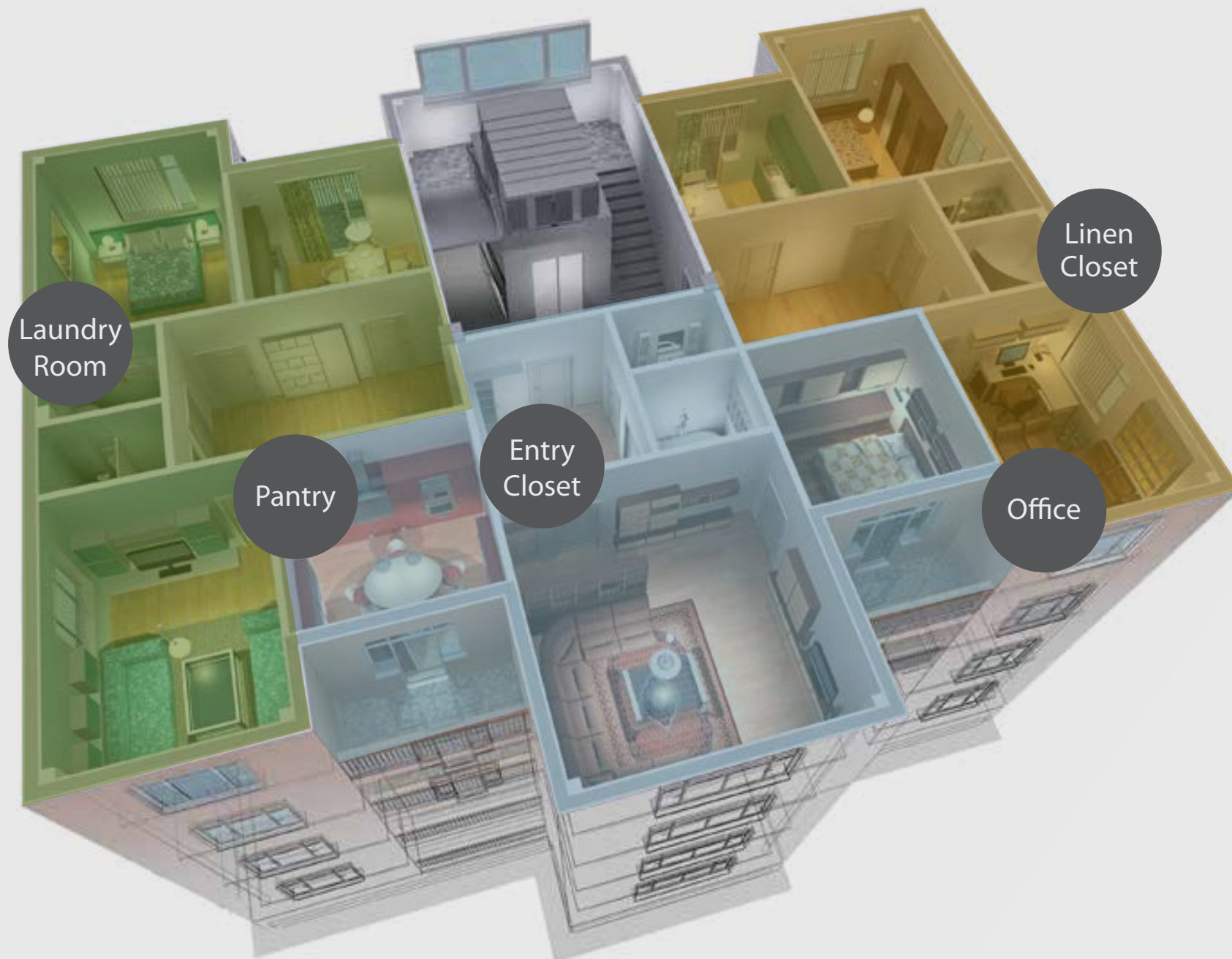
"The right closet or pantry design can instantly triple storage in even the smallest areas," LeBlanc adds. "The key is installing the right solutions. These days, a simple shelf and clothes rod just won't do."

MOST IMPORTANT STORAGE FEATURES FOR MULTIFAMILY RESIDENTS

"Organization makes life easier," says LeBlanc. "The right storage helps residents save time, money, and stress." So how do you know which storage is best? Based on her professional experience, LeBlanc shares features most important to renters and condo owners:

5 STORAGE HOT SPOTS FOR MULTIFAMILY COMMUNITIES

Although master closets are a top priority for multifamily residents, busy lives extend to all living spaces. Here are additional areas where builders can offer upgrades to bring value to residents and differentiate developments.



Linen closets with adjustable shelving allow buyers or renters to maximize space and move things around as their needs change.

- **On-trend storage.** Multifamily residents are looking beyond basics—no more white wire. They want more customization, like a selection of on-trend finishes, adjustable solid shelving, and drawers and baskets to match their unique style.
- **Adjustable systems.** People's lives are not stationary, so their shelves shouldn't be either. Multifamily residents want systems that are easy to adjust to meet their changing storage needs.
- **Maximized storage throughout their apartment or condo.** Closets, pantries, linen closets, laundry rooms, and entryways are prime storage spots for renters and condo owners. They're in these spaces at least twice a day, every day. So it's important that they are organized and efficient.
- **Drawers, baskets, and show storage upgrades.** Adding these features in a closet eliminates the need for a bedroom dresser and frees up valuable living space.



Laundry rooms with highly functional storage—like a rod for hanging clothes to dry and places to sort dirty laundry—add value for the homeowner or renter and help builders stand out from the competition.

The right storage improves a resident's day-to-day quality of life. Research and history tell us that keeping a renter is more cost efficient than finding a new one. By adding these storage features to multifamily dwellings, property owners can attract more tenants and will have better luck keeping them long-term.

STORAGE SOLUTIONS PROVIDE THE BUILDER WITH A COMPETITIVE EDGE

To remain competitive, storage and organization is clearly a category that architects, builders, and property owners cannot ignore. By improving the quality of storage specified for projects and optimizing designs, property owners can easily increase their net operating income (NOI).

Of course, rental properties and condos with amenities in high demand lease more quickly. Rental fees are always a balance between the costs of the amenity and how the resident values it in monetary terms. But with a small increase in monthly rent, property owners can recover the cost of an efficient storage system in less than a year and a half.

Here are key tips and product features architects and builders should consider when offering storage that will differentiate multifamily projects and ensure builders and property owners increase sales or leasing rates and profits:

- **Consider adjustable storage.** Not only will it meet the needs of today's residents, adjustable storage is a long-term investment for builders and property owners because it changes easily to meet the needs of multiple residents over time. Also, adjustable storage can be raised or lowered to meet ADA requirements and thus is ideal for universal design.
- **Simplify custom storage options.** Make it easy for residents to customize storage for their apartment or condo. Offer storage upgrades and allow residents to tack the price of upgrades onto monthly rents. With a small increase in monthly rent, builders can recover the cost of a \$500 upgrade in just 15 months with rent increases of \$30 to \$35 a month.
- **Gain time.** Specify quality products that can be installed quickly to ensure fast turnaround time.
- **Inspire prospective buyers or renters.** Be sure to market and merchandise the storage: Set up an impressive design center or showroom with photos and product displays to help potential buyers or tenants visualize their organized space in their new apartment or condo.



A well-designed closet can be the key to increased sales or leasing rates. Today's buyers and renters want a selection of on-trend finishes, adjustable solid shelving, and drawers and baskets to match their unique style.

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Drawing Board



These days people often have more stuff and less space to store it. Just like a well-designed floor plan, thoughtfully executed storage areas make the most of any available space, large or small—they allow residents to store their things in a way that keeps them organized and usable. Prospective buyers or renters see the added value that well-designed storage areas bring to a home, which can have a big impact on sales and leasing rates. 🏠

Use a 25/25/50 rule when designing a space—50% for double hang, 25% long and 25% shelves. When designing spaces with sliding doors, make sure drawers and baskets are positioned in spots that do not interfere with the doors.

Jennifer Dusina serves as Communications Manager for Organized Living, a storage and organization product manufacturer based in Cincinnati.



By Alexandra Isham



REMODEL, REUSE, REDUCE, REPURPOSE

An ideal model of adaptive reuse, the Soo Line Building will turn a 1915 office building in downtown Minneapolis into more than 40 condominium apartments.

As green secures its position in the single-family home market, it is also holding its own in the multifamily sector. According to McGraw Hill Construction’s recent SmartMarket report, “Green Multifamily and Single-Family Homes: Growth in a Recovering Market,” the number of multifamily builders who build more than 16 percent of their projects green is projected

to rise from 31 percent to 79 percent between 2011 and 2015, a promising upward trend.¹ From this shift, it is apparent that builders recognize the inherent value in building green and are upgrading traditional building techniques to green practices. So what value does green multifamily housing provide? In the same report, when asked what specifically triggers them to

build green, 73 percent of multifamily builders said that rising energy costs are a driving force, closely followed by regulatory and code changes (70 percent), green product availability and affordability (70 percent), and incentives provided by the government or utilities (70 percent).² These combined forces show just how valuable and favored green building is in today’s

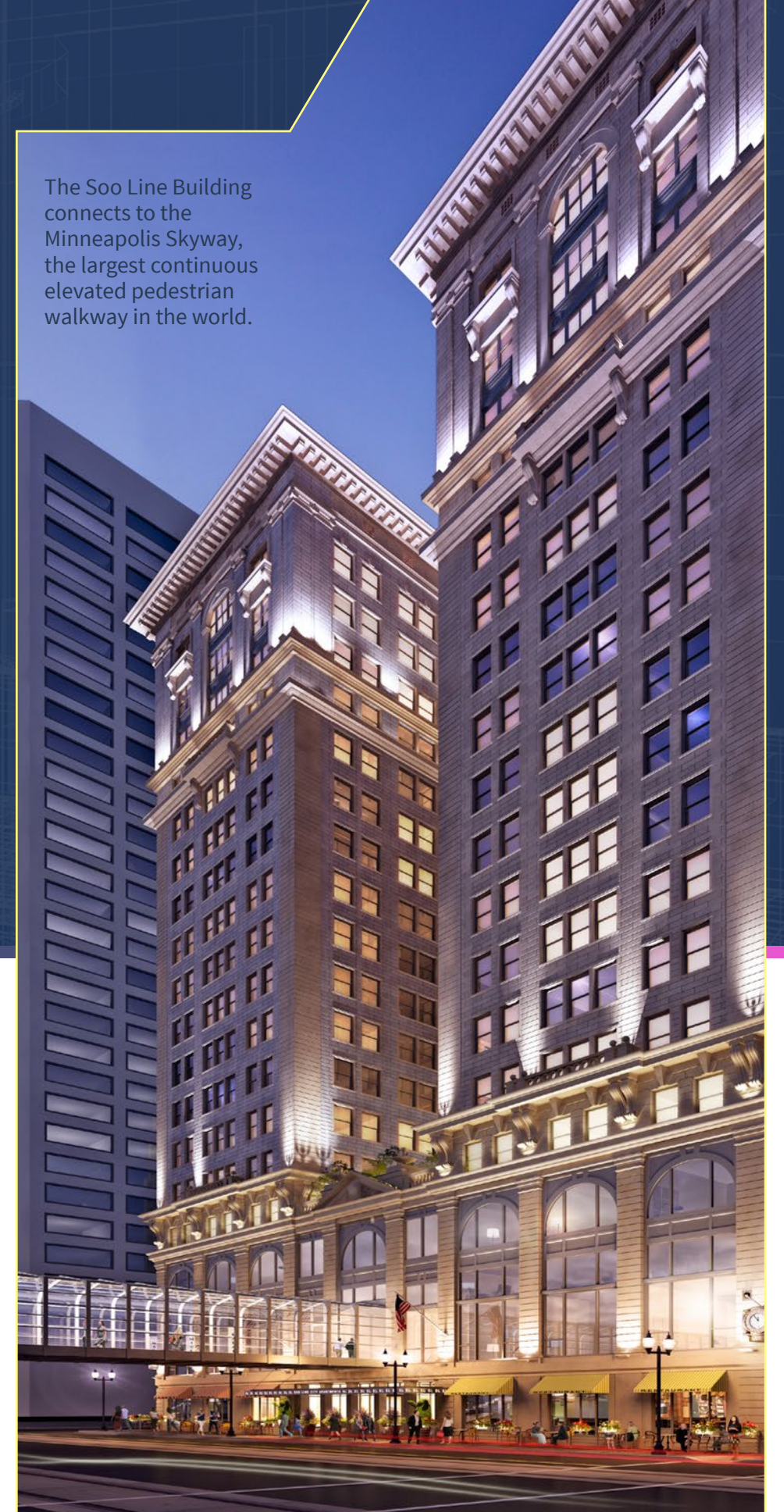


economy. And it isn't just builders who recognize the value of green: 68 percent of multifamily builders currently building new projects report their customers are willing to pay more for green condominiums or apartments than traditional ones.³

With its cost effectiveness increasing, green multifamily housing is trending up, especially for remodelers. In fact, only 12 percent of multifamily remodelers report that their customers won't pay more.⁴

The Soo Line Building City Apartments is just one of many green multifamily projects that have successfully implemented green building elements cost-effectively. The Soo Line Building, designed by BKV Group and Wiss-Janney-Elstner and owned and redeveloped by Village Green, is located in Minneapolis, Minnesota. It was originally built in 1915 to house the corporate offices of the First National Bank and the Minneapolis-St. Paul-Sault Ste. Marie Railway, or Soo Line. Since its inception, the

The Soo Line Building connects to the Minneapolis Skyway, the largest continuous elevated pedestrian walkway in the world.



Just one block from light rail and major bus lines, the Soo Line Building will encourage owners to use public transit.

building has undergone multiple transformations, losing many of its original features to suit the changing needs of the occupants. Upon its rebirth as a green multifamily project, the architects have worked to restore the building's historical fabric while weaving in modern features and luxuries.

As an adaptive reuse project that transformed offices into apartments, Soo Line is inherently green. However, the project team did not stop at structural reuse. Historic but toxic materials, such as lead paint and asbestos, were removed to improve occupants' health. Many of the original features have been restored, including marble flooring, stairs, and terra cotta and granite cladding, reducing environmental impacts caused by the extraction, manufacturing, and shipping associated with new materials. Windows were either refurbished or replaced to improve efficiency while maintaining historic character.

Some of the project's green features were even relatively easy to include. For example, Soo Line uses low-VOC paints and carpeting as well as eco-friendly sealants and hardwood flooring. And being just one block from light rail and major

transit bus stations, the development can easily take advantage of and encourage the use of public transit. Soo Line also boasts easy access to the Minneapolis Skyway, the largest continuous elevated pedestrian walkway in the world, stretching over seven miles and linking sixty-nine blocks.

Other features were more difficult to incorporate but were essential to meeting the project's green goals—new energy-efficient mechanical and lighting systems, for example, which required seamless integration into the existing structure.

Perhaps less obvious to the untrained eye is a list of additional green features that helps the project reach its goals of being an energy-efficient green building:

- High-performance windows that achieve a U-value of 0.35
- High-efficiency (96 percent and up) domestic hot water boilers
- Heat plate exchangers on the chillers that produce essentially free cooling
- Energy recovery units
- High R-value spray insulation in the exterior walls
- Prefinished materials that help to reduce the amount of site-applied finishes
- Energy Star appliances
- Low-flow fixtures
- Motion detection lighting



Although most of these features are green by design, other features of the building rely on Soo Line's occupants to ensure proper use and green habits. For example, residents who utilize public transportation instead of driving to work decrease environmental impact, and residents who are already conscientious of their water and electricity usage will drive down the building's overall usage. That said, without green features incorporated from the start of the design, the greenness of a building will be significantly reduced despite occupants' best efforts. Jason Koehn, Chief Investment Officer for Village Green, says that the greenness of a building is "similar to a computer in how the quality of the hardware determines the usability and versatility of the software's features."

Does incorporating green features make units more attractive to buyers? Absolutely. Showing and educating potential buyers and renters about the value of green features and the impact they can have on a buyer's or renter's utility bills is key. For Soo Line, this means advertising the cost savings associated with each unit's Energy Star appliances, energy-efficient windows and LED lighting, which all provide short- and long-term value to the client. In addition, potential residents are educated on how



The Soo Line Building uses high-performance windows that achieve a U-value of 0.35 while replicating the look of the original 1915 glazing. Heat plate exchangers will produce essentially free cooling during summer.

Soo Line encourages an overall sustainable lifestyle and healthy environment with its walkability, onsite recycling, and more.

Buildings like Soo Line showcase the success and affordability of green multifamily projects and offer lessons for builders, architects, and others in the industry. First, as green becomes more popular and less cost prohibitive, industry professionals should stay abreast of developments in green. Second, though some still view cost as an obstacle to green building, designers and builders should emphasize to clients the synergy of energy performance and affordability. Lastly, marketing efforts of green building should focus on the overall sustainability and cost effectiveness of the building rather than specific performance features. ■

Alexandra Isham is a student at American University was an intern at NAHB in the Sustainability & Green Building department during 2014. If you have questions about this article, contact Jaclyn Toole, Assoc. AIA, Content Editor for NAHB.



¹ McGraw Hill Construction. *Smart Market Report: Green Multifamily and Single Family Homes: Growth in a Recovering Market*. McGraw Hill Construction, 2014. Page 4.

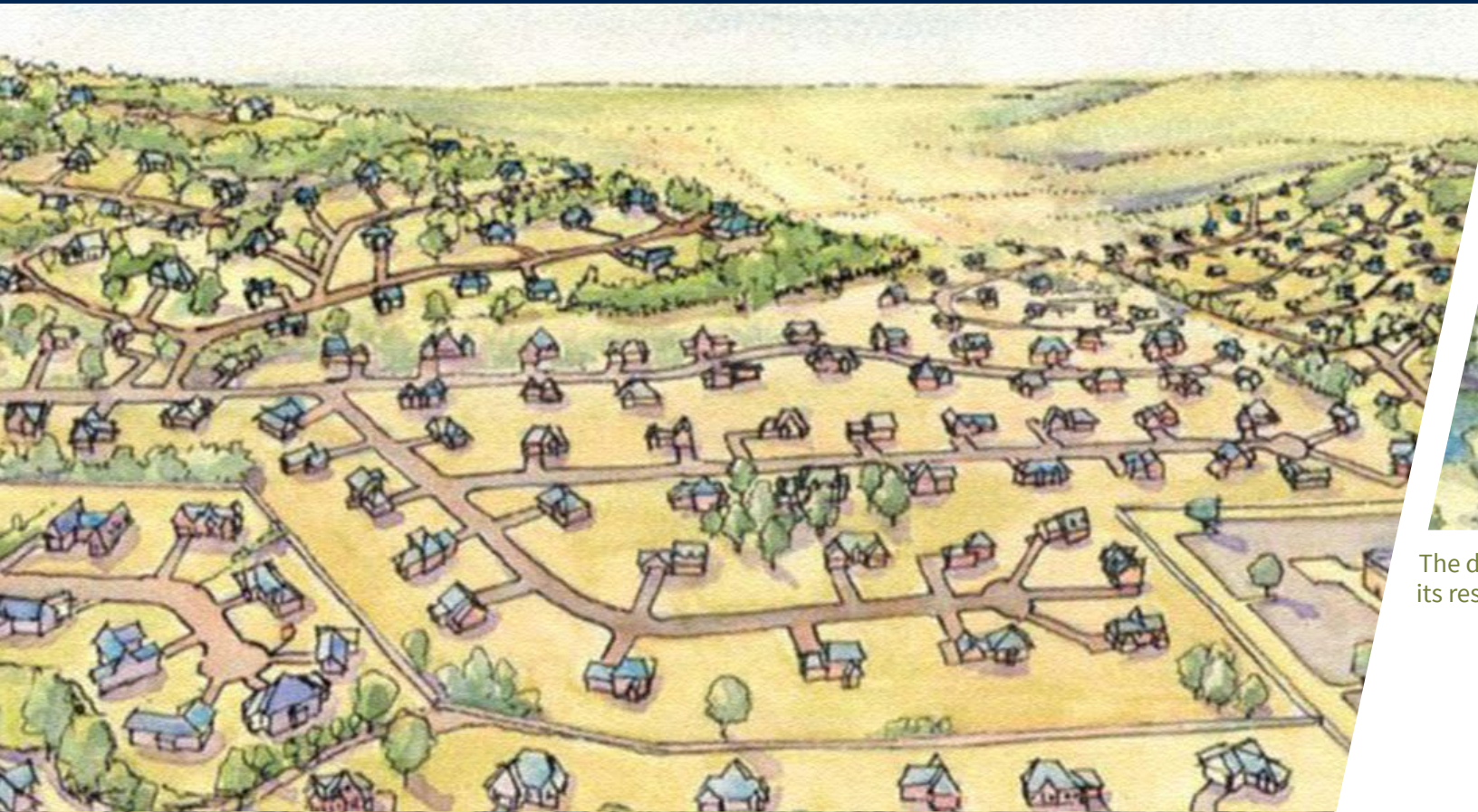
² McGraw Hill Construction. Page 5.

³ McGraw Hill Construction. Page 16.

⁴ McGraw Hill Construction. *Smart Market Report: Green Multifamily and Single Family Homes: Growth in a Recovering Market*. McGraw Hill Construction, 2014. Pages 16-17.

The Results Are In: Americans Want Single-Family Homes

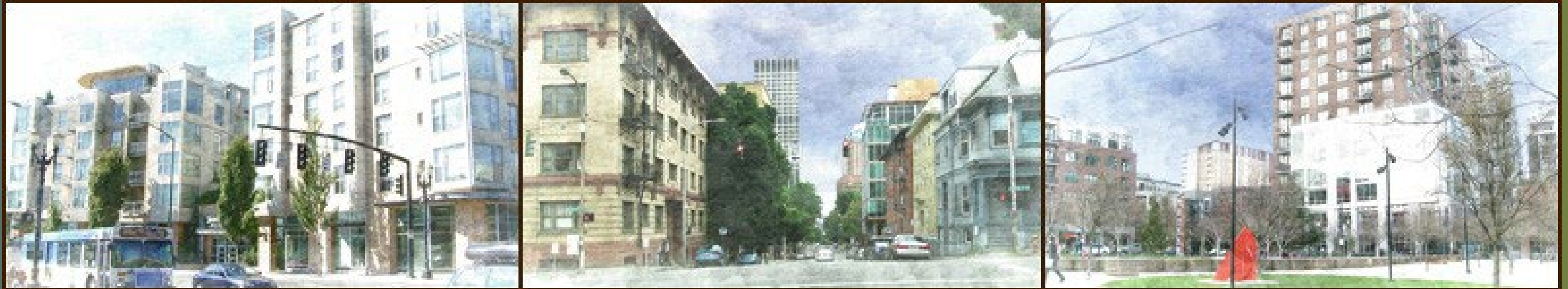
By Claire Worshtil



The density question answered: A new study by Portland, Oregon's regional government found that an overwhelming 72 percent of its residents want to live in a single-family home. But they also want to enjoy shopping and entertainment within a 15-minute walk.

Portland's recent landmark survey reads the same as other recent research: Most of us prefer a single-family detached home... but we aren't so keen on being car-bound in bland suburbia.

There's been an ongoing debate among developers and planners in metropolitan regions across the country about how to house growing populations. Some say we need to increase construction of apartments and condominiums. Others ask, is that really where Americans want to live? Are they going to downsize or remain in smaller homes as their incomes increase? Are they going to be able to find those homes in urban areas at affordable prices? Or will they compete for new and existing single-family homes, driving up costs if an adequate supply isn't available? These are the questions on the minds of builders and policy-makers as they decide how and where to grow in the coming decades.



URBAN CENTRAL OR DOWNTOWN—These are neighborhoods that have activity during the day and night. Restaurants, shops, parks, and transit are within a short walk. People mostly live in condos or apartment buildings that are five stories high or taller. These neighborhoods have continuous sidewalks, crosswalks, bicycle lanes, and crossing signals.

PORTLAND: THE POSTER CHILD FOR REGIONAL GROWTH

Portland, Oregon's regional government, known as Metro, set out to answer this question in order to decide whether to expand its existing urban growth boundary: Does Portland have enough land within its current boundary to satisfy the next 20 years of growth? Beyond this boundary is farmland and forestland, where state law currently limits the kind of development that can happen. Metro originally thought the answer would be that Portland residents overwhelmingly want to live in the urban core in high-density, multifamily units and would want to preserve the existing boundary.

Metro staff—in partnership with surrounding counties and cities, as well as Portland State University and the local builders' and realtors' associations—commissioned an innovative [housing preference study](#) that reveals what type of homes people want and predicts what choices they'll make when balancing important housing and neighborhood factors. The study sought to go beyond typical opinion survey methods in order to gain a

better understanding of how people make choices.

"This study provides the best data ever collected in our region on people's housing and neighborhood preferences, as well as choices they make when faced with real-life trade-offs," said Dave Nielsen, CEO of the Home Builders Association of Metropolitan Portland. "It will be very useful to help our industry understand market preferences and adapt where needed. It should also be an important tool used by Metro and surrounding governments in their planning for growth."

WHAT DID THEY FIND?

Although Metro's current draft Urban Growth Report predicted a significant shift to multifamily housing over the next 20 years, this new study found that an overwhelming 72 percent of residents want to live in a single-family house, and 34 percent want that house to be in the suburbs.

The respondents made choices based upon three different housing types: single-family detached, single-family attached,

and condo or apartment. Respondents also chose between four different neighborhood types: "urban central or downtown", "urban neighborhood or town center", "outer Portland or suburban", and "rural."

Of all respondents, 13 percent prefer urban central or downtown, 27 percent prefer urban neighborhood or town center, 34 percent prefer outer Portland or suburban neighborhood, and 26 percent prefer rural. Thus, 60 percent of the population would choose to live outside of the urban core.

Current residents of rural neighborhoods, who account for 8 percent of respondents, are most satisfied with their neighborhood and feel strongly about owning a single-family detached home. Over a quarter of them would choose a more urban neighborhood type only if that was their sole option for owning a single-family detached home.

Most respondents live in a single-family detached home, and this is the most preferred housing type, not just for those who live in this type of home, but also for respondents who



Surveys consistently show that buyers prefer single-family homes in communities where they can walk to shops and restaurants—even if it means a longer commute to work.

currently live in single-family attached homes, condos, and apartments. Most respondents also want to live in neighborhoods where they can enjoy activities such as shopping and entertainment within a 15- minute walk.

What factors are driving these housing choices? The study found that price is overwhelmingly the dominant driver of housing decisions. Given a choice, and enough money, most people prefer to live in single-family home. They also want to be safe, which was the top determinant of housing choices other than price and characteristics of the house, followed by proximity to work. Surprisingly, commute time had the least effect on respondents' choice of neighborhood.

OTHER RECENT STUDIES ECHO THESE RESULTS

In 2013, the National Association of Realtors Smart Growth Program released the latest version of its [Community Preference Survey](#), which also explores characteristics that people desire in their neighborhood and the trade-offs folks are willing to make to live there.

In that survey, 60 percent of respondents favor a neighborhood with a mix of houses and stores and other businesses within walking distance, and they see the benefits of both a single-family detached house as well as a walkable neighborhood. Given a choice between a detached, single-family house

that requires driving to shops and a longer commute to work, and an apartment or condominium with an easy walk to shops and a shorter commute to work, a strong majority prefer the single-family home even with the longer commute (57 percent to 39 percent).

The Urban Land Institute's 2013 survey, *America in 2013*, also showed similar results, finding that two-thirds of Americans say they live in detached single-family homes. And among Americans who believe they will move in the next five years, the appeal of the single-family home is strong, with two-thirds expecting to move into or remain in a detached single-family home. If given a choice,

a quarter say they would like to be living in rural communities.

All of these results are in line with NAHB's 2012 consumer survey, *What Home Buyers Really Want*, in which 3,682 recent home buyers were polled about their preferences on a list of 120 different features in communities as well as location. Only 8 percent rated the central city as their preferred location, and this choice was not higher among either older buyers or younger ones without children. Additionally, 30 percent preferred a close-in suburb, 36 percent an outlying suburb, and 27 percent a rural area. NAHB has also found that these buyer preferences have not changed significantly over time.



Street-fairs in the Birmingham, Alabama, community of Mt. Laurel help to give the community character and a sense of place.

WHAT DO THE NUMBERS MEAN FOR RESIDENTIAL CONSTRUCTION?

Based on these results, the million-dollar question is, can we create single-family communities where residents can enjoy activities such as shopping and entertainment within a 15-minute walk? Can Portland Metro meet its goals and still cater to the market? The answer is yes, but it will require creativity and compromise.

Many communities are concerned that increased density will threaten their small town character because they think

density means urban. Single-family, walkable, mixed-use communities meet many of the goals of both builders and municipalities as well as home buyers. They provide housing choice, get people out of their cars, and take advantage of existing infrastructure. This option provides opportunity to preserve that character and even enhance it by increasing density just to the point where it creates that small town feel.

These models already exist across the country, including Orenco Station in Portland and Northwest Crossing in Bend, Oregon, both of which offer a mix of housing types to appeal to multiple market demographics. One caters to a more urban buyer and the other a more suburban buyer, but both are rich in amenities, character, and a sense of place.

Builder/developer EYA coined the term “Life within Walking Distance” to describe this type of development and has been very successful in the Washington, D.C., metropolitan region because it caters to both young families and empty nesters. There are also opportunities to create these walkable, single-family communities in rural areas where residents want to take advantage of beautiful open landscapes and outdoor recreation. Mt. Laurel in Birmingham, Alabama, is a great example of how such site planning can create a blend of retail, single-family homes, and outdoor recreation.

Planners, developers, and builders should use these survey results to create a mix of densities that gives buyers what they want: housing choice, high-quality amenities, and plenty of walkable communities with character. 🏡



Mt. Laurel, in Birmingham, Alabama, takes advantage of the area's gorgeous landscape and uses native materials in its architecture.

Claire Worshtil is the Program Manager for Land Use at NAHB and Assistant Editor of *Best in American Living* Magazine.



Sanctuary in the City

By Ann Marie Moriarty

Sweating the details allowed Union Wharf to realize the full potential of an urban infill site—and take home one of the industry's most prestigious awards.

Architecture, interior design, landscaping, and art. While some multifamily developers see these as just line items in the expense column, many understand that they are key to defining a property's personality.

When the Bozzuto Group planned to develop a prime property next to Baltimore's Inner Harbor, the company

chose to go beyond the basic expenditures and invest more in these soft costs to create an exceptional community.

Judges of NAHB's Multifamily Pillars of the Industry Awards found the developer's approach to be a resounding success—so much so that they named Union Wharf the 2014 Multifamily Community of the Year.

THE VIEW

Union Wharf is located at the south end of the eclectic neighborhood of Fell's Point, and surrounded by water on three sides. The community's overall design maximizes water views for its residents.

Developer Toby Bozzuto estimates that 75 to 80 percent of the homes look over the water, boat docks, and marinas. And while swimming in the harbor isn't an option, the community offers a dramatic alternative: a 120-foot swimming pool that stretches toward the harbor view.

Great views aren't confined to the apartments. The two-story clubroom uses movable glass walls to allow the space to expand into the outdoors, opening to the harbor on the east and the pool on the west.

And to share the water-view wealth, architects from Baltimore-based Hord Copland Macht created courtyards that not only give inner units a water view through lovely landscaping, but also punctuate the waterside promenade with landscaped gardens and a pocket park that's open to the public.

Water views are abundant at Union Wharf from the minute residents walk up to the lobby doors. At least 75 percent of the homes look over the water, marinas, and boat docks.

THE RESIDENCES

Union Wharf's 281 market-rate homes come in a mix of sizes, from studio to two-bedroom with den.

The mix includes 31 efficient studio units—from 600 to 750 square feet and now 100 percent occupied—sized and priced for renters for whom great design, amenities, and location were more important than square footage. One-bedroom apartments—127 of them, ranging from 675 to 940 square feet—accommodate the work-at-home crowd. Some one-bedroom homes also include a den and range from 832 to 1107 square feet. The community's 73 two-bedroom residences—979 to 1355 square feet—have even more variety. A roommate

layout puts a sleeping area and full bath on either side of an open-plan kitchen and living area. Eight more two-bedroom apartments are more spacious—1235 to 1435 square feet—with a den to accommodate guests or children or provide more workspace.

SUSTAINABILITY FEATURES

The community's location—created from infill more than a century ago—boasts a varied and colorful history, including a stint as an oyster cannery and a shipbuilding enterprise. Most recently it served as a parking lot for surrounding office buildings, but one of its previous incarnations was a concrete plant—a use that left a toxic mess in the ground. Remediation added a

year to the Union Wharf development timeline, and cleanup, through a voluntary program from the Maryland Department of the Environment, was



expensive—even after the department contributed a \$275,000 grant toward the effort. But the developers knew that a clean site was the first step toward a green and healthy community.

The architect and the developer incorporated green building features and practices at every phase of design and construction, eventually earning a LEED

Union Wharf's two-story clubroom uses movable glass walls that open to the harbor on the east and the pool on the west.





Wood reclaimed from buildings at a former horse racetrack nearby was used for Union Wharf's common areas.

An extra-efficient HVAC system works with an efficient insulation and ENERGY STAR-rated washers, dryers and lighting systems to save on electricity use. The landscaping was designed to reduce onsite water usage by nearly 60 percent compared to a similar non-green building. Developers further minimized water use by installing low-flow shower heads and faucets, dual-flush toilets and sink aerators in the residences.

Even the building's cleaning service uses only eco-friendly products. And management encourages residents to do the same.

DESIGN

Union Wharf's two-story lobby and amenity area offers a modern, tasteful mix of nautical and industrial elements with fresh contemporary touches. Wood, metal, and concrete are softened by rugs, pillows, upholstered furniture, and colorful artwork. Hallway light fixtures suggest updated naval beacons, while the contemporary-style extended pendants in the lobby area and clubroom cast an inviting glow. Comfortable seating around the common area's two dramatic fireplaces creates gathering places for residents.

The expansive two-story glass walls—open in good weather—invite passers-by not only to see the amenities but also to enjoy some of the décor, which includes art pieces from local artists and craftspeople.

Silver certification for the project. As part of that effort, 90 percent of the project's construction waste was diverted to recycling facilities instead of landfills, and nearly a quarter of the materials used in the construction incorporated recycled content.

It also was important to the builder to use locally sourced materials, both to reduce carbon energy used to transport

materials and to support the local economy. Reuse also played a part in the community's development: Wood from buildings at the former Rosecroft racetrack nearby was repurposed as part of Union Wharf's common areas.

The developers finished the apartments and common areas with low-VOC paints, adhesives, sealants, carpets,

fresh-air ventilation systems, and air-sealed outside doors to establish a high standard of air quality for residents. The community's air quality is also kept at a high level through careful use and maintenance of an indoor air management program. Designating the community as smoke-free also improved indoor air quality.



Reclaimed lumber and water views continue throughout the community- even into the fitness center.

CONVENIENCES AND EXTRAS

While Union Wharf’s most obvious amenities are the harbor and great neighborhood, there’s no shortage of modern conveniences. A 24-hour concierge helps with life’s small challenges, such as daily dry cleaning service, mail pickup, package delivery, and plant care for traveling residents, as well as round-the-clock emergency maintenance for more serious issues. Residents can also enjoy a movie in the screening room, get a workout in at the fitness center, swim in the infinity pool or read a book in the lounge.

WORTH IT?

After quoting his father Tom (the company’s founder) as describing residential building as “creating sanctuary,” Toby Bozzuto went on to say that “you can’t create sanctuary by skimping on the details.” The decision to invest more in the site, he said, allowed the company to create somewhere beautiful for future residents to live. 🏠

Ann Marie Moriarty serves as Communications Manager for NAHB’s Multifamily and 50+ Housing Councils.



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ALL UNDER ONE ROOF

Multigenerational Households

Contrary to popular belief, this trend is being driven more by immigration than “boomerang kids,” and it will drive demand for a whole new type of floor plan.

Multigenerational living is becoming more popular and widespread. The trend is likely to boost demand for house plans designed for several generations living under one roof. According to the American Community Survey data, in 2012 there were 4.4 million multigenerational households residing in the United States, accounting for more than 5.7 percent of all family households. This represents a noticeable increase since 1990, when there were 2.9 million multigenerational

households, accounting for only 4.5 percent of family households. That equates to a 26.7 percent rise in share.

Traditionally, and as defined by the U.S. Census Bureau, the term multigenerational refers to family households consisting of three or more generations. As with any other households, these are led by a householder, a person in whose name the housing unit is owned or rented. If the housing unit is owned or rented jointly by a married couple, a householder can be a

By Natalia Siniavskaia, Ph.D.



The great room in this home at Skylar at Playa Vista, in Playa Vista, California, offers plenty of open space for three generations living together.

husband or a wife. The multigenerational households can be broken into three types:

- Families with a householder, a parent or parent-in-law, and a child or child-in-law
- Families with a householder, a child or child-in-law, and a grandchild
- Families with a householder, a parent or parent-in-law, a child or child-in-law, and a grandchild (i.e. families consisting of four generations).

The most common type of multigenerational household is one in which a householder lives with a child and a grandchild. These accounted for close to two-thirds of all multigenerational households in 2012. Even though the number of these families has been increasing, the share of multigenerational households with a child and a grandchild declined, from more than 68 percent in 1990 to less than 65 percent in 2012.

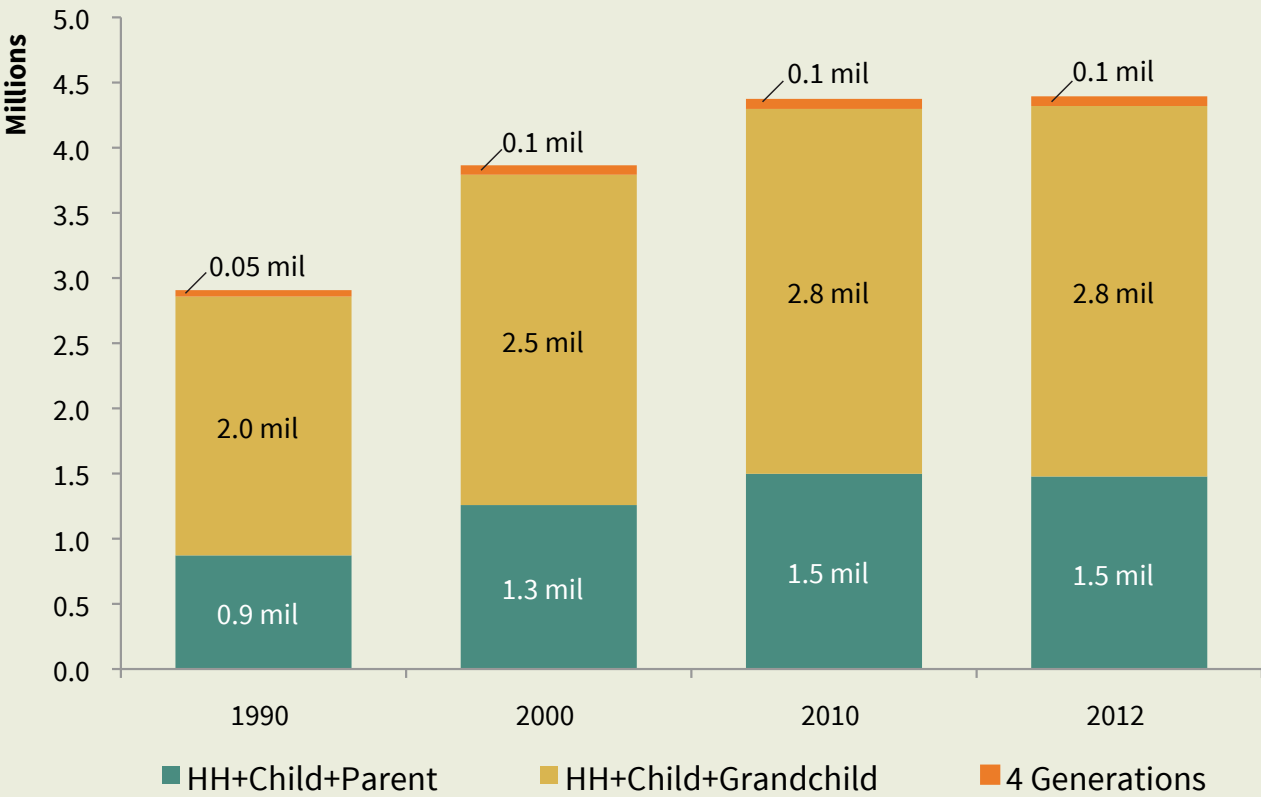
The second most common and fastest rising type of multigenerational households is one where a householder lives with a child and a parent. In 2012, these accounted for one third of

FIGURE 1

FIGURE 2

FIGURE 3

Multigenerational Households by Type



SOURCE: US CENSUS 1990, 2000, PUMS, 2010-2012 ACS PUMS, NAHB ESTIMATES



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all multigenerational households, up from 30 percent in 1990. Four-generation households remain quite rare in the United States (less than 75,000 in 2012), consistently accounting for less than 2 percent of all multigenerational households.

Multigenerational households are larger and more likely to live in single-family homes and own their property. On average, these households have 5.1 people compared to only 2.4 persons in other households. In 2012, 79 percent of multigenerational households lived in single-family homes,

and more than 69 percent owned their homes. In comparison, less than 69 percent of households with two or less generations occupied single-family homes, and the share of homeowners in this group was less than 64 percent in 2012.

Multigenerational households are twice as likely to include foreign-born persons as other households. In 2012, one in three multigenerational households had immigrants, while that share was less than 17 percent among other households with two or less generations.



Multigenerational households are also more racially and ethnically diverse. Close to 63 percent of multigenerational households included either Hispanics or people of races other than White. The racial and ethnical composition of other households with less than three generations is almost the exact opposite. Only a third of these traditional households contained Hispanic or racial minorities.

Looking at all U.S. households, including one-person-living-alone households, the share of multigenerational households increased from 3.2 percent in 1990 to 3.8 percent in 2012. Their prevalence among family households rose even more, from 4.5 percent in 1990 to 5.75 percent in 2010. The fact that multigenerational households are becoming more common stands in sharp contrast with other well-known demographic trends that have been shrinking household size in the United States, such as the rising share of those living alone and the falling share of families.

At the same time, the increase in multigenerational living coincided with the rising number of young adults choosing to live with their parents—a trend that has become particularly noticeable since 2005¹. While only one in four young adults ages 18 to 34 lived with their parents or parents-in-law in 1990 and 2000, that share increased to one in three by 2012. This was particularly true for older young adults, ages 25 to 34, whose share living with parents was fluctuating around 12 percent from 1990 through 2005 and then rose quickly to exceed 19 percent in 2012.

The closer examination of the ACS data shows, however, that the rising share of young adults choosing to stay in parental homes contributed little to the growing popularity of multigenerational households with three or more generations. While the number of these households increased from 1.8 million in 1990 to 2.4 million in 2012, the share of multigenerational households with young adults living with their parents or parents-in-law actually declined. In 1990, 62 percent of all

FLOOR PLANS



The universal design within the single-level living units at KBHome's Skylar at Playa Vista in Playa Vista, California allows for aging in place. The homes feature expansive master suites, generous living and dining areas with large glass windows, as well as convenient elevator access.

The ground-floor suite presents several lifestyle options for the resident of the main living level directly above it—offering a perfect

multigenerational home that provides direct access and universal design for an aging parent or grandparent. An elevator furnishes access to the upper level should the resident be unable to use the stairs. The lower level can also serve as a home office for an aging resident who is not ready to retire but doesn't want to commute to work any longer.

multigenerational households included young adults living with parents. By 2000 this share declined to less than 54 percent and has been fluctuating around this level ever since. This trend is even more pronounced for younger, college-age adults. The share of multigenerational households with young adults ages 18–24 living with parents has been steadily declining from 28 percent in 1990, to 26 percent in 2000, and further to 23 percent in 2012.

A much stronger force behind the growing popularity of multigenerational living is the country’s growing ethnic and racial diversity. While 1.53 million multigenerational households included Hispanic or racial minorities in 1990, that number grew

to 2.76 million in 2012. At the same time, the share of ethnically or racially diverse multigenerational households increased from 53 to 63 percent. Similarly, immigration provided a strong boost to multigenerational living. The number of multigenerational households with foreign born people increased from 577 thousand in 1990 to 1.5 million in 2012, and their share rose from 20 to 34 percent.

There are various reasons and demographic trends that help explain

the rising popularity of multigenerational living. Builders and their architects should be prepared to provide a variety of house plans that reflect the needs of families with several generations choosing to live under one roof. 🏠

The lower level of this two-story apartment offers a small kitchen with a full-size refrigerator for aging parents in a three-generation household.

¹ N. Siniavskaia, “Young Adults Living with Parents,” Housing Economics Online, February 2014

Natalia Siniavskaia is NAHB’s housing policy economist.



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2014 BALA Home of the Year, photography by Dror Baldinger



The Multifamily Perspective on Housing Finance Reform

More than 43 million households in our nation rely on rental housing—which means multifamily housing finance reform is crucial to keeping homes affordable and the industry healthy. Here's what needs to be done.

The housing finance reform debate has been dragging on for six years now, ever since the government-sponsored enterprises Fannie Mae and Freddie Mac were placed into conservatorship. Initially, reformers focused on the single-family market because it was at the heart of

the economic collapse. But reform also matters to multifamily housing finance. Though it represents a smaller portion of the overall market, multifamily housing is critical to the nation's well being. Rental housing is home to over 43 million households, and that number

By Claudia Kedda

ILLUSTRATIONS: SHUTTERSTOCK.COM @MONSIT
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is expected to grow as demographics change over the next decade. Policy makers have finally taken note.

RECOMMENDED PRINCIPLES FOR HOUSING FINANCE REFORM

What should housing finance reform accomplish? More than simply eliminating Fannie Mae and Freddie Mac, reform must be considered within the larger context of a complete system composed of both private and public programs and funding.

For multifamily, principles upon which reform should be built include:

- A system reliant first and foremost on private capital;
- A backstop provided by the federal government, as it is the only entity that can ensure adequate liquidity in all market cycles;
- A carefully crafted guarantee provided by the federal government as the appropriate form of backstop;
- Protection for taxpayers and the mortgage finance system itself through a strong regulatory

framework and multiple layers of private capital;

- The protection and preservation of existing resources, as well as greater transparency, during the transition to an overhauled housing finance system.

Realistically, the market cannot rely exclusively on private sources. Private mortgage credit evaporates during tough economic times, so federal government support is crucial to keeping the markets liquid during downturns, and in all types of markets.

OPTIONS UNDER CONSIDERATION

There are two very different bills at the center of discussion. The Senate bill, referred to as the Johnson-Crapo bill, would limit federal support to catastrophic market situations. Specific levels of private capital and insurance reserves would have to be depleted before any taxpayer funds could be used to shore up the mortgage market.

The Senate bill addresses multifamily finance reform in significant detail. It does so by limiting the federal

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“The Senate Bill...encourages competition among capital sources, yet maintains the current successful infrastructure built by Fannie Mae and Freddie Mac.”

government role by putting private capital front and center. It encourages competition among capital sources yet maintains the current successful infrastructure built by Fannie Mae and Freddie Mac. Proven risk-sharing mechanisms are recognized and retained.

In contrast, the House bill, referred to as the PATH Act, would transition the conventional mortgage market to complete reliance on the private sector to meet housing finance needs—a mission that has never been fulfilled in the absence of government support. The PATH Act does not even address the multifamily market. And the bill would severely diminish the role of the Federal Housing Administration (FHA) in the housing finance market.

AFFORDABLE HOUSING

Neither of the bills retains the current annual affordable housing goals that must be met by Fannie Mae and Freddie Mac. The Johnson-Crapo bill instead includes an affordability requirement on multifamily securities that ensures a portion of guaranteed loans are for rental housing serving households at 80 percent or less of the local median income.

The Johnson-Crapo bill also addresses

affordable housing by imposing a fee on all guarantors accessing the new securitization platform, whether single-family or multifamily. The fees would be used to fund the statutory Housing Trust Fund, created in 2008 but never funded, as well as two other special funds. Funding would be targeted heavily to very-low income renters but would also go to programs addressing homeownership and rental needs.

GOVERNMENT HOUSING PROGRAMS

Ultimately, assessing the impact of changes to the conventional market will be difficult without knowing the future roles of the FHA and the U.S. Department of Agriculture (USDA). Both are meeting the needs of very-low and low-income families today through their multifamily programs, but it is not clear where they will stand in the future. Will programs be consolidated or eliminated? Will program requirements, such as mortgage loan limits or affordability restrictions, change? Will there be enough funding for rental assistance? It is especially important that new funding to affordable housing as a result of housing finance reform should not be a replacement for existing programs.

BEYOND HOUSING FINANCE REFORM

Setting policy priorities in the face of diverse housing needs is challenging. A comprehensive approach is an absolute necessity. New construction is needed to help keep up with demand; preserving the existing stock of affordable housing to keep residents from being displaced is essential; and communities need to be thoughtful about what to build and where.

More innovations in financing multifamily rental housing are needed. This is especially true for mixed use properties and preservation and adaptive reuse projects, as well as specialized housing designed for seniors, persons with disabilities, veterans, and homeless families.

Finally, available resources have to be used more efficiently. The housing industry must work with Congress and federal agencies to:

- Eliminate duplicative, costly requirements;
- Be smart about how funding gets allocated by setting consistent, transparent rules based on identified needs; and
- Hold recipients accountable for performance.

WHAT’S NEXT

Housing finance reform is on hold pending the start of the newly elected Congress. Consensus has not been reached by either party as to the best way forward, even though most agree the status quo is not sustainable. Work continues on a daily basis among all housing industry stakeholders, with an eye on the prize of a well-functioning, efficient housing finance system. This must come soon. ▲

Claudia Kedda served as NAHB’s Senior Director, Multifamily and Affordable Housing Finance.





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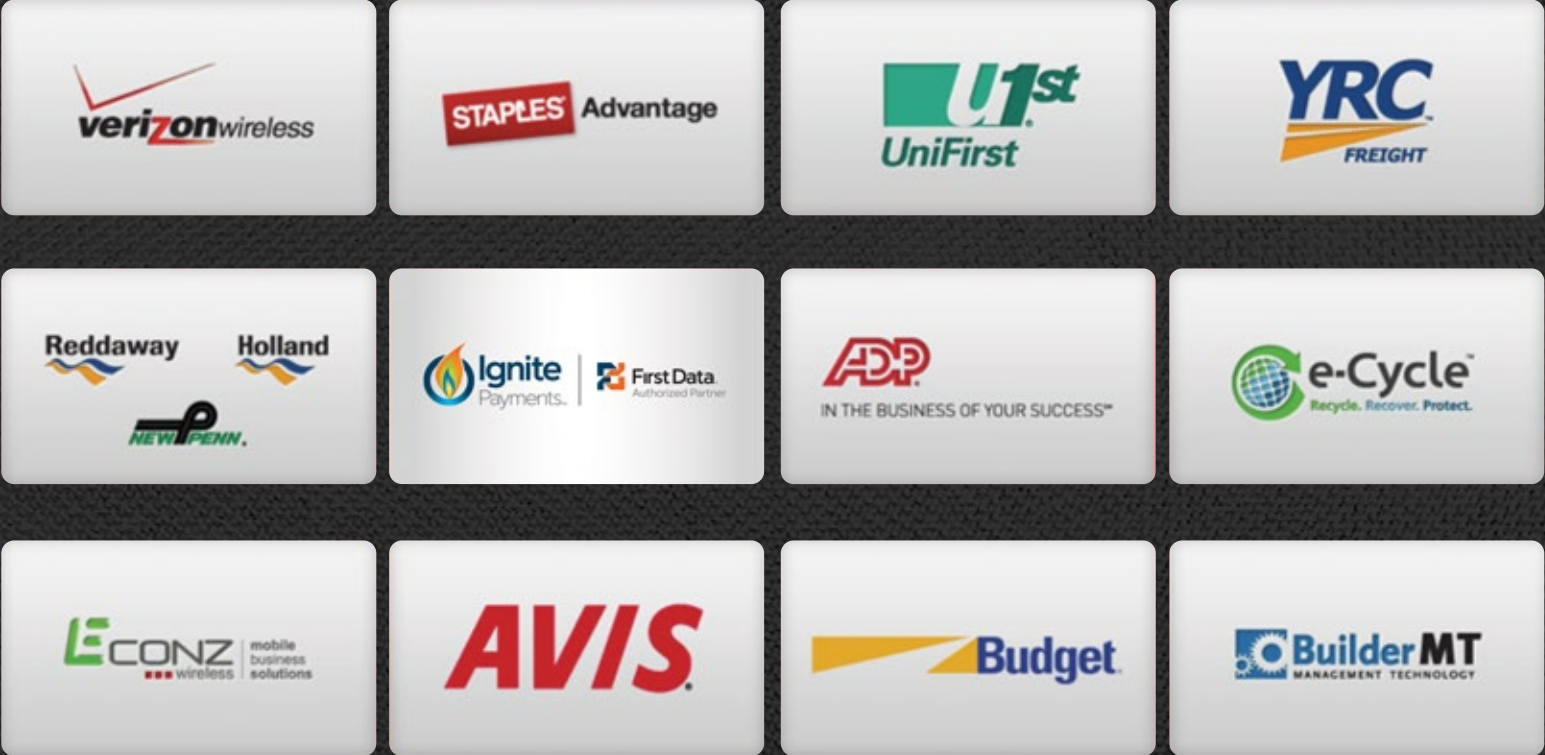
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Mixed Use

Matches Buyers' Needs

It's a trend: Buyers want to be within walking distance of shops and amenities—yet they still want the space and privacy of suburbia. Impossible? Not when mixed-use development comes to the rescue.

By Dylan Giordano

The Great Recession of 2007 to 2009 created a great shift in housing demand and future development trends. With growing consumer preferences for proximity to amenities, and a multifamily sector offering promising new development opportunities, mixed-use development has become a driver in reshaping many urban and suburban neighborhoods. From infill projects to greenfield sites, mixed use has been transforming communities across the country.



Community, Housing and Transportation [survey](#) revealed changing generational preferences for what people want from where they live. Generation Y, representing people ages



Mixed-use communities like Cherry Hill Village give residents the privacy of single-family homes combined with close proximity to stores and restaurants.

GENERATIONAL DIFFERENCES

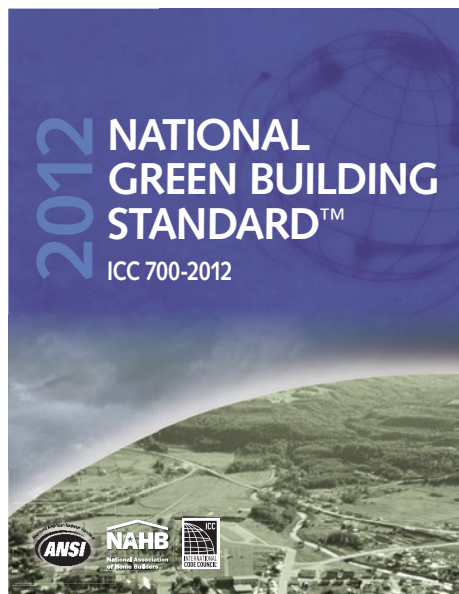
The Urban Land Institute's 2013

18 to 35, has a marked preference for compact, mixed-use communities with reliable, convenient access to transit. Those in this demographic group want to be able to walk as much as they can. This large and growing population segment generally prefers the urban lifestyle in multifamily units, and 50 percent of them are renters.

Generation X, which represents those ages 35 to 47, is

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The village square at Cherry Hill Village in Canton, Michigan, serves as the community's focal point and gives it a distinct identity.

now busy rearing families, is more affluent, and primarily owns single-family residences. They do not typically look for mixed-use communities or for general access to transit. Homeownership and income levels are high in this group, with a general preference for suburban living and continuing to live in single-family homes.

Baby boomers, now between 48 and 66 years old, are the largest group yet to approach retirement and show a wider variety of preferences. However, many would like smaller homes with shorter commutes and proximity to open spaces, amenities, and some transit.



Homes in the mixed-use community of Maple Lawn in Howard County, Maryland, have minimal yards, preferred by buyers who want a low-maintenance property. The community offers plenty of public open space.

HAVE IT BOTH WAYS

Across the board, Americans value space between themselves and their neighbors, but they also increasingly value proximity to employment, facilities, and destinations. Two-thirds of buyers still say they prefer the close-in and outlying suburbs, which offer space but are consequently further from facilities and destinations. This trend offers opportunities for builders to



Maple Lawn in Howard County, Maryland, is being built by various builders in checkerboard fashion rather than in large pods, giving the community a more organic feel.

get creative and offer new forms of suburban mixed-use.

There is a misconception that mixed-use is synonymous with multifamily—it isn't. As young couples move further out to the suburbs to start families, they want more space but don't want to leave behind the urban amenities they have become accustomed to. This is a classic case of wanting to have your cake and eat it too, and the market is responding. There are single-family, mixed-use neighborhoods popping up across the country that incorporate Traditional Neighborhood Design (TND), including a town center with small-scale retail, pools, parks, farmers markets, etc.

A final key point is that 78 percent of Americans think that the neighborhood is more important than the size of the house. Therefore, it is important to consider *placemaking*—giving a neighborhood a distinct identity that includes both public and private spaces—to allow for both the privacy and the community that Americans seek. Both of the following communities exemplify these trends.

MAPLE LAWN

Maple Lawn is a hybrid TND, mixed-use community in Howard County, Maryland. Its developer formed integral partnerships with other builders who shared a similar vision for the land and took advantage of the existing surrounding infrastructure and the growth potential to move the project forward. The different builders acquired lots in a checkerboard fashion, rather than in large pods, giving the community an organic feel that is often lost in new development. The homes have minimal yards, but there is plenty of public open space, which is often preferred by working families who want a low-maintenance property.

One of the greatest criticisms of the single-family, mixed-use concept is that it is difficult for commercial—especially retail—to succeed. This is due to higher building costs and reduced accessibility by automobile, scarcer parking, and smaller building footprints, all of which limit big box retailers. Despite



Shops, businesses, and restaurants flank the village square in Cherry Hill Village. The Canton, Michigan, community uses sidewalks, pathways and bike trails to keep the retail within a five-minute walk of the homes.

these potential challenges, the commercial component of Maple Lawn—which includes a grocery store, coffee shop, pub, upscale restaurants, salons, and office space—has been a success. Through the recession the project maintained construction at nearly the levels envisioned. And as the industry comes out of the recession, the community is nearly sold out.

CHERRY HILL VILLAGE

Cherry Hill Village is a fast-growing, single-family, mixed-use community in Canton, Michigan. Young families are flocking to the area, which offers TND-style homes, farmers markets, outdoor concerts, growing retail space, a theater, and a vibrant community atmosphere. The community features a village square, designed to be the focal point of the area. The square includes small shops, businesses, and restaurants,

all within a five-minute walk from the homes. This is made possible by miles of sidewalks, pathways and bicycle trails that connect the acres of woodlands and parks of the village, providing a sense of connection and warmth for residents and visitors alike.

The popularity of the community has made it possible to incorporate transit options. The Ann Arbor Transit Authority bus service operates between Canton and Cherry Hill Village and downtown Ann Arbor, the University of Michigan Central Campus, and the University of Michigan Medical Center.

These types of developments are the result of conflicting desires for small-town character in close proximity to major employment centers and an abundance of amenities. They are desirable to local governments because they generally have a positive fiscal impact on municipal budgets and raise property values for nearby residents. All of these characteristics combined with exceptional architectural quality and community design make these projects some of the most desirable communities to live, work, and play.

Still, these projects are often difficult to finance in the current economic environment. Municipalities can encourage these types of development by shortening the approval process, increasing available infrastructure financing tools, and creating more flexible zoning codes. Ultimately, the most resilient and sustainable communities will offer a good mix of housing choices and eliminate barriers to innovative community design. ▲

Dylan Giordano was a Summer 2014 Intern at NAHB in the Land Use and Design Department



By John Witt

In the Mix

Designing exteriors with multiple materials can make for beautiful homes that reflect the surrounding landscape. Here's how to do it well.

The exterior of a building, or a group of buildings, should flow gracefully, using complementary colors, textures and shapes, like a painting—especially when several materials are used together. For example, one can blend real stone, Adirondack granite, cedar shakes, board-and-batten siding, and high-end vinyl, and together they create a palette, even though each section is distinctive.

This can be very exciting in a multi-building project, such as Downton Walk, an urban infill redevelopment in Saratoga Springs, N.Y. This new community will mix stucco, rough-sawn knotty Cyprus, stone, and vinyl siding in seven homes around a courtyard. The vision is for a design in which each house is unique, where each has an aesthetic role to play but still remains an element in a cohesive tableau.

When creating these mixed-material exteriors, it's important to consider the natural environment. The surroundings should suggest which colors to pick up and feature, and which materials are going to make the building a good fit in the whole picture. Designs are meant to pay homage to the local vernacular, the history, and the landscape. A home built on a lake shore with a sweeping view is going to be very different from one in the woods, or on a street in a downtown area.

To some degree, these decisions are subjective; but the bottom line is that a really good design is a sustainable design. It will never go out of style. ▲

John Witt is President of Witt Construction, Inc. in Saratoga Springs, New York.



TIPS & TRICKS

- 1 Don't be afraid of using high-end vinyl. It's low-maintenance, which means lower-cost for the customer, and can be blended beautifully with other materials. For example, use vinyl to wrap around windows and doors and then trim with wood, such as Certainteed and Crane Board.

