

FALL
2017

BEST IN AMERICAN

REDEFINING
HOME AND
COMMUNITY

WINNING ATTAINABLE HOUSING SOLUTIONS

Outdated zoning limits housing options

DESIGNING ACROSS THE DECADES

ALLEYS AS AMENITIES

ACCESSORY DWELLING UNITS



Published by the National
Association of Home Builders
www.nahb.org

ON THE COVER:
With zoning support, developers and builders can offer a wide range of housing options, including luxury low-rise townhomes such as The Grand Monarch, designed by Bassenian Lagoni Architects and built by William Lyon Homes in Dana Point, California.



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Once Upon a Time

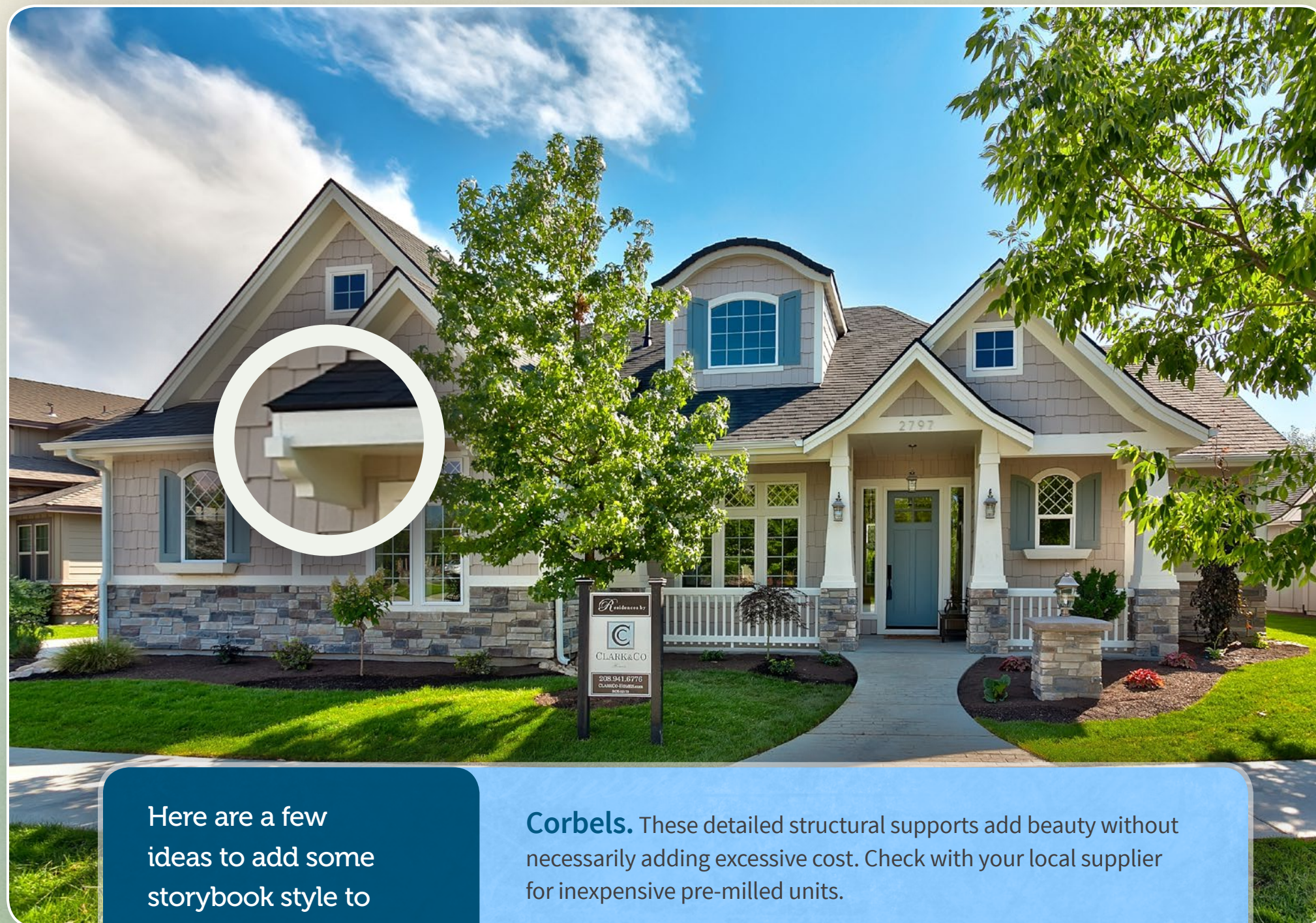
By Dan and Emily Clark

An Idaho builder gives home design a happy ending with storybook detailing

A good fairytale takes us on an adventure of the imagination, from its characters and locations to the castles they call home. Clients may not be building atop a mountain or deep in the forest, but they still want to capture that elusive ‘happily ever after’ appeal.

The character-filled homes of children’s stories have architectural accents that make them quaint and memorable. They come with curved corbels and crafted flower boxes, creative doorways, and fanciful shutters. High-pitched roofs and gable detailing are common features for creating a unique look.

Naturally, there is a fine balance. In houses, as in stories, details need to support—and not overwhelm—the theme.



Here are a few ideas to add some storybook style to any design:

Corbels. These detailed structural supports add beauty without necessarily adding excessive cost. Check with your local supplier for inexpensive pre-milled units.



Once Upon a Time

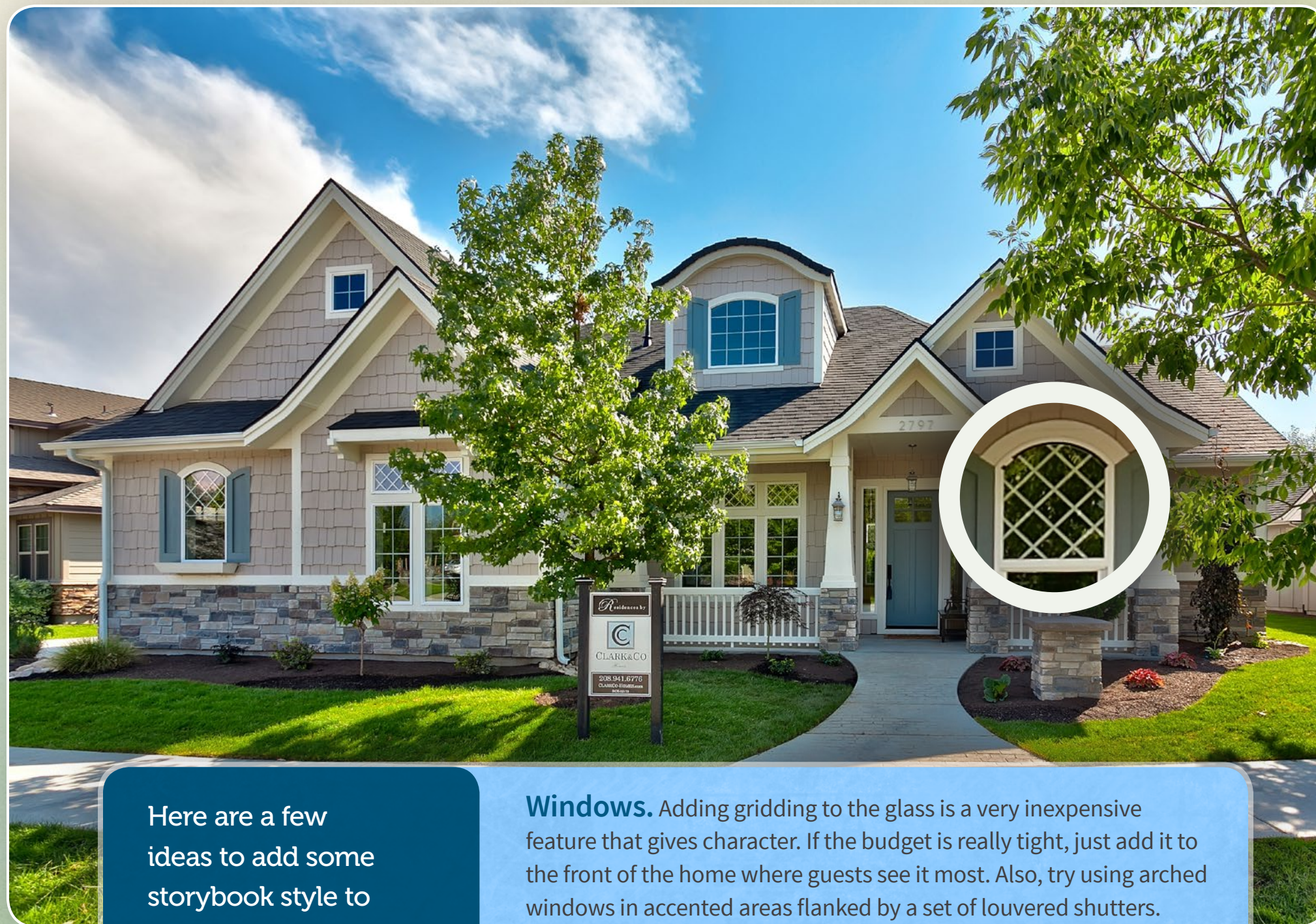
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Windows. Adding gridding to the glass is a very inexpensive feature that gives character. If the budget is really tight, just add it to the front of the home where guests see it most. Also, try using arched windows in accented areas flanked by a set of louvered shutters.



Once Upon a Time

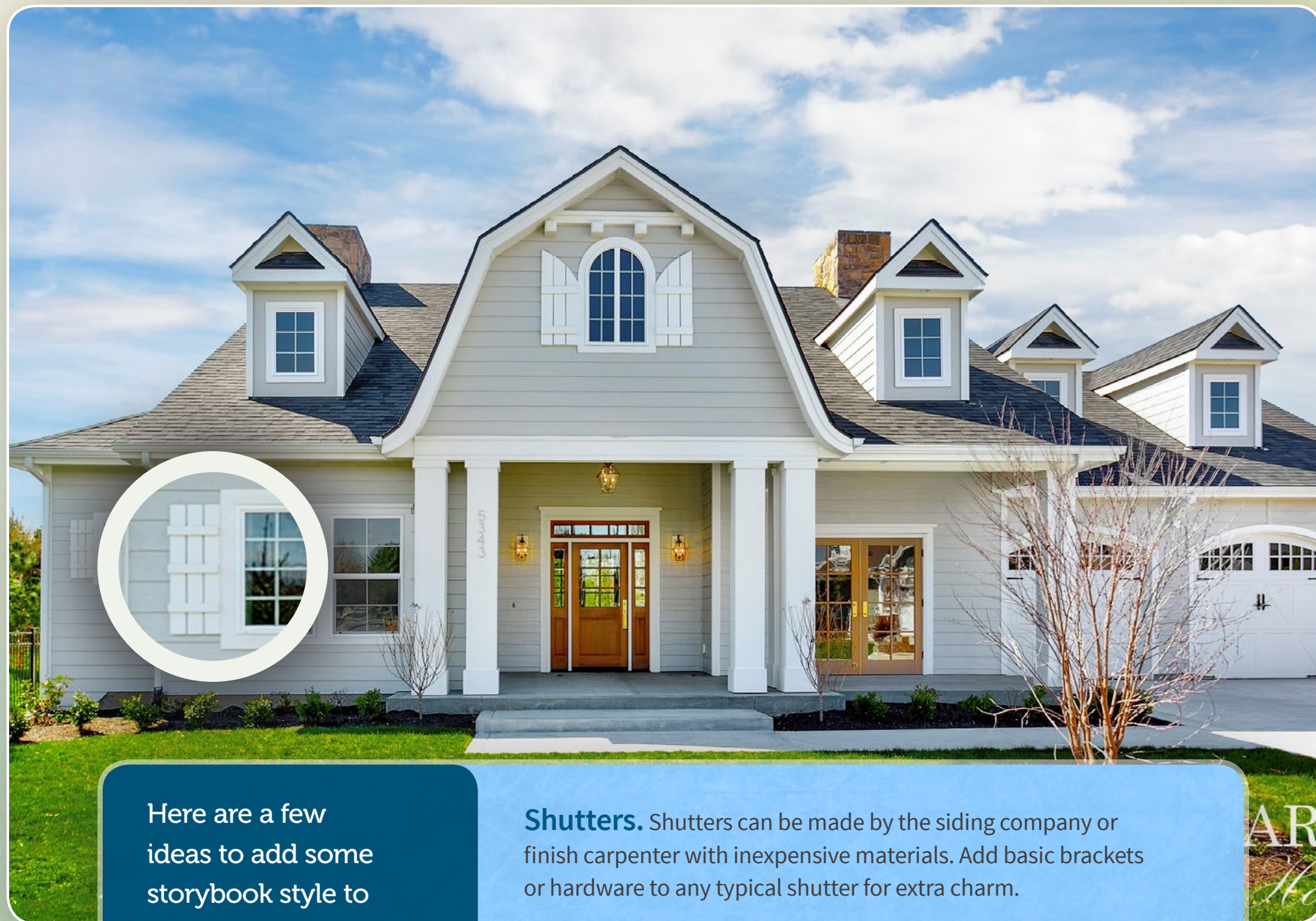
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Shutters. Shutters can be made by the siding company or finish carpenter with inexpensive materials. Add basic brackets or hardware to any typical shutter for extra charm.



Once Upon a Time

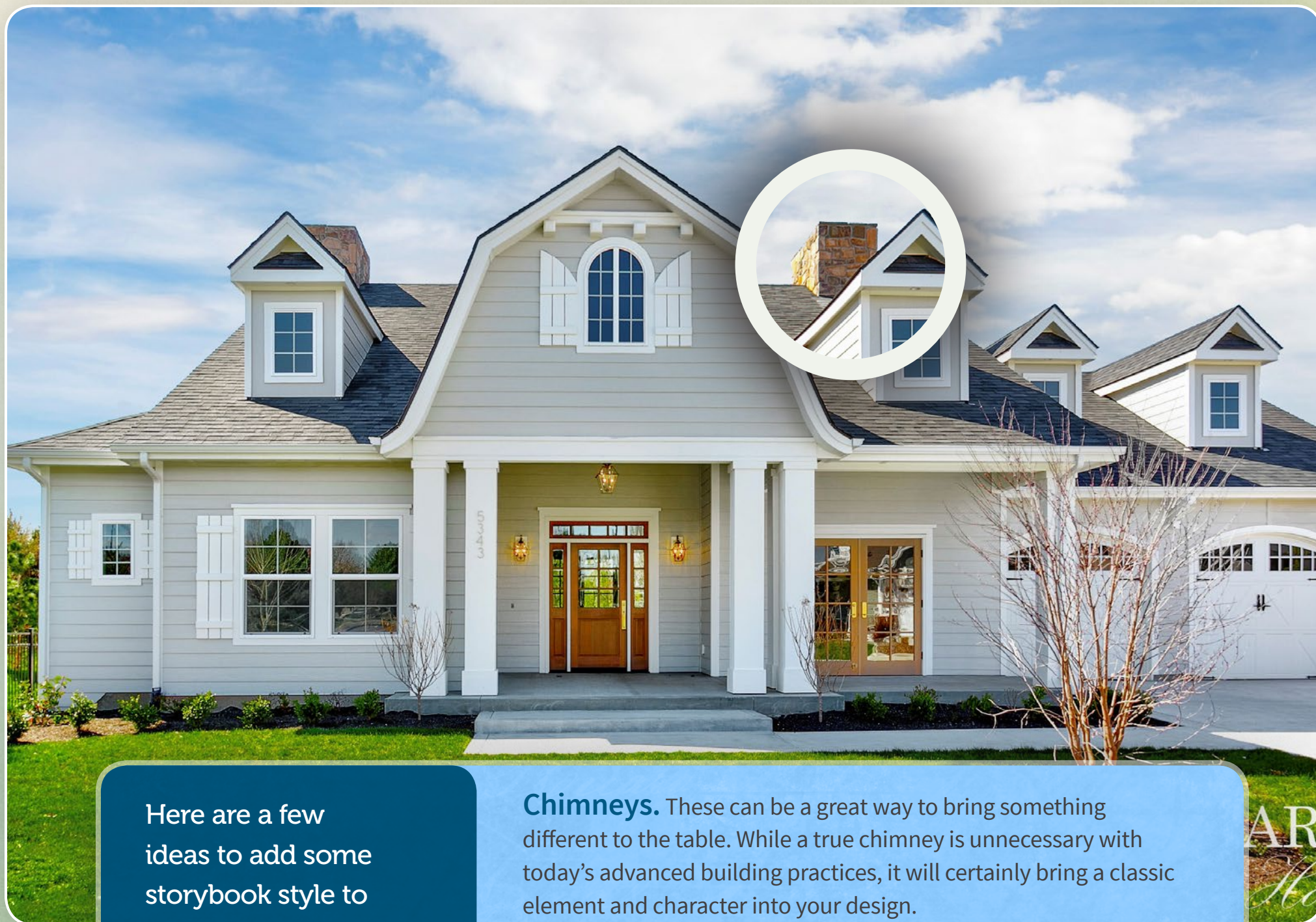
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Chimneys. These can be a great way to bring something different to the table. While a true chimney is unnecessary with today’s advanced building practices, it will certainly bring a classic element and character into your design.



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Roof pitches and lines. The higher the pitch, the more classic it becomes. Adding stacked or larger fascia boards can also give it an additional flare. Try using gable ends that hide the use of an enclosed soffit.



Once Upon a Time

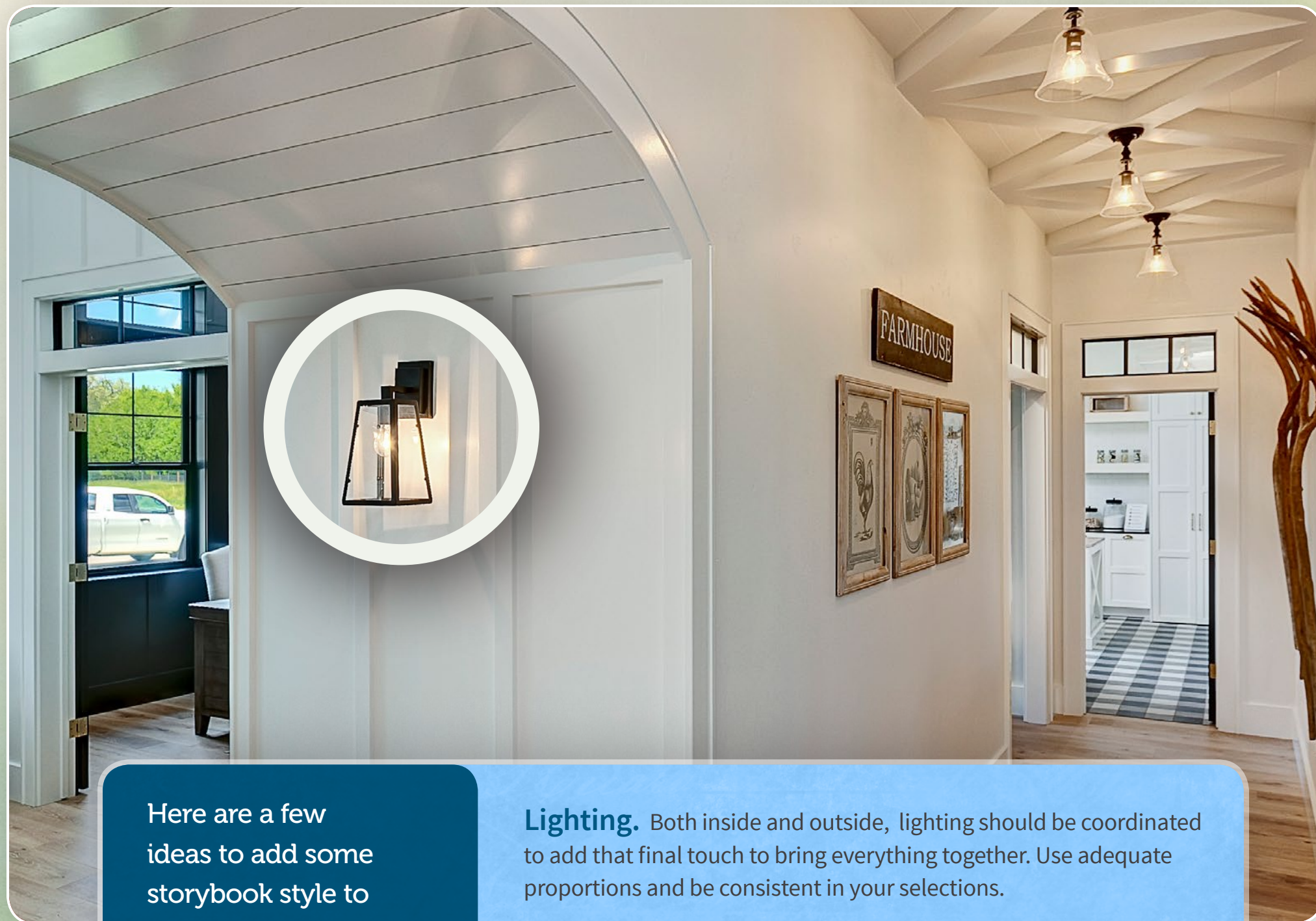
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Lighting. Both inside and outside, lighting should be coordinated to add that final touch to bring everything together. Use adequate proportions and be consistent in your selections.





Most floorplans have at least one or two small, unused spaces that could easily be transformed into memorable places, such as this cozy reading nook and hidden playroom.

DOUG PETERSEN PHOTOGRAPHY

TURNING THE PAGE

Of course, the story you start telling on the exterior of the home must continue with interior finishes that create a cohesive theme. Buyers are enchanted by thought-out spaces and details; these spaces will also be the most memorable.

Look for unique spaces in your designs to create nooks and small playrooms that would otherwise be four walls and carpet. Grand entryways with tiered chandeliers and scone-lined hallways bring these children’s books to life.

Ceiling details are very popular today, with vaults layered with shiplap or beams. Millwork details and layers of lighting throughout the main gathering areas of the home are a great way to add that storybook feel. 🏡

Dan and Emily Clark are the owners of Clark & Co. Homes in Meridian, Idaho.



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The Future of Green

Key Findings from a Recent Survey

By Jaclyn S. Toole, Assoc. AIA, CGP

New NAHB report shows growth in customer demand, affordability for green single-family and multifamily homes

Every two years, NAHB works with Dodge Data and Analytics (formerly McGraw Hill), to release a Green Residential SmartMarket Report. The report takes a look at green building market trends and activities among home builders and remodelers for single-family, multifamily, and remodeled homes. Topics include level of green activity, changes in green building practices, use of green methods and materials, drivers and obstacles to green building, green building marketing, and several more. Repeating the survey every couple of years helps show where activity is growing and declining.

Data for the Green Multifamily and Single-Family Homes 2017 SmartMarket Brief was collected from December 2016 through April 2017. The survey had 342 respondents from all over the United States, with companies of any size that are either single-family or multifamily builders or remodelers. This article discusses some of the key findings, as well as a glimpse into the future of green and high-performance home building.



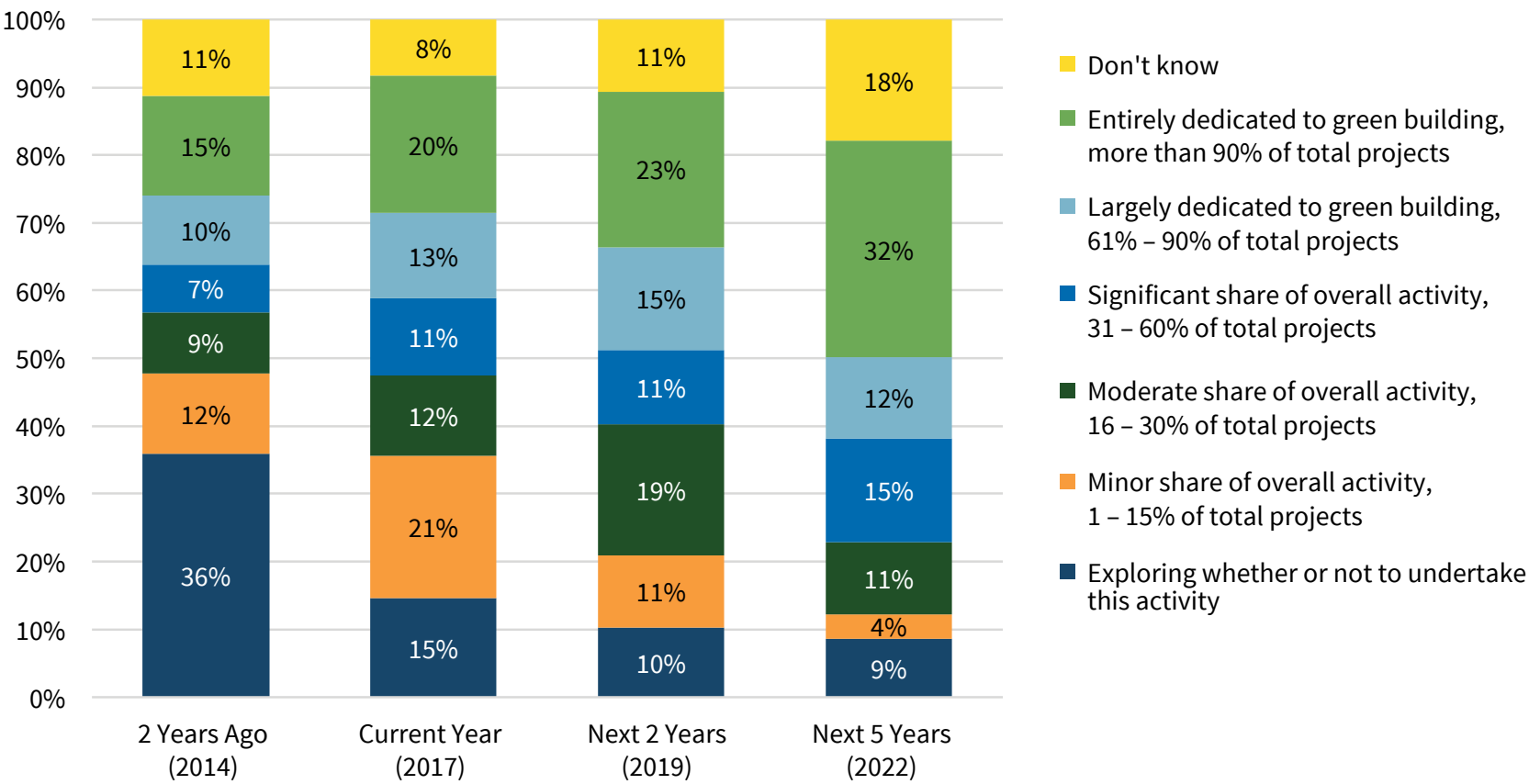
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GREEN ACTIVITY

The respondents expect green building activity to increase in the upcoming years, with 59 percent of the responding firms reporting 31 percent or greater of their home building activity being green by 2022. This is a big change from 2014, when only 32 percent of firms reported that same level of activity.



Green building/development involvement



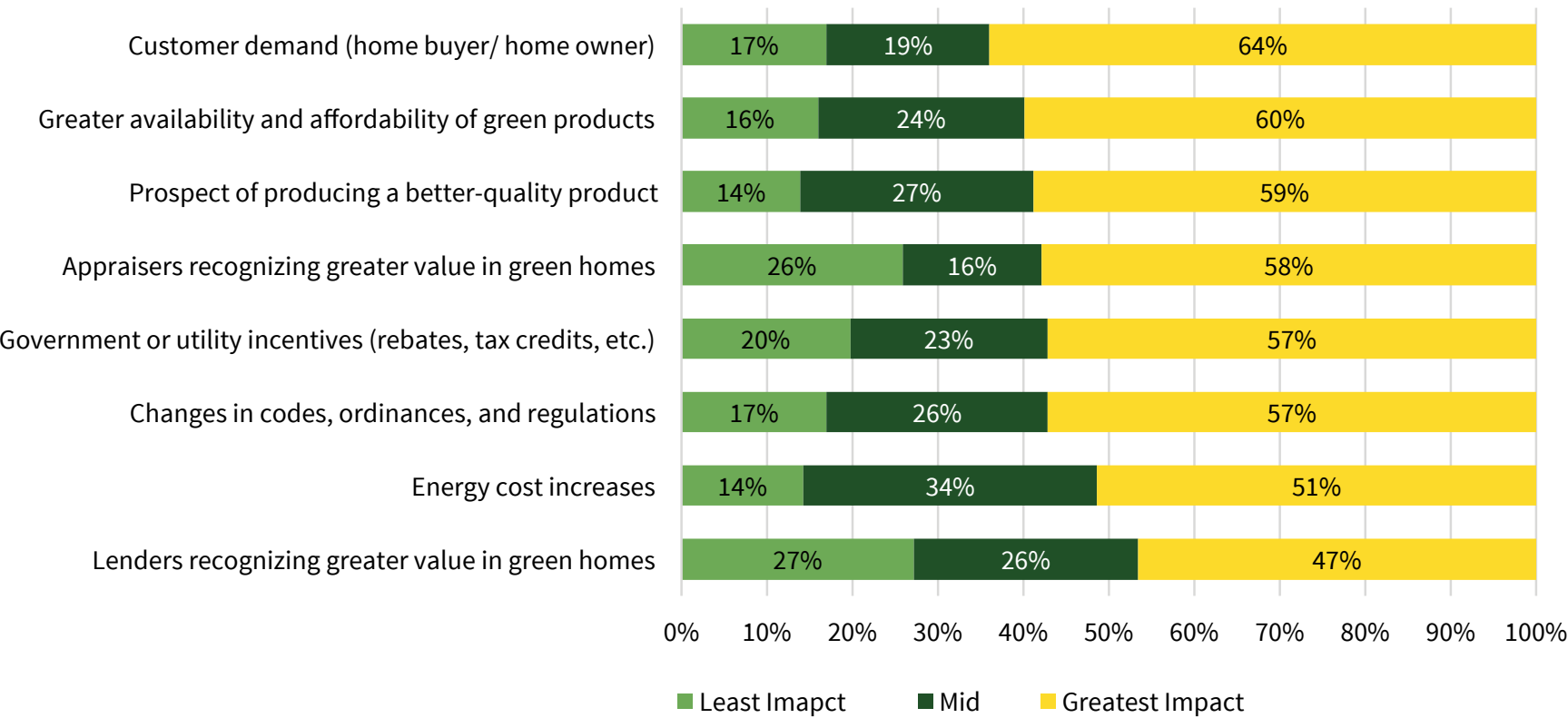
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GREEN BUILDING TRIGGERS: SINGLE-FAMILY

When it comes to building green homes, many factors , referred to as triggers, are seen as being relevant to increasing the number of green single-family homes. Customer demand and affordability top the list of single-family triggers for green building.



Single-family green building triggers



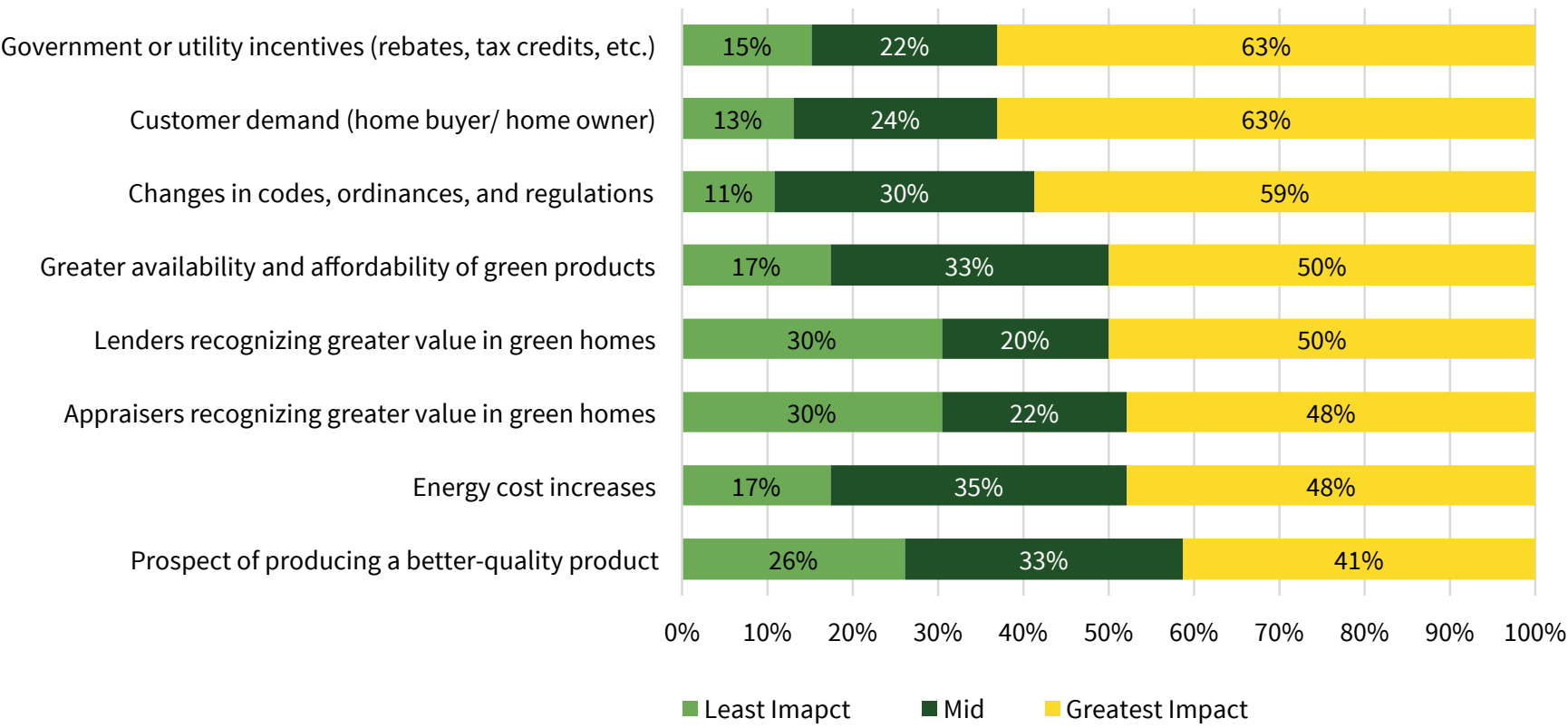
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GREEN BUILDING TRIGGERS: MULTIFAMILY

The list of triggers for green multifamily building looks somewhat different than single-family. The primary factors seen as being relevant to increasing the building of green multifamily homes are much clearer than in the single-family market, for which nearly all the drivers are fairly close in importance. In multifamily housing, third-party incentives, customer demand, and code changes are seen as potential major drivers to increasing green multifamily home building.



Multifamily green building triggers



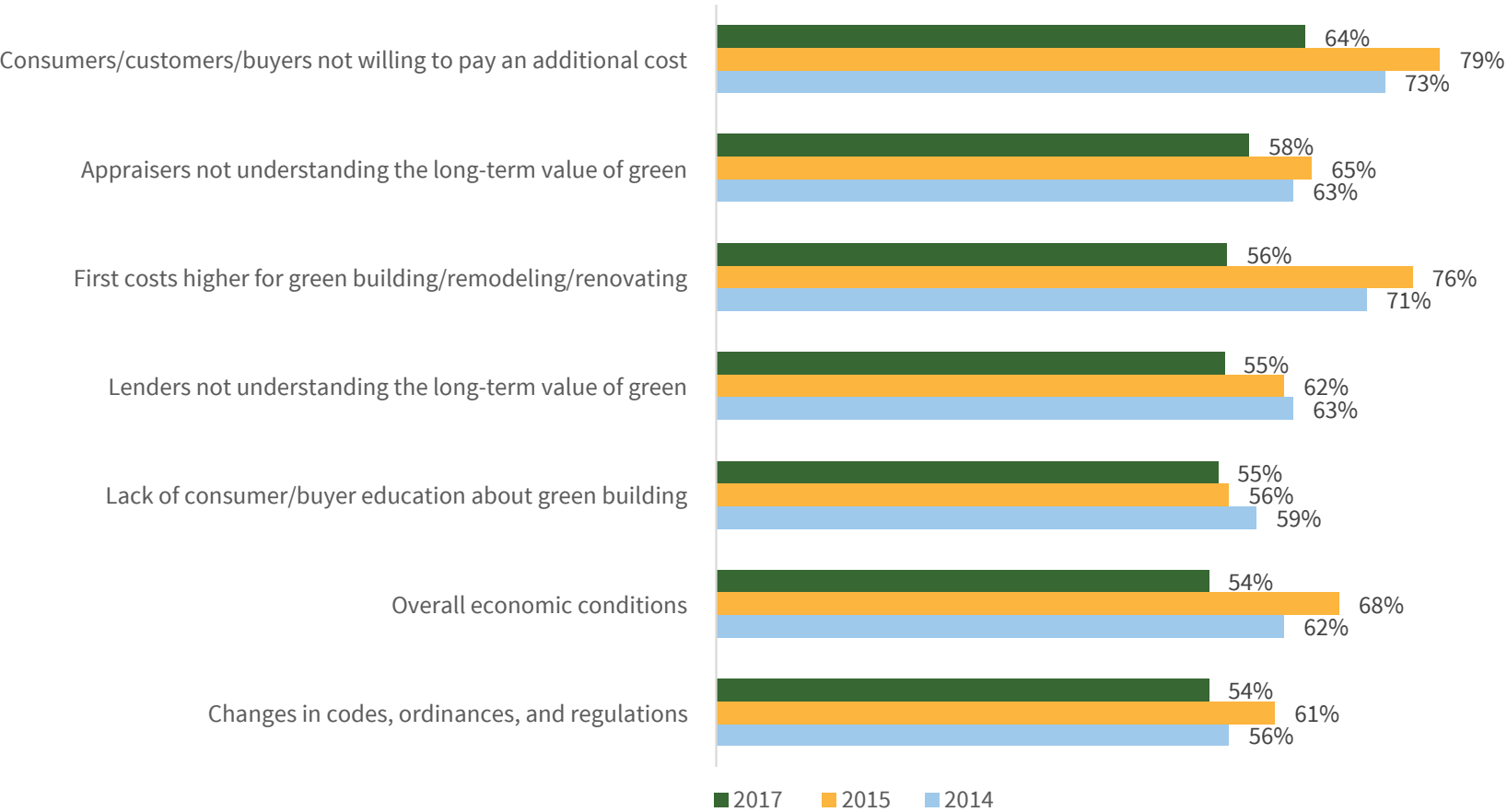
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OBSTACLES FOR BUILDING GREEN

The anticipated increase in green home building could be because since 2014, respondents are starting to see an increase in consumers' willingness to pay for green features and homes. Plus, respondents feel that first costs are not as high, and lenders and appraisers are beginning to better understand the long-term value of a green home. Yet these three issues still top the list of obstacles.



Obstacles to green single-family home building



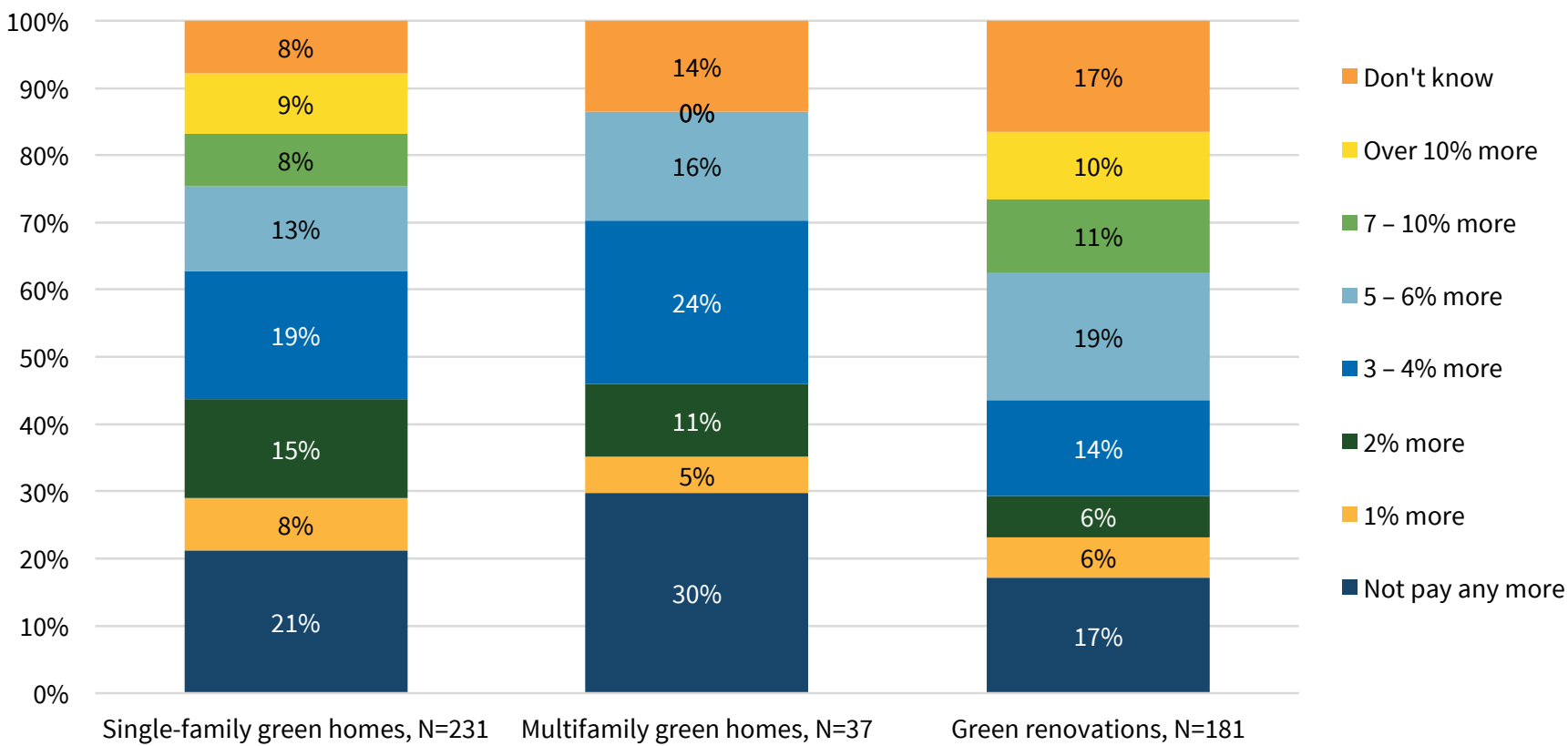
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PAYING FOR GREEN HOMES

Builders and remodelers do not see customers as being willing to pay much of a premium for green homes or renovations. The median expected premium is in the 3 to 4 percent range, while renovations appear to have more high-end flexibility in price premiums than either single- or multifamily homes.



Customers' willingness to pay for green homes/renovations



The Future of Green



Other key findings in the brief cover net-zero, renewable energy, and green product brands, as well as regional breakdowns. The Green Multifamily and Single-Family Homes 2017 SmartMarket Brief can be viewed for free at nahb.org/smr.

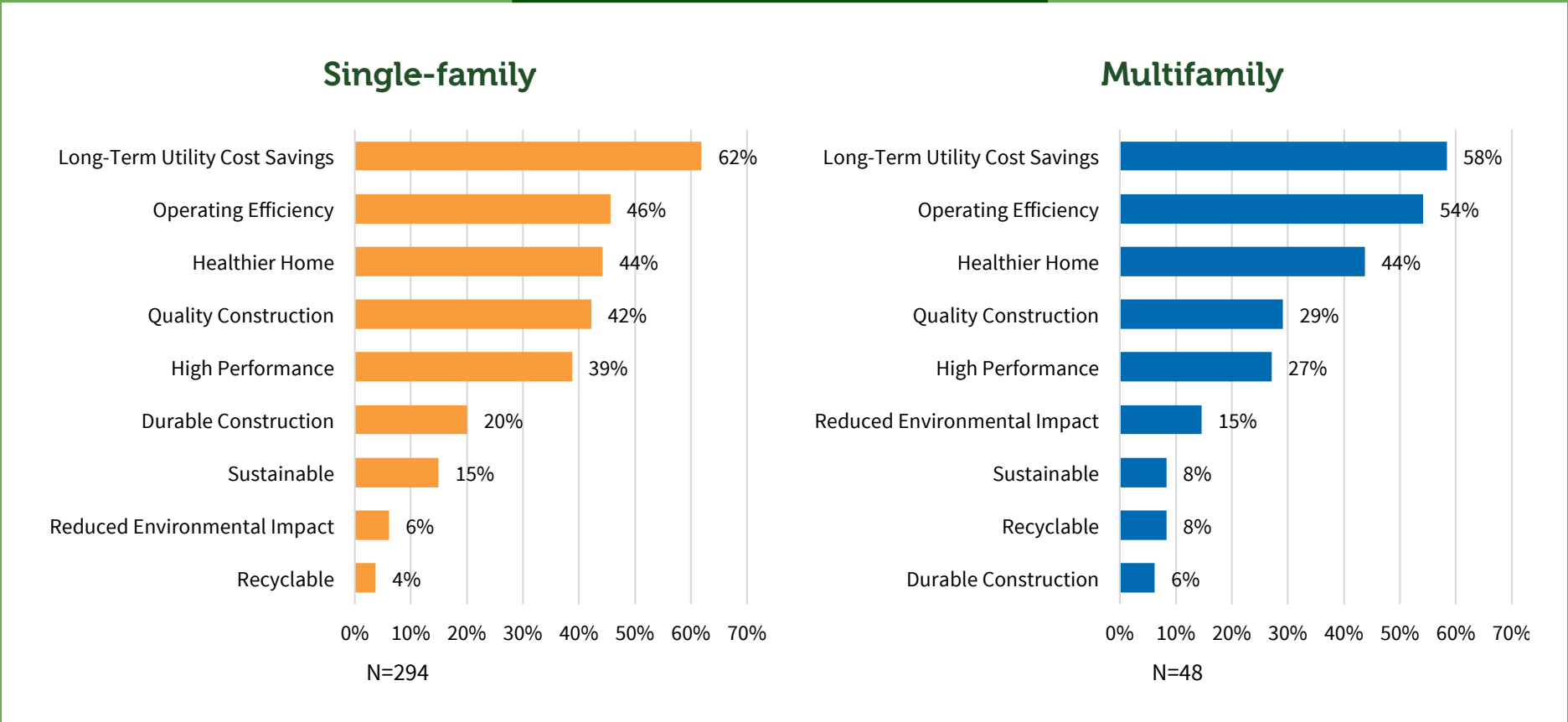
Jaclyn Toole, Assoc. AIA, CGP, is Director, Sustainability and Green Building at the National Association of Home Builders.



MARKETING GREEN HOMES: EFFECTIVE TERMS

When it comes time to sell a green home, builders and developers should make sure they are effectively communicating its value to their potential home buyers. The home building industry is filled with green jargon, and consumers typically do not understand most of it. Word choice and phrasing are key when it comes to making the sale.

According to the report, the top terms for marketing green homes are consistent between single-family and multifamily homes; they include “long-term utility cost savings,” “operating efficiency,” and “healthier home.” Phrases and terms such as “recyclable,” “sustainable,” “durable construction,” and “reduced environmental impact” are much less effective and not as well understood by home buyers.



all IN

North Carolina's Garman Homes wows buyers with high-value, curated design packages

By Allison King



PHOTO COURTESY OF GARMAN HOMES

What if the steps to buying a home could be simplified and streamlined while offering more than expected—all wrapped up in an exceptional experience? This was the question that launched the concept for Fresh Paint, a production line of homes with a designer soul.

In an increasingly complicated world, buyers are gravitating toward an easier approach to the home buying and home building process. With websites and apps such as Houzz and Pinterest setting expectations that few builders can meet at an affordable price point, Fresh Paint was designed to create an



Each Fresh Paint exterior package is curated, and named for the child of a Garman Homes employee. This is the Francesca package on the Paper floorplan model in the Rock Paper Scissors collection, the first collection created for the Fresh Paint brand.

PHOTO COURTESY OF GARMAN HOMES



PHOTO COURTESY OF GARMAN HOMES

This Parade of Homes Gold Winner is a play on the classic farmhouse, with white paint, black accents, and a red door. Note the pale blue ceiling on both front porches, which is a nod to the North Carolina builder's Southern roots.

“The Fresh Paint home is intended to be a showpiece for its owner, while also inspiring further creativity.”

entire brand that sets a new bar for how much could be included in a home built on a production platform.

Instead of taking an existing portfolio of plans and stripping them down to the bare minimum features, the creators of

Fresh Paint by Garman Homes in Durham, North Carolina, asked their trade partners and vendors to deal with them on a much higher level of purchasing prowess. They were asked to start from a place of sacrifice, trusting that their generosity would be rewarded in consistency, volume, and transparency.

If the process was consistent and the quantities sufficient, Fresh Paint could offer higher-end features for a value

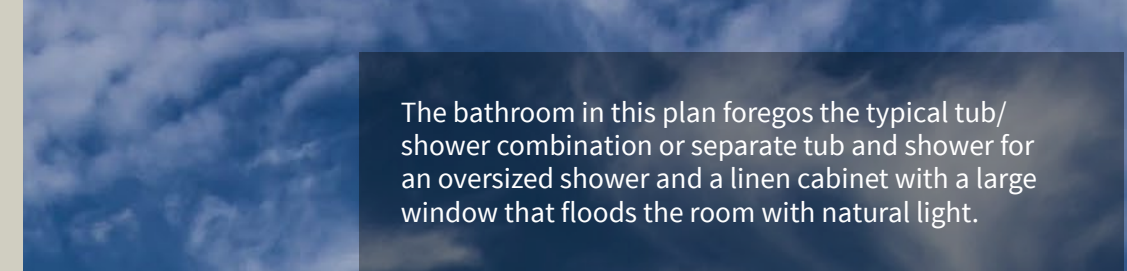
price. Buyers would receive professionally designed, curated, whole-home interior and exterior packages with attributes and benefits often only found in custom homes.

REMOVING THE GUESSWORK

Each interior package is curated with a particular aesthetic in mind, such as classically chic, a revival of the farmhouse lifestyle, or refining a rustic view. A few of the



Accent walls are a key design feature in the Fresh Paint brand. In the top-level upgrade, the design team will experiment with materials, such as this wood-plank wall that matches flooring in the living room. Other accent wall materials include shiplap and brick.



The bathroom in this plan foregoes the typical tub/shower combination or separate tub and shower for an oversized shower and a linen cabinet with a large window that floods the room with natural light.



PHOTO COURTESY OF GARMAN HOMES

outstanding features Fresh Paint offers are package-specific light fixtures, recessed can lights throughout the first floor, 5-inch engineered hardwoods on the majority of the first floor, and decorative legs and valance on the kitchen island.

Surprising no one, paint plays a large role in the success of Fresh Paint, from the cabinets utilizing custom Sherwin-William paint colors to the accent walls in predetermined locations, per home plan. The Fresh Paint home is intended

to be a showpiece for its owner, while also inspiring further creativity. The packages are repeatable for ease of use and each buyer has the opportunity to add their own personal touch, layered over already great design.

Fresh Paint is very much a buyer-centric brand; everything is intended to create the best experience for all end users. Each option is pre-priced or packaged for the entire home, meaning there are no surprises. When buyers

sign their contract, they know exactly how much their new home will cost, which helps immensely with planning, budgeting, and the loan process. There are no design studio visits to create anxiety over what the end product will look like or how much the price could creep up, or disappointment from being shown upgrades and options they want but can't afford.

Even with careful planning to provide exceptional design features, it's not

“Each interior package is curated with a particular aesthetic in mind, such as classically chic, a revival of the farmhouse lifestyle, or refining a rustic view.”

unusual for buyers to make appeals to break up a package or revise the pre-designed floorplan. However, to maintain the streamlined process and be able keep the promises made to the trade partners who allow for the incredible value Fresh Paint offers, the packages need to remain consistent.

To address this, the Garman Home

“One of the surprising things to emerge from the Fresh Paint experiment was who would be attracted to this concept.”

team developed a way to say ‘no’ when buyers request custom changes—without ruining the relationship. Once the sales associate explains that following these rules is what allows their home to include the elevated features, buyers become raving fans and invest in the process wholeheartedly.

GETTING REAL ESTATE AGENTS ON BOARD

For Fresh Paint succeed, the real estate community needed to embrace the concept as well. In that spirit, the Test Kitchen was born. In Briar Chapel, a Newland community in Chapel Hill, North Carolina, six home sites were designated for Fresh Paint inventory homes.

Several successful real estate agents from that market were identified and asked to go through the process as if they were the buyer. Two agents at a time selected everything from the floor plan, elevation, and options to the interior and exterior packages. They were then pitted against each other in friendly competition to see who could bring a buyer first for the home they had designed.

It allowed for honest feedback from an important community and ensured the homes would sell quickly. Every agent who participated loved the concept and remarked how easy it was to create a home they knew would be beautiful at a price point that exceeded expectations for that master-planned community.

REFINING THE PROCESS

Launching the Fresh Paint brand was not without growing pains and a giant learning curve. Initial curated packages had to be retired, either because they weren’t received with enthusiasm or because they included trends that were no longer Pinterest-worthy.

While Fresh Paint is an easier experience for the buyer, it can be a diva for the builder. If products within the package are discontinued, they need to



Fresh Paint’s Farmhouse Revival kitchen design is anchored by an iconic, barn-red island. That contrasts with white perimeter cabinets and a rich navy accent wall. Beadboard gets reinterpreted as a backsplash, cut on a 45-degree angle to offer texture.



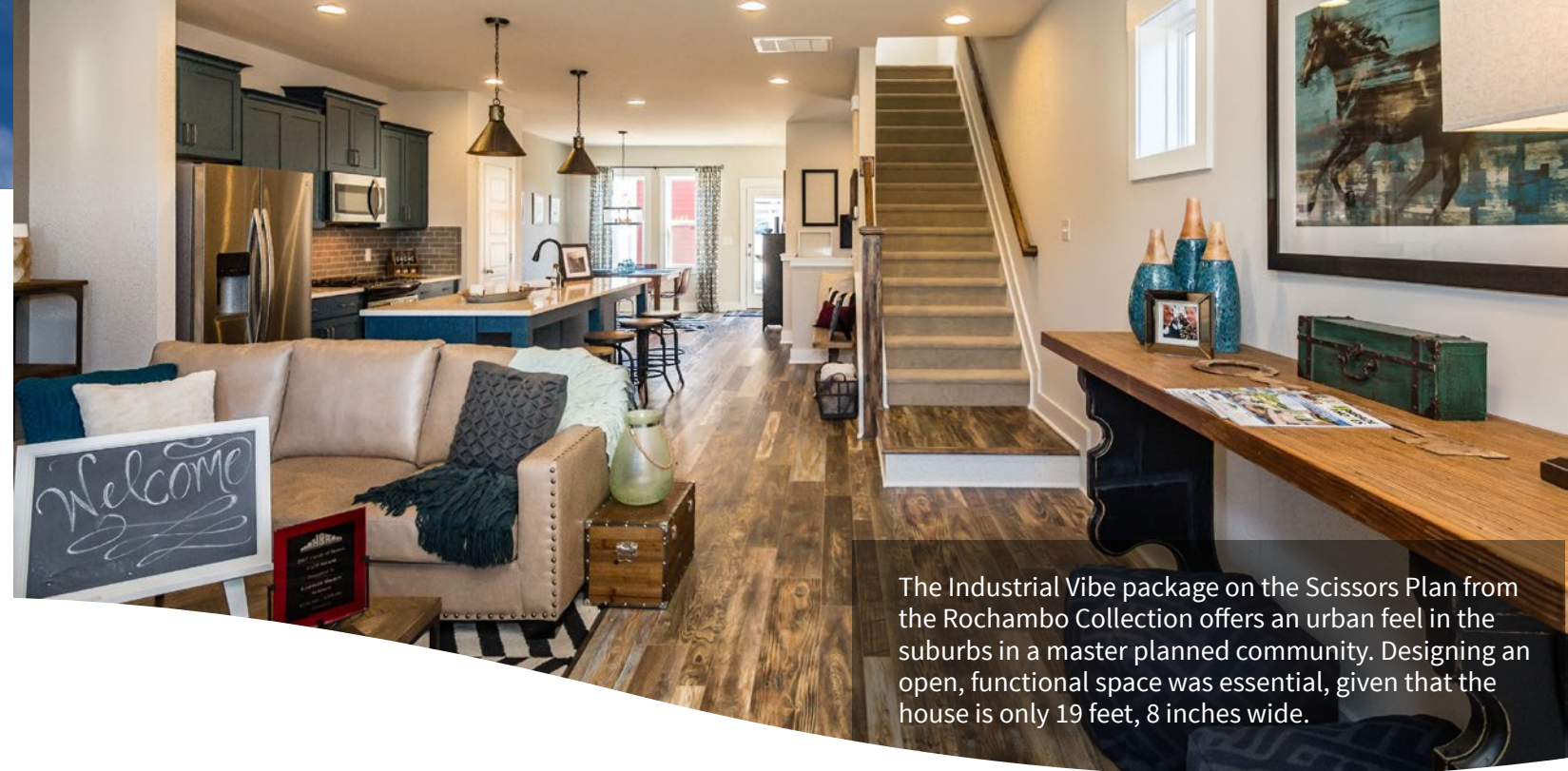
be adjusted while homes are in progress. New products come out that inspire the Fresh Paint design team to conceive new packages. Fresh Paint is constantly evolving around the design aspect of the brand, but the rules and structure must remain stable.

While the first home plans for Fresh Paint were small by design and ranged from 1,500 to 1,800 square feet, as the

success of the brand grew in the market, more opportunities for new segments were offered in additional communities. Developers of master-planned communities craved a way to offer an entry-level price point with a high design aesthetic that wouldn't undermine their amenity builders by running the same old, lowest-price-per-square-foot play.

This meant larger home designs were

PHOTO COURTESY OF GARMAN HOMES



The Industrial Vibe package on the Scissors Plan from the Rochambo Collection offers an urban feel in the suburbs in a master planned community. Designing an open, functional space was essential, given that the house is only 19 feet, 8 inches wide.

needed and another iteration of the concept became necessary. It seemed fair to offer more options as the price point of the homes increased. Lifestyle Layers were established to layer the existing packages with highly desired features, such as the Foodie, which enhances the kitchen for the aspiring gourmet. While the value, packages, and concept remained consistent anywhere Fresh Paint was offered, the ability to create more pre-designed options for larger homes attributed to its success as it expanded to new communities.

One of the surprising things to emerge from the Fresh Paint experiment was who would be attracted to this concept. The team originally thought millennials might be the segment of the population most likely to embrace Fresh Paint. But as the concept grew, so did the buyer profile. It seems a refreshing, efficient approach to home buying and a different path to obtain high design are universally desired notions. 🏡

Allison King is Division President of Garman Homes and Fresh Paint by Garman Homes in Durham, North Carolina.



PHOTO COURTESY OF GARMAN HOMES



Big fans of themes, the Fresh Paint design team curated this railroad-themed package exclusively for the Knightdale Station neighborhood, naming the four plans in the Railroad Collection for the Monopoly railroads. The dramatic light fixtures and the subway tile backsplash evoke the feel of a classic train station.

Designing *Across the* Decades

By Alexandra Isham

Featuring Trends from The New American Home

How long do design trends really last? Some, such as white-on-white, have stayed strong for decades, while others, like wool carpeting (Grandma, we're looking at you), have thankfully left the building.

The New American Home (TNAH), has been the official show home of the annual International Builders' Show (IBS) since 1984, and is built in the IBS host city. The home showcases industry best practices, state-of-the-art

products, energy efficiency, sustainable materials and the newest construction techniques. You can read more about the program [here](#).

TNAH also features innovative design concepts and high-end trends of the day. With 34 years of homes to look back upon, we can fondly (or not) remember these trends and determine: Are they still in or are they out?

CHEERS! TO THE 80s

People remember the 1980s for many reasons. They might say the most memorable moment was the release of Pac Man, a royal wedding, the Challenger disaster, or singing along with the Material Girl.

Speak with an interior designer, though, and you may find their memories of the 80s filled with thoughts of Memphis design (known for its bright colors and highly geometric furnishings), pastels, and the

OUT:

Chintz



Chintz was on display in the family room of the 1984 New American Home in Houston, Texas.

opening of America’s first IKEA store. The 80s also experienced more of a “homey” look and feel, sometimes synonymous with country design. The New American Homes of the 80s, trendy and on-point for their day, celebrated these trends.

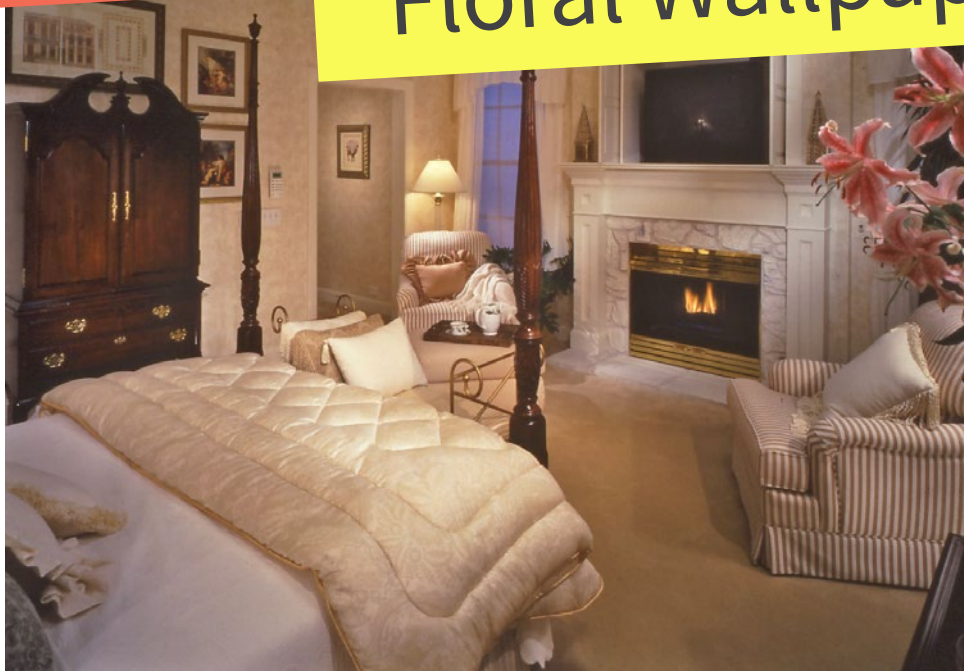
OUT: CHINTZ

Chintz is a cotton fabric that is highly patterned, often with floral. The 1984 New American Home exhibits chintz in its living areas, most notably on chairs, sofas, and curtains. Chintz is unmistakable, which may be precisely why it was left behind as a design trend. Today’s home buyers want homes to feel comfortable, modern and timeless, often incorporating more solid colors and less floral patterns.

IN (BUT MODIFIED): THE COUNTRY LOOK

In the 1980s, home owners asked for designs with a homespun feel. Today, designers regularly incorporate modern farmhouse, an arguably upscale, more refined version of the 80s country vibe. The modern farmhouse style sends us back to our roots without going over the top, and it includes sleek lines the 80s did not offer. Farmhouse sinks, dark window and door frames, and farmhouse hardware, most notably sliding farmhouse doors, are incorporated today instead of simply relying on muted colors.

OUT: Floral Wallpaper



Floral wallpaper covered each wall in the master bedroom of the 1995 New American Home in Houston, Texas.

THE 90s: THE TECHNO REBELLION

The 1990s ushered in the digital age and the dot-com boom. (What did we do before eBay, Amazon, and Google?) The 1990s also had its fair share of design trends and styles. Some, like Japanese Zen, were a continuation of the 80s, and others were unique to this decade: dark greens, blonde wood floors, floral wallpaper, and area rugs on hardwood floors.

OUT: FLORAL WALLPAPER

Perhaps this grew out of the chintz trend in the 80s, but for many 1990s homes, the more floral wallpaper, the better. (As many remodelers know, 21st century

home owners have peeled off floral wallpaper in bathrooms, bedrooms, living rooms, and more.)

This trend has quietly disappeared, giving way to colors of the 2000s—whites, grays, and neutrals. Although some companies still produce floral wallpaper, they have since been updated with larger, more modern prints and flowers and are often used only as an accent wall.

IN (BUT MODIFIED): JAPANESE ZEN AND MINIMALISM

Japanese Zen and minimalist design were very popular in the 90s; designers focused on creating symmetry, balance,

IN: Japanese Zen & Minimalism



The 2017 New American Home in Orlando, Florida, was all about clean lines, light colors, and sleek furnishings.

and relaxing vibes in their clients' homes. Today, home owners continue to cherish minimalist approaches, but are careful not to have homes appear barren. Lines are clean, colors are often light and soft, and furnishings are comfortable, yet modern.

A NEW MILLENNIUM: THE 2000s

With the noughties came the iPod, Facebook, and Twitter, the housing boom and bust, and the end of Pluto as a planet. This decade also saw reuse-recycle furniture, the supposed end of the living room, stainless steel fixtures and appliances, and modern technology, such as Wi-Fi in homes and free-standing TVs. Green building gained momentum and has continued to improve; you'll see the latest green technology in the 2018 New American Home in Orlando, Florida.

OUT: FORMAL LIVING ROOMS

Although it's difficult to pinpoint its exact bow-out, formal living rooms have become less popular since the 2000s. Many home owners instead prefer home office space, a reading or game room, or just a larger, more casual family room.

IN: SCALING BACK

Home owners want usable spaces, not extra rooms to clean that are rarely used. They do not necessarily want to live in tiny homes, but they want open spaces that can be used for multiple purposes instead of having separate spaces. Some buyers go one step further with spaces that can transition between inside and outside.

TODAY

The past few New American Homes showcase the trends we're most familiar with today, such as white-on-white, open floor plans, mixed exterior materials, exposed wood beams, and unique and detailed tile patterns.

OUT: Formal Living Rooms



An ode to the McMansions of the day, the 2005 New American Home in Orlando, Florida, had a formal entry and living room not often seen in today's new homes.

At Best in American Living, we see all these trends appearing across the country, as well as:

- Benches, nooks, and unique storage solutions in underutilized spaces
- Big showers and tubs
- Board and batten
- Dark frames
- Metal roofs
- Mid-century modern
- Natural wood ceilings and beams
- Shiplap inside and out

As we count down to IBS in January, the 2018 New American Home gets closer to viewing. We can't wait to see what's coming next! [Follow along with progress on the 2018 New American Home in Orlando.](#) 🏠

Alexandra Isham is Program Manager, Design, at the National Association of Home Builders.



Catswold

REIMAGINED

By Edwin Rhinehart, AIA,
and Robert H. Pulliam

Georgia architects challenge themselves—and most design rules—with the Bridge House

Sometimes, it's worth it to break all the rules. That was the thought process in designing the Swann Wynd Bridge House in Georgia's Serenbe planned community.

Our firm, Rhinehart Pulliam & Company, master-planned the Swann Ridge neighborhood in Serenbe and designed the architectural guidelines. The Bridge House was the first house to be built, but we designed it simultaneously, and in context with seven other houses that are its immediate neighbors.

Inspiration

While Serenbe’s architecture has always been Southern vernacular, the design of its roads and paths are rooted in the hamlets of the English countryside. When we were looking for an aesthetic to anchor the house, we decided to do an interpretation of Cotswold houses.

The fact that the entire

neighborhood is designed around a central pedestrian road, like an English country lane, allowed us to create a community that is very intimate and scaled for people as opposed to cars, for small details as opposed to big flashy moves. The Bridge House gets a lot of its character from this intimate setting.

Privacy

As with most of the houses on Swann Wynd, the pedestrian lane on which they are located, this house is fairly publicly exposed. It actually is attached to a public footbridge, hence the name, so providing an effective sense of privacy for the home owners was paramount. To accomplish that, we organized the plan around a series of building forms that act as barriers to the public.

This can clearly be seen in the floor plan. The long and narrow mass of the main part of the house is the first barrier; its living room and dining room are the most public rooms in the house. Beyond that are the kitchen spaces, and beyond that are the master

bedroom spaces, which are the most insulated from the public. Additionally, the main floor—the living room—is about 6 feet above the surface of the pedestrian bridge, with the window sills sitting about 8 feet above the bridge. This provides protection and privacy to those within the house; pedestrians on the bridge simply cannot look into the windows. And the exterior space between the living room and master bedroom is a private deck that is separated from any activity on the bridge.

Our goal, and we think we succeeded, was to make the master bedroom spaces seem miles from the public exposure when it’s only about 30 feet.



Authentic Cotswold cottages have stone roof shingles. The Bridge House, as well as all the houses in the neighborhood, have wood shake shingles that tie them historically to old Georgia.

EMILY JENKINS FOLLOWILL PHOTOGRAPHER

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Even though the 2,475-square-foot house is on a mere tenth of an acre, the architects were able to incorporate outdoor spaces that feel generous. The adjacent basement foundation walls incorporate local fieldstone.

EMILY JENKINS FOLLOWILL PHOTOGRAPHER

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The Bridge House was a 2016 Best in American Living Home of the Year and Platinum Award winner for One-of-a-Kind Custom or Spec Home. EMILY JENKINS FOLLOWILL PHOTOGRAPHER

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This deck between the living room and master bedroom is just steps away from the pedestrian bridge, but still feels private and inviting.

EMILY JENKINS FOLLOWILL PHOTOGRAPHER



Twelve-foot vaulted ceilings and large windows add to the openness of the space.

EMILY JENKINS FOLLOWILL PHOTOGRAPHER

Materials

Cotswold houses have a fairly simple material palette of local stone and wood. We wanted to make it our own, so instead of stone walls, we used local Georgia brick. Instead of stone roof shingles, we used a wood shake roof, indigenous to old Georgia vernacular houses.

In addition, we kept a secondary wood board and batten aesthetic to reinforce that sense of history, as well as using local fieldstone on

the basement foundation walls. So, the house (and every house in the neighborhood) really has only three materials: light-colored lime-washed brick, dark-stained wood, and stone foundation walls.

By simplifying the color palette distilled from our English influence, we were able to achieve an almost modernist sense of simplicity. It's very peaceful and balanced between the old inspiration and the new interpretation.

Outstanding Features

We attached a bridge to a house, and while there are many cases of old buildings that do such things out of necessity, you don't see this in new houses, where formulas of expediency tend to drive design. We decided it was worth the work of blazing new trails in zoning, code compliance, costing, and developer/builder cooperation. Just about everything was a challenge, but we think that the results speak for themselves.

In terms of architectural features, we focused on a suite of details taken from our Cotswold framework. Masonry parapet walls, board and batten siding, and exposed timber rafter tails and brackets form the core of the detail expression of the building. This gives us an unmistakable European sense of style, while maintaining the neighborhood's connection to its deep Southern roots. ▲

Edwin Rhinehart, AIA, and Robert H. Pulliam are partners in the Atlanta-based architecture and town-planning firm, Rhinehart Pulliam & Company.



Dark-stained wood, one of just three materials in the design palette, is the element that most closely mirrors the Cotswold architectural style. The board and batten siding provide connection to the Georgia vernacular.

PHOTOGRAPHY BY GABRIEL BENZUR

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The design team found subtle ways, such as the kitchen lighting, to marry a modern interior aesthetic to the rustic Cotswold inspiration.

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Wealth *Beyond* Equity

By Paul Emrath



Studies show the enduring and far-reaching benefits of homeownership

Throughout most of its 75-year history, NAHB has emphasized how effectively homeownership can help the typical American family accumulate wealth. As

discussed in a [2006 article](#), a primary residence is by far the largest asset for most home owners.

Although a home is most often acquired by taking out a mortgage and accumulating debt, the historic tendency for house price appreciation to outpace general inflation (assisted by some federal tax policies, such as the mortgage interest deduction) resulted in consistent and substantial gains in

wealth and home equity for U.S. home owners. Unlike other investments that can be used to grow household wealth, such as common stocks, rates of return on a primary residence tended to be much more consistent and predictable.

But the historic downturn that began after 2006—when house prices fell nationally in nominal, or unadjusted, terms for the first time since World War II—cast a shadow on this rosy picture. Indeed, the total amount of housing equity fell by 54 percent from its pre-recession peak to a

low of \$6.16 trillion in 2010 (**Figure 1**). Even in 2010, however, owner-occupied homes remained a **key component of household wealth** in the U.S. After that, aggregate owners' equity recovered significantly, growing by 117 percent from 2010 to 2016—reaching \$13.35 trillion, slightly above its previous peak of \$13.27 trillion in nominal terms.

“Among the potential social benefits of homeownership, impacts on children are generally seen as particularly significant.”

So where do we stand now? After all this turmoil, has housing's reputation as a stable, wealth-building investment been restored by the post-2010 growth in owners' equity? The answer appears to be yes, according to recent NAHB poll of 2,803 registered voters, conducted online by Morning Consult in July 2016.

In that survey, 82 percent of voters said owning a home was at least a good investment, and nearly half rated it as excellent, far higher than for any of the other investments listed in the survey (**Figure 2**).

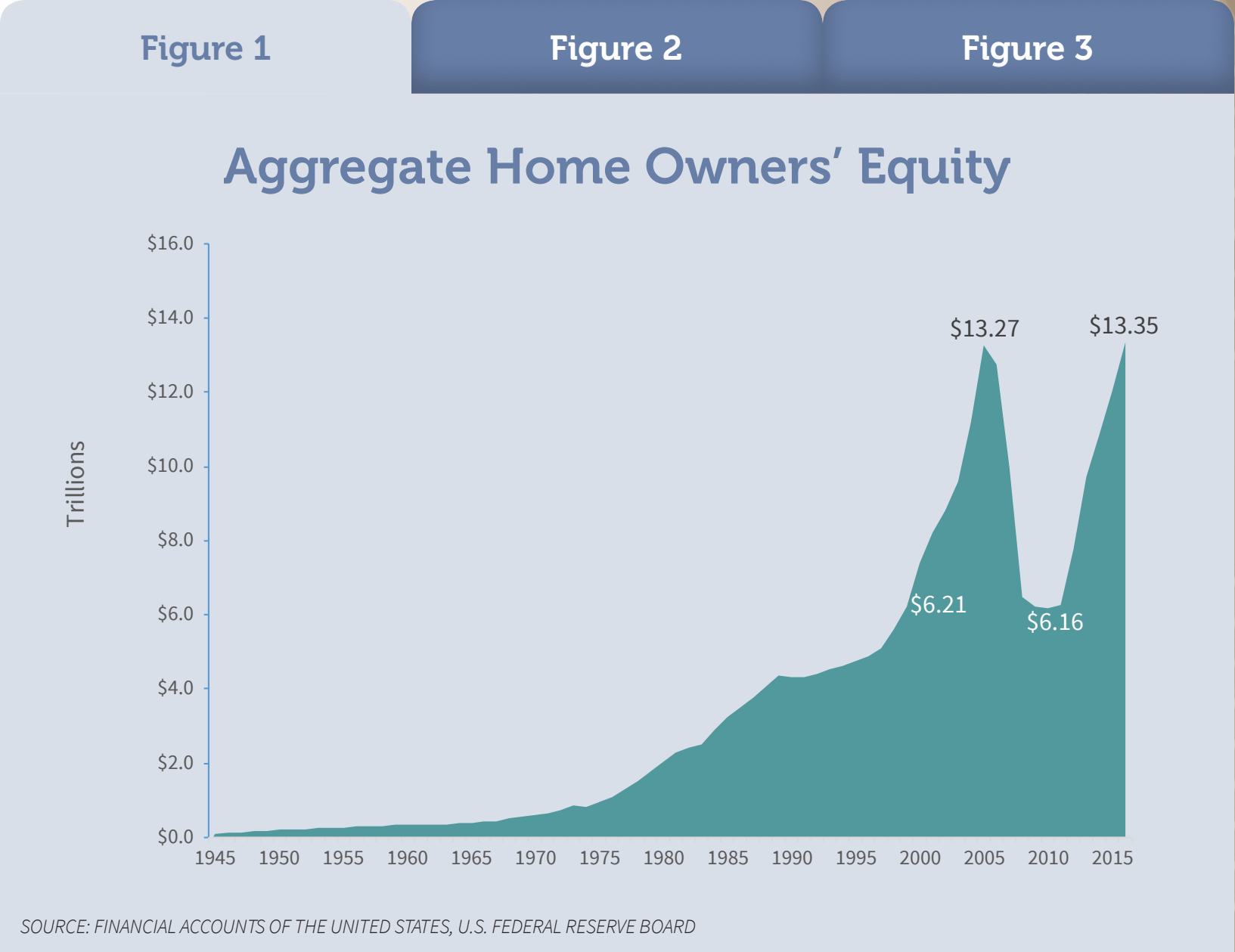
BENEFITS ARE FAR-REACHING
Beyond creating wealth in the form of home equity, a substantial body

of research in the social science and medical fields demonstrates that owner-occupied homes can convey other benefits to their owners. For example, an article by well-known medical sociologist **Sally McIntyre and four co-authors** found that home owners have better health and greater life expectancy. **Another article** found that owning a home reduces the probability of divorce.

A study by **Richard Alba, John Logan, and Paul Bellair** found that home owners were significantly less likely than renters to be crime victims in the suburbs of New York. A few years later, a study by **Ed Glaeser and Bruce Sacerdote** found similar results in a variety of cities.

Academic research has also investigated ways in which homeownership can benefit society at large. Indeed, such spillover benefits are often cited as a justification for the mortgage interest deduction and other policies to promote homeownership.

One example is a study by **Denise DiPasquale and Ed Glaeser**, which found that home owners tend to have a better understanding of the political process and are more likely to vote in local elections. One of the more recent studies, by **Kim Manturuk, Mark Lindblad, and Roberto Quercia**, found that owning a home increases participation in neighborhood organizations, specifically in lower-income neighborhoods.



Among the potential social benefits of homeownership, impacts on children are generally seen as particularly significant. An important article by **Thomas Boehma and Alan Schlottmann** that tracked household members over time found that children of home owners attained higher level of education and, thereby, higher incomes later in life. An often-cited

study by **Richard Green and Michelle White** found that children of home owners tend to stay in school longer, and daughters of home owners are less likely to become pregnant as teenagers. Some of these articles have become a bit dated. The original Green and White study, for instance, was published in 1997. As rule, academic journals don't

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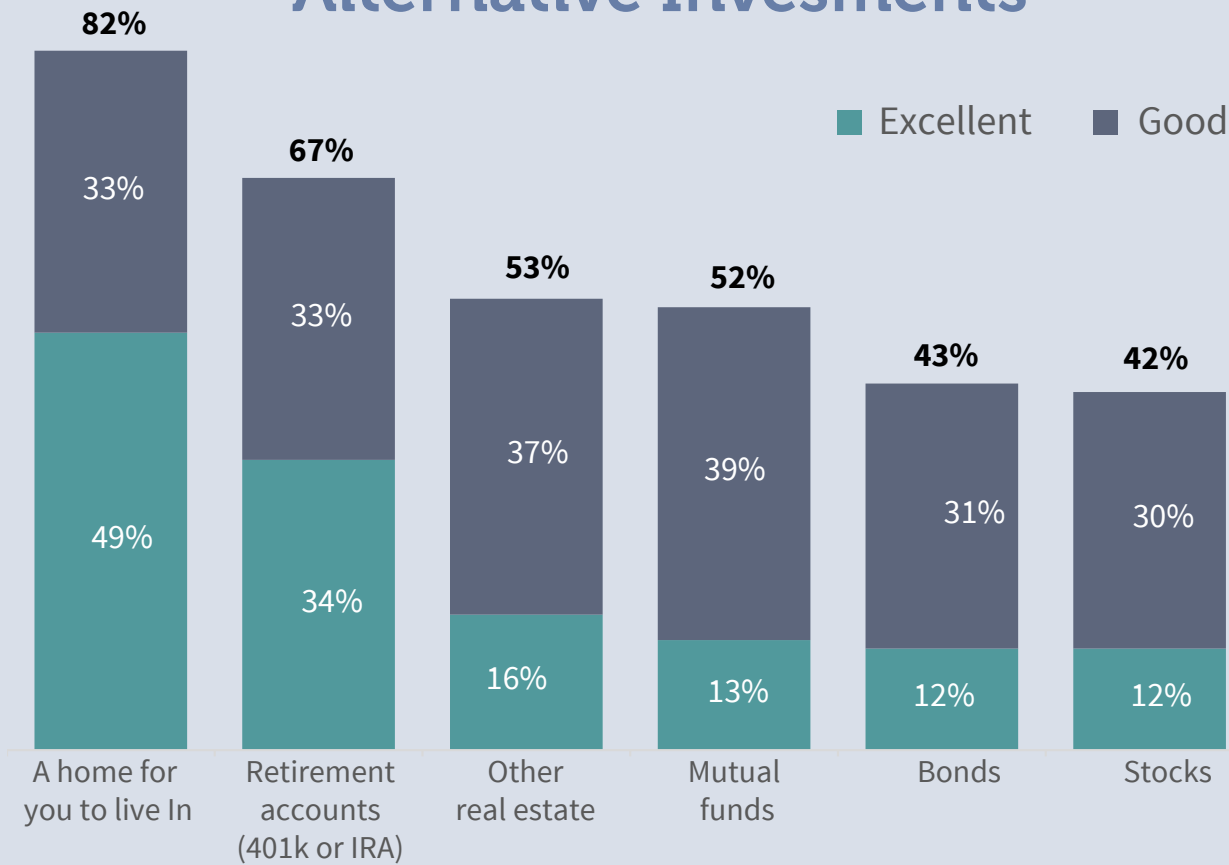
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Figure 1

Figure 2

Figure 3

How American Voters Rate Alternative Investments



SOURCE: 2016 NAHB POLL OF REGISTERED VOTERS CONDUCTED BY MORNING CONSULT

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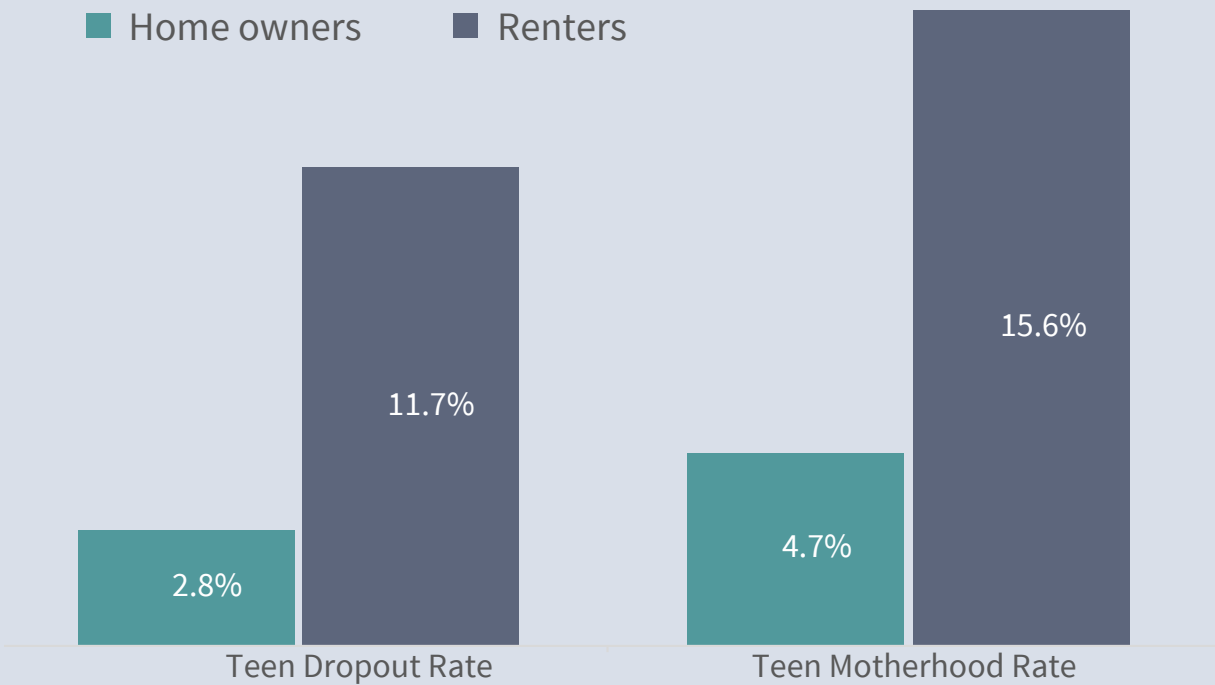
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Figure 3

Average School Dropout and Pregnancy Rates at Age 17

(Percent of Households with a 17-Year-Old Child/Daughter)



SOURCE: MEASURING THE BENEFITS OF HOMEOWNING: EFFECTS ON CHILDREN REDUX, RESEARCH INSTITUTE FOR HOUSING AMERICA

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publish articles that simply update previous research, no matter how influential, with newer data. But in 2012, the Mortgage Banker Association's [Research Institute for Housing America](#) commissioned Green and White, along with Gary Painter, to revisit the 1997 study. The [results](#) confirmed their earlier findings. The updated data show that, compared to renters, teen dropout and pregnancy rates for home owner families are only about one-fourth as large (**Figure 3**).

These studies were all written by professional academic researchers and report impacts of homeownership after statistically controlling for factors, such as household income, that may influence the outcome. The statistical work in the Green, Painter, and White paper is particularly robust in this regard. And in that paper, the positive effects of homeownership (shown in **Figure 3**) survive a battery of statistical tests as long as the home owner made at least a minimal down payment when purchasing the home.

WHAT ABOUT RENTERS?

Although there are advantages to owning a home, apartments and other types of rental housing still have an important place in the United States. As stated in a [2016 report](#) by the National Association of Realtors, "homeownership and stable housing go hand in hand. Home owners

move far less frequently than renters, and hence are embedded into the same neighborhood and community for a longer period."

But not every household can be in a stable situation. Households anticipating a change in family or job status need the flexibility to move into a different location or type of home. Indeed, the economy needs some locational flexibility in its workforce. Transaction costs associated with buying and selling may therefore make it more practical for people at a particular stage in their lives to rent.

Also, although we might wish otherwise, not everyone can afford to own a home. For example, as described in a 2004 NAHB study, it is virtually impossible for households supported by a retail sales job to find a home they can afford in any large metro area. Yet the economy of every metro needs retail sales workers to function. According to the latest report from the U.S. Bureau of Labor Statistics, 15.8 million people are currently employed in the retail trade industry. The bottom line is that the U.S. needs an adequate supply of a variety of housing types to meet the needs of its diverse population. ▲

Paul Emrath is Vice President of Survey and Housing Policy Research at the National Association of Home Builders.



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AD2718

Accessory Dwelling Units

By Matthew Dixon

Putting your home to work

Also known as granny flats, in-law suites, or carriage houses, accessory dwelling units (ADUs) are challenging the makeup of modern neighborhoods and city zoning codes alike. ADUs are typically small independent dwelling units that can be attached or detached from a main home but occupy a single lot.

One of the primary motivations behind ADU construction is to generate income through a rental apartment. Other reasons for constructing an ADU include expanding living space to accommodate a family member, downsizing personal living space without giving

up real estate, or creating a workspace close to home. ADUs allow for increased density in a given neighborhood, without changing the character of that neighborhood. Home owners often see return on investment in less than a decade, and ADUs can allow for tenants and home owners to live affordably in a high-demand neighborhood.

Instead of choosing to rent an office space, some home owners are opting to work out of ADUs. This allows them to consolidate expenses while working close to home. Bob Azar, the Deputy Director of the Department of

Zoning requirements are often an obstacle to building an ADU. To convert their garage, the owners of this property wanted to remove the driveway to create a yard. That required an exemption from a code requirement for onsite parking.

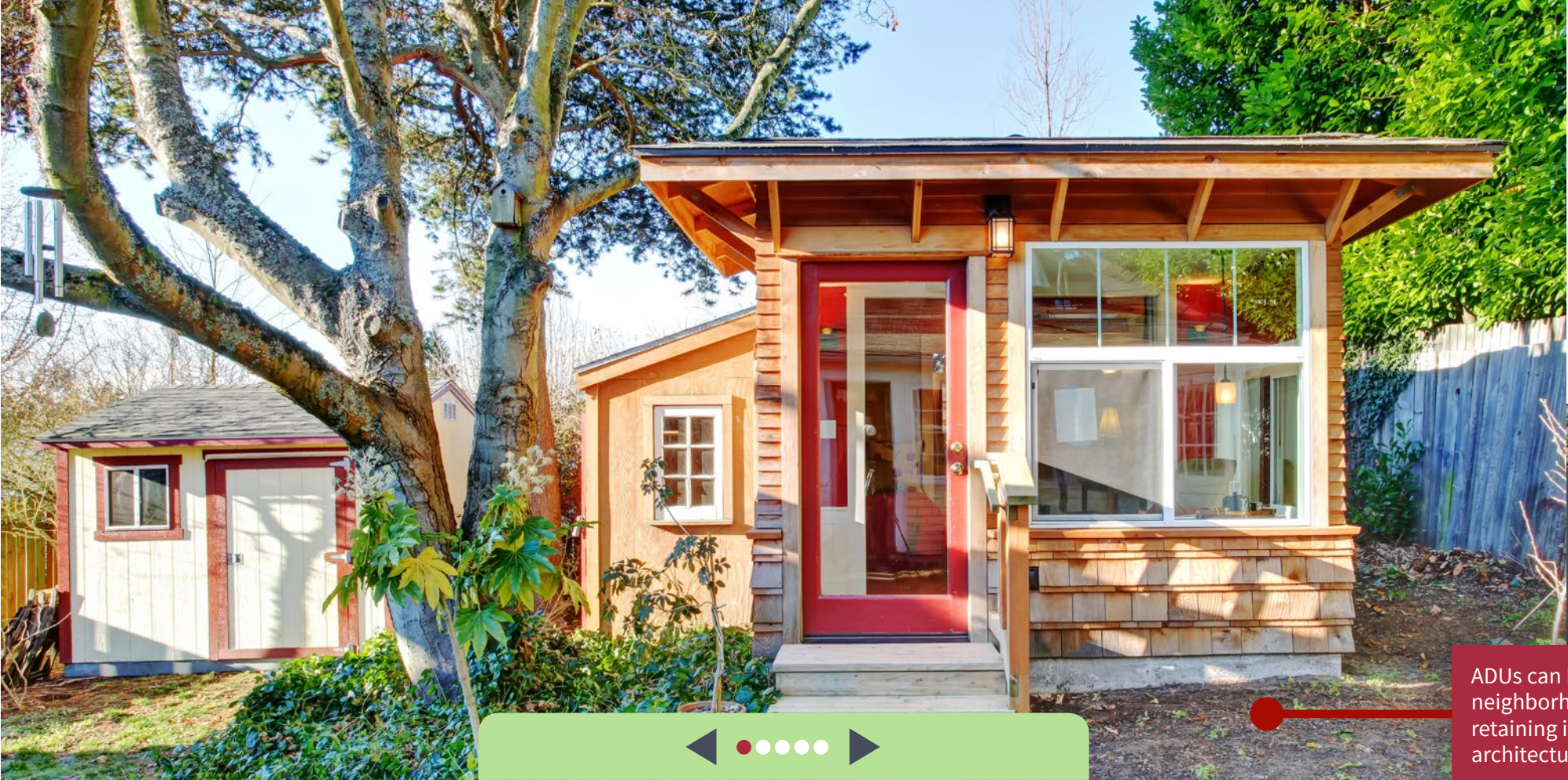
Policy Watch

Planning and Development for the City of Providence, Rhode Island, says allowing ADUs can be a great way to encourage small business and development, and the city has seen architects, consultants, and other professionals utilize them to grow business.

The push for density in urban areas increases the market for and feasibility of ADU development. In many ways, ADUs are a grassroots movement by grassroots developers. The vast majority of these types of builders are average home owners who are simply looking to even out their living expenses. Unlike development firms, home owners-turned-small developers are faced with many barriers to entry. Fees and other expenses of as much as \$20,000 can restrict home owners from even beginning ADU construction process.

Some cities are making it easier to build an ADU. Originally, Washington, D.C., residents in certain residential areas were allowed a small apartment for a live-in nanny or maid, but needed special permission to do so. Rising costs of living in the city caused many residents to look into creating other means of income, and some groups lobbied for the expansion of ADU development. As of 2016, D.C. is allowing ADUs by right in all neighborhoods, stripping the lengthy permit process and outdated regulations of the past.

After Portland, Oregon, waived impact



ADUs can be a way to increase a neighborhood’s density while retaining its character and architectural style.

Barriers of ADU Development ^{1,2}	
Not allowed by right	ADU development is unpredictable when home owners need special variances
Lot size minimums	Despite compact home trends and design innovation, lot size restrictions can hinder development
Offstreet parking requirement	These rules promote vehicular transportation and loss of green space while having a minimal impact on parking problems
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Discrepancies in appraisals	Appraisers assume liability and low value in ADUs
Financing	Programs catering to ADUs are very rare
Education	Many people do not know what ADUs are, let alone understand complex ADU regulation

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Like Washington, D.C., Denver has only recently lifted the half-century long ban on new ADU construction. In historic areas, home owners are turning to alleyways to increase density. Landmark neighborhoods such as Curtis Park in Denver prohibit teardowns and popups, so many structures are built along alleys to increase density and profits.

ADUs are important components of the evolving real estate and development climate. As the world moves toward increased urbanization, it is important to create affordable housing options and expand housing stock. Achievable standards and streamlined permitting and processing, while keeping the character of an existing neighborhood in mind, are key components when advocating for an ADU. Fostering diverse housing stock and unique neighborhoods often stir benefits to many parties. ▲

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This 740-square-foot cottage in Portland, Oregon, was built as a home for the owner’s mother. It was designed to fit the yard and complement the main house and the neighborhood.

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PHOTO COURTESY OF RAMBO HALPERN

Sustainability features in this carriage house ADU include an on-demand water heater, skylights, argon-filled, double-pane windows, dual-flush toilets, and a ductless mini-split heat pump.

The owners live in the main house and rent out the ADU to a long-term renter.

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PHOTOGRAPH BY JOHNSON PICTURES, INC.

ADUs styles include granny flats, carriage houses, in-law suites, laneway houses, garden cottages, and garage apartments.

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PHOTO COURTESY OF BRETT VA

In addition to providing home owners with a way to generate income, ADUs can also serve as a way to create a framework for outdoor living.

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The kitchen ... is where you light up the night.



Napoleon's Hot Spots Research Study revealed how the right design increases fireplace desire by 400% in the kitchen.

400%

Napoleon fireplaces add more than a dash of good times to the busiest room in the house. If you'd like to learn more about the entire product line, and our proprietary research study, visit NapoleonFireplaces.com/Hotspots.





The Missing MIDDLE

By Michael Medick

Outdated zoning laws are keeping cities from meeting the demand for an array of attainable housing options

Once upon a time, a young boy lived with his parents in the second-floor apartment of a triplex. Technically, it was a duplex, owned by his grandparents who lived next door in the attached two-story apartment. It had been modified to accommodate a ground-floor apartment; an elderly woman who was somehow related lived there. The boy's best friend lived with his widowed mother across the street in a third-floor walk-up above the corner drugstore.

The boy's bicycle was his chariot to the world. Trips to the corner store for another pack of baseball cards were nearly a daily occurrence, as were gatherings with friends. A favorite place to go was "The Cave," so named because it was in the basement storage area of a small apartment building managed by a friend's father. Another hangout was "The Castle," the largest house in town—a late-19th century Victorian with a multitude of rooms and secret places contained within.

The years passed, and eventually, the boy attended college, studied architecture, and experienced life in new places. What he found in those new places wasn't what he expected.

“The lack of housing that is attainable to a broad and diverse spectrum of residents’ needs is an increasing dilemma for many communities.”

THE MISSING MIDDLE

Maybe I have idealized my childhood a bit. However, the life I knew then and what I see nearly every day as an adult are in stark contrast. The broader world features fewer housing options, a lack of affordability, less sense of community, and

CHRIS MEYER PHOTOGRAPHY



PHOTOGRAPHY BY PROEHL STUDIOS

KTGY turned the traditional three-story townhome on its side at Skylar at Playa Vista. Minutes from LAX, the cluster of low-rise to mid-rise apartment buildings offers a density of just under 20 units per acre, while maintaining a single-family neighborhood scale.

Located on 1.3 acres, Winfield Gate is a London-style community of 20 luxury townhouses minutes from Houston's downtown. The 2016 BALA Multifamily Community of the Year was designed by Preston Wood & Associates LLC and built and developed by Winfield Gate Partners LLC, both of Houston.

multiple trips in a private car each day. Development patterns that I inherently understood as a child are not prevalent in conventional planning today.

The lack of housing that is attainable to a broad and diverse spectrum of residents' needs is an increasing dilemma for many communities. Market demand

exists for more housing choices that are more affordable, particularly in areas that are well located near jobs, good schools, retail, and more, and that provide access to multiple transportation options.

Daniel Parolek, AIA, principal of Berkeley, California-based Opticos Design, has coined the term “missing

middle housing” to describe housing types that range from small-lot single family and townhouses; stacked townhomes; duplex, triplex and quadplex residences; courtyard dwellings; and small apartment buildings.

This stock of missing middle housing is what my hometown and many others



PHOTOGRAPHY BY ROB MUIR

were built upon. It provided the diversity of choices to accommodate a broad range of families, lifestyles, and incomes, typically with greater walkability as well.

The demand for this housing segment is driven by changing demographics, housing costs, and a rise in the desire for walkable urbanism and closer proximity to neighborhood services. By 2040, for example, it is estimated that single-person households will exceed 30 percent of occupied homes. The large-lot, single family suburban developments will still have buyers; there will just be a lot fewer of them.

Walkable cities, such as Seattle and Washington, D.C., continue to struggle with affordability because vibrant, walkable urban housing that is close to jobs and public transit is undersupplied, and what does exist has a very high price tag.

This phenomenon was clearly illustrated at a recent Urban Land Institute Trends conference in Washington, D.C. In lieu of rental apartments or high-rise condominiums, townhouses are one of the desirable missing middle choices for first-time buyers within the city; however, the average townhouse sale price is more than \$750,000. With the requirement of a 20 percent down payment, most first-time buyers do not

have the net worth, let alone the cash equivalent, to invest in a new home. More choices are needed.

ZONING TO THE ENDS

The reason these housing types are “missing” today is because most zoning codes have outlawed their construction. By definition, the term “zoning” does not allow for the blending of housing types because each use or density is zoned to its designated location. Current zoning regulations typically dictate specific housing



Left, The Grand Monarch in Dana Point, California, resembles an Italianate mansion, but actually is a 37 duplex and triplex resort-style residences.

Below, the site plan for Skylar at Playa Vista shows the ability to achieve both density and green space in a compact urban site.

types at either end of the spectrum, either large-lot single family homes or mid- and high-rise apartment buildings.

Thus, development patterns follow what is allowed by zoning regulations. If multifamily garden apartments are designated within a residential zone, it is easier to gain approval for that than buck the code and try to create variations that would develop a more complete neighborhood.

Still, builders large and small can add a variety of housing options into their



IMAGE COURTESY OF KTG ARCHITECTURE + PLANNING

Tools & Techniques

portfolios, just as they have more than a hammer and a screwdriver in the toolbox. With more “tools,” a builder can develop a complete community. Missing middle housing types provide these options, and precedents exist in many communities.

Suburban infill locations offer significant opportunities and are well-suited to these revived housing typologies, converging with what the market desires and locations where demand is high. As one developer of attainable housing illustrated, the mathematics of the deal are pretty straightforward: “Because I don’t build conventional single-family houses, I get more units on less land.”

Even though land in desirable, close-in locations will cost more, his yield is higher because the dwelling units themselves are smaller and more contained. He builds a variety of housing types, including duplex, quadruplex, and bungalow courts, which sell at a premium, yet are much more affordable than a typical single-family home within the same community. Beyond lower prices, the benefits to the buyer are a closer proximity to job locations that are often on public transit routes within a walkable context.

AVOID THE “D” WORD

Zoning restrictions and neighborhood opposition to potential increased density often need to be overcome. The fear



of new development keeps many vital new communities from ever becoming a reality. Some people will oppose any new development, regardless of the need it might serve or the form it might take, because they don’t want change.

Do not limit conversations regarding zoning approvals with planning boards or community groups to density; that is a losing proposition. Rather, reframe the conversation. Share examples of the range of residential building types available in places others can identify with and relate to—the places they love the most and probably grew up in.

This is the beauty of missing middle housing: It retains the scale and

Within walking distance to neighborhood amenities, Skylar at Playa Vista was built for 55-plus, empty nesters. Each building is divided into 3 single-level homes that incorporate universal design and a semi-private elevator to provide an accessible path to any floor.

character of a single-family neighborhood, yet provides a density of 30 to 50 units per acre without the perception of high density. Integrating smaller-scale building components is the first tool to be used to disarm any opposition to new development.

ENHANCING TRANSITIONAL NEIGHBORHOODS

That said, developers and builders interested in providing these housing types might find a better reception in locations that are more transitional in nature. These sites are in places that need investment and will welcome the opportunity to improve existing building

stock by adding the correct missing pieces to the puzzle. These locations are more apt to desire creative solutions to enhance the built environment. A builder utilizing missing middle housing types as the foundation for creating a complete community will gain a reputation for making good things happen and will be sought after. Developing attainable housing types isn’t just suitable for the small builder/developer. Large-scale master plan developers can include missing middle housing in their communities. Liberty Park, a conventional golf course development in Vestavia Hills, Alabama, is planning to create a walkable neighborhood with a mix of housing types and retail establishments within an existing single-family master-planned community. “We see a real need for a variety of housing options within a walkable neighborhood center,” says Shawn Arterburn, the community developer. “Liberty Park will continue to be a vibrant residential community, but with a great downtown for all to enjoy.”

Architect and urban planner **Michael Medick** is principal of the Tysons, Virginia, office of KTG Architecture + Planning.



THE in-between SPACES

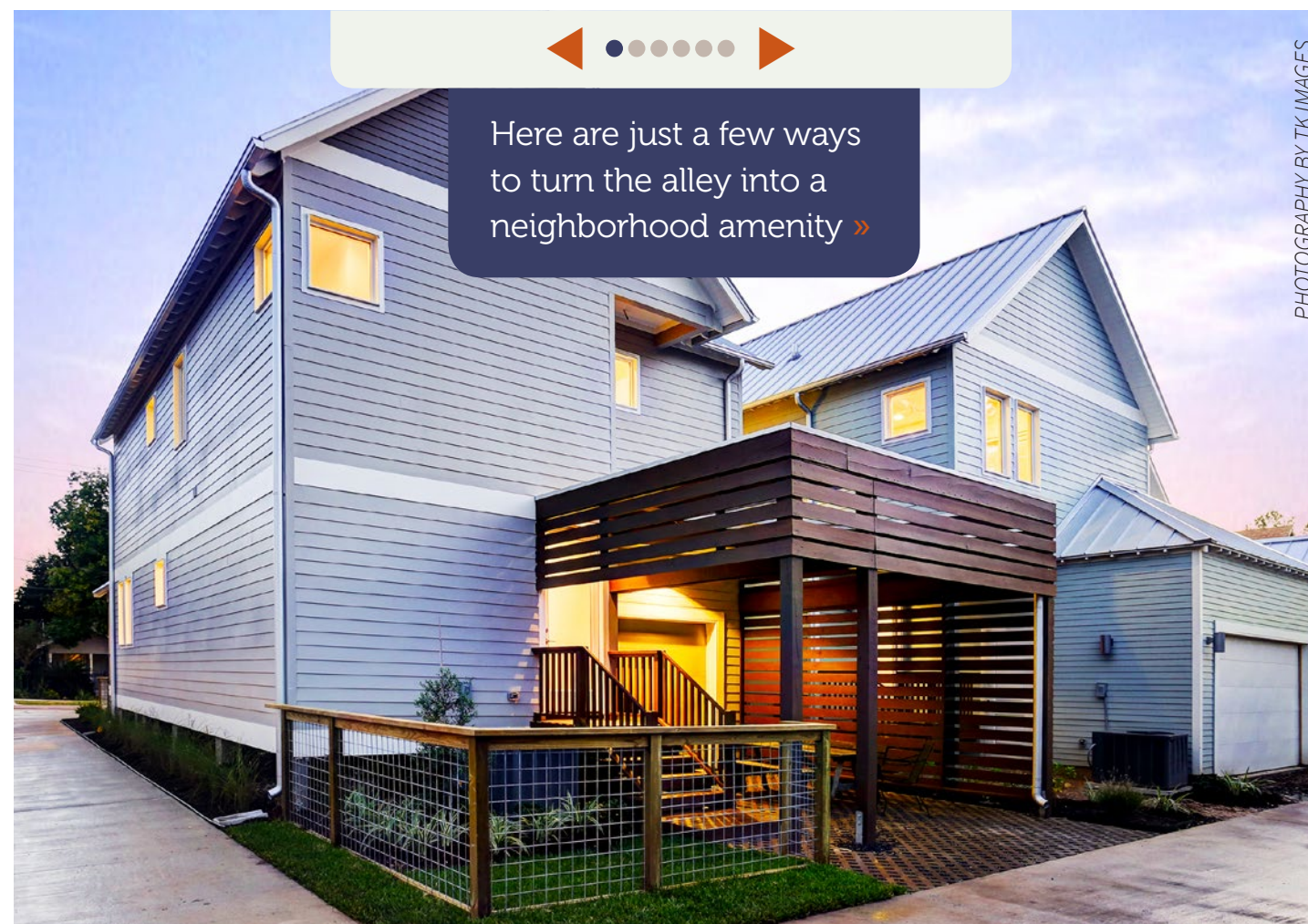
By David Poppleton, RA

Designers and builders have an opportunity to elevate the alley as a neighborhood amenity

Considered radical 20 years ago, New Urbanist concepts are now commonplace in neighborhood design. The car and garage are being deemphasized, and higher value is being placed on the pedestrian experience. Great care and attention is being given to the design of streets, sidewalks, and fronts of homes.

But what about the alley? In many cases, it could be argued that the alley is the true front of the home: in the everyday routine of going to and from work, running errands, or heading out on a bike ride, families travel through the alley.

Yet while the alley is experienced many times a day, it is most often neglected as the back of the house. It's the place you take the trash and access the garage. A dark strip of asphalt, it is typically value-engineered to save money on details and finishes. The alley is the forgotten piece of the neighborhood.



IT DOESN'T HAVE TO BE THIS WAY

If the alley were treated as more of a “front door” experience, it would improve and enrich the overall feel of the community. In London, the Mews have been transformed

into highly desirable neighborhoods that bring character and charm to the densely packed city streets.

In other cities around the globe, alleys have been transformed into lively entertainment

areas lined with small shops and restaurants, creating pedestrian-friendly zones between the busy car-dominated streets. Those in-between spaces have become the heart of the city, where businesses thrive and people come together to create community.

Could the same thinking be brought into neighborhood design? What if we reimaged the alley as a place that encourages community, connection, and play? How would the perception of the alley change if it were designed to be an engaging space?

A thoughtful alley design can transform an ordinary neighborhood into a lifestyle community, increasing home values and sales. This “found” space becomes a lasting memory, a touch point that sticks in the head of a potential buyer. It sets a neighborhood apart, making it a destination.

When we think of the alley differently, it becomes a place that enhances people's daily lives and gives them a place they are proud of and can call home. ▲

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Activity barns

The garage isn't just for cars or storage. Creatively placed doors allow the garage to become an extension of the backyard. Whether a place to escape the rain at a family barbeque, a game room, an artist studio, or workshop, the garage is a flexible space that can enhance and complement the outdoor area.

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Home design

The massing of the home is designed to soften the alley; single-story massing will open the alley up and allow light to penetrate the yard and home. Well-placed trees reach up past the architecture and create a shade canopy that reduces the building mass and creates a welcoming environment. Ornamental trees, grasses, and shrubs create pops of color for year-round interest and engagement.



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By David Poppleton, RA

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Considered radical 20 years ago, New Urbanist concepts are now commonplace in neighborhood design. The car and garage are being deemphasized, and higher value is being placed on the pedestrian experience. Great care and attention is being given to the design of streets, sidewalks, and fronts of homes.

But what about the alley? In many cases, it could be argued that the alley is the true front of the home: in the everyday routine of going to and from work, running errands, or heading out on a bike ride, families travel through the alley.

Yet while the alley is experienced many times a day, it is most often neglected as the back of the house. It's the place you take the trash and access the garage. A dark strip of asphalt, it is typically value-engineered to save money on details and finishes. The alley is the forgotten piece of the neighborhood.



Covered patios

Creating a welcoming outdoor space is essential to activating the alley and making it into the neighborhood amenity it could be. Covered outdoor space encourages people to gather and hang out. Low fences and gates welcome guests to the “front” of the house while giving each home a little personality.

IT DOESN'T HAVE TO BE THIS WAY

If the alley were treated as more of a “front door” experience, it would improve and enrich the overall feel of the community. In London, the Mews have been transformed

into highly desirable neighborhoods that bring character and charm to the densely packed city streets.

In other cities around the globe, alleys have been transformed into lively entertainment

areas lined with small shops and restaurants, creating pedestrian-friendly zones between the busy car-dominated streets. Those in-between spaces have become the heart of the city, where businesses thrive and people come together to create community.

Could the same thinking be brought into neighborhood design? What if we reimaged the alley as a place that encourages community, connection, and play? How would the perception of the alley change if it were designed to be an engaging space?

A thoughtful alley design can transform an ordinary neighborhood into a lifestyle community, increasing home values and sales. This “found” space becomes a lasting memory, a touch point that sticks in the head of a potential buyer. It sets a neighborhood apart, making it a destination.

When we think of the alley differently, it becomes a place that enhances people's daily lives and gives them a place they are proud of and can call home. ▲

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The plaza

Replacing the predictable asphalt paving with permeable pavers helps mitigate water runoff and softens the utilitarian nature of how we typically view the alley. It also creates the perception that you aren't heading into the back of a home. Enhancing the alley with landscaping helps turn it into a plaza space that encourages people to get outside, be active, and engage with their neighbors.

IMAGE COURTESY OF DTJ DESIGN

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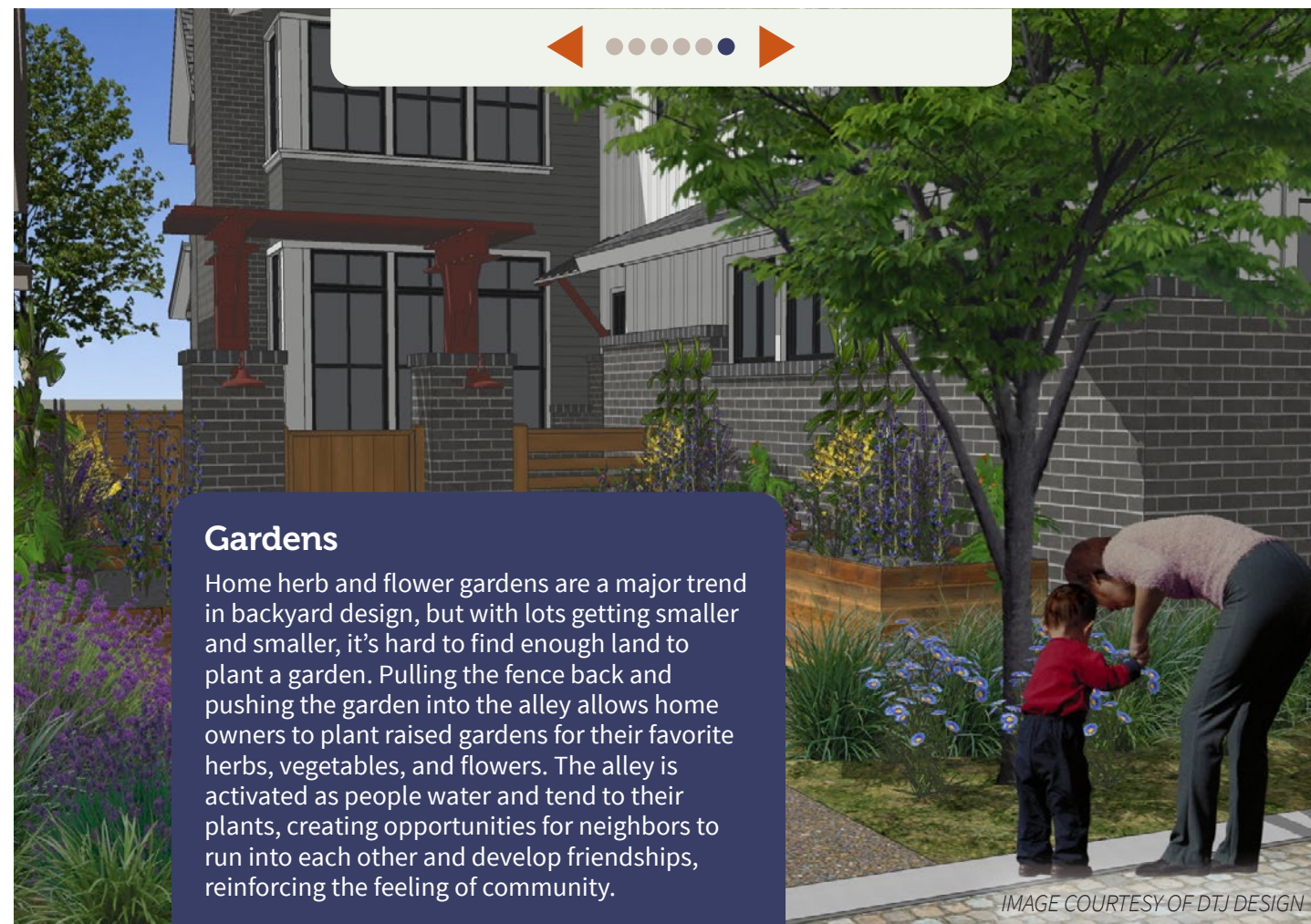
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Gardens

Home herb and flower gardens are a major trend in backyard design, but with lots getting smaller and smaller, it's hard to find enough land to plant a garden. Pulling the fence back and pushing the garden into the alley allows home owners to plant raised gardens for their favorite herbs, vegetables, and flowers. The alley is activated as people water and tend to their plants, creating opportunities for neighbors to run into each other and develop friendships, reinforcing the feeling of community.

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