



# Designing for Affordability and Diversity

Stepping into Cohousing Conference

20 February 2021



# Grace H. Kim, FAIA

- Architect / Founder  
Schemata Workshop
- Resident / Founder  
Capitol Hill Urban  
Cohousing
- HDC Board member -  
affordable housing  
advocate
- Seattle Planning  
Commission - creating just  
and equitable city
- Life-long learner of  
anti-racism
- Mother of bi-racial teen





poll



Why this session?

How do you define  
affordable?

# Affordable “Low-income”

## AFFORDABLE HOUSING




Housing attainable at <30% of household income.



Low and Very Low Income = 50-80% AMI.



State and Federal Funding Available



Workforce  
“moderate  
income”



WORKFORCE HOUSING



80-150% AMI



No Public Funding Available



What is AMI?



# Knoxville, TN

**AMI**  
**\$73,900**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% AMI Income Limits</b>								
Renters earning up to 30% of the Knoxville AMI may qualify for rental assistance programs that target Extremely Low Income households.	\$15,550	\$17,750	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
<b>50% AMI Income Limits</b>								
Renters earning up to 50% of the Knoxville AMI may qualify for rental assistance programs that target Very Low Income households.	\$25,900	\$29,600	\$33,300	\$36,950	\$39,950	\$42,900	\$45,850	\$48,800
<b>80% AMI Income Limits</b>								
Renters earning up to 80% of the Knoxville AMI may qualify for rental assistance programs that target Low Income households.	\$41,400	\$47,300	\$53,200	\$59,100	\$63,850	\$68,600	\$73,300	\$78,050

# Denver, CO

**AMI**  
**\$100,00**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% AMI Income Limits</b> Renters earning up to 30% of the Denver AMI may qualify for rental assistance programs that target Extremely Low Income households.	\$21,000	\$24,000	\$27,000	\$30,000	\$32,400	\$35,160	\$39,640	\$44,120
<b>50% AMI Income Limits</b> Renters earning up to 50% of the Denver AMI may qualify for rental assistance programs that target Very Low Income households.	\$35,000	\$40,000	\$45,000	\$50,000	\$54,000	\$58,000	\$62,000	\$66,000
<b>80% AMI Income Limits</b> Renters earning up to 80% of the Denver AMI may qualify for rental assistance programs that target Low Income households.	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

# Canton, OH

**AMI**  
**\$69,500**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% AMI Income Limits</b>								
Renters earning up to 30% of the Canton AMI may qualify for rental assistance programs that target Extremely Low Income households.	\$14,600	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
<b>50% AMI Income Limits</b>								
Renters earning up to 50% of the Canton AMI may qualify for rental assistance programs that target Very Low Income households.	\$24,350	\$27,800	\$31,300	\$34,750	\$37,550	\$40,350	\$43,100	\$45,900
<b>80% AMI Income Limits</b>								
Renters earning up to 80% of the Canton AMI may qualify for rental assistance programs that target Low Income households.	\$38,950	\$44,500	\$50,050	\$55,600	\$60,050	\$64,500	\$68,950	\$73,400

# Scranton, PA

**AMI**  
**\$71,700**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% AMI Income Limits</b>								
Renters earning up to 30% of the Scranton AMI may qualify for rental assistance programs that target Extremely Low Income households.	\$15,050	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
<b>50% AMI Income Limits</b>								
Renters earning up to 50% of the Scranton AMI may qualify for rental assistance programs that target Very Low Income households.	\$25,100	\$28,700	\$32,300	\$35,850	\$38,750	\$41,600	\$44,500	\$47,350
<b>80% AMI Income Limits</b>								
Renters earning up to 80% of the Scranton AMI may qualify for rental assistance programs that target Low Income households.	\$40,150	\$45,900	\$51,650	\$57,350	\$61,950	\$66,550	\$71,150	\$75,750

# Seattle, WA

**AMI**  
**\$113,000**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>30% AMI Income Limits</b>								
Renters earning up to 30% of the Seattle AMI may qualify for rental assistance programs that target Extremely Low Income households.	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,550	\$44,400	\$47,300
<b>50% AMI Income Limits</b>								
Renters earning up to 50% of the Seattle AMI may qualify for rental assistance programs that target Very Low Income households.	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850
<b>80% AMI Income Limits</b>								
Renters earning up to 80% of the Seattle AMI may qualify for rental assistance programs that target Low Income households.	\$66,700	\$76,200	\$85,750	\$95,250	\$102,900	\$110,500	\$118,150	\$125,750



# Low income

- 30-50% AMI

Who: Housekeeper, Barista,  
Court Clerk, County  
Receptionist

Single person

- \$31,200-41,800
- \$15-20/hour

Single parent with 2 kids

- \$32,250 - \$53,750
- \$15.50 - \$25.84/hour



*Source: [payscale.com](https://www.payscale.com); County job listings, [city-data.com](https://www.city-data.com)*

# workforce

- 80% -120% AMI

Who: Teachers, Homecare professional, Administrative Assistant, Corrections Deputy

Single person

- \$41,800 - \$66,700
- \$20 - \$32/hour

Single parent with 2 kids

- \$85,750 - \$129,000
- \$41.23 - \$62.02/hour

*Source: [payscale.com](https://www.payscale.com); County job listings, [city-data.com](https://www.city-data.com)*

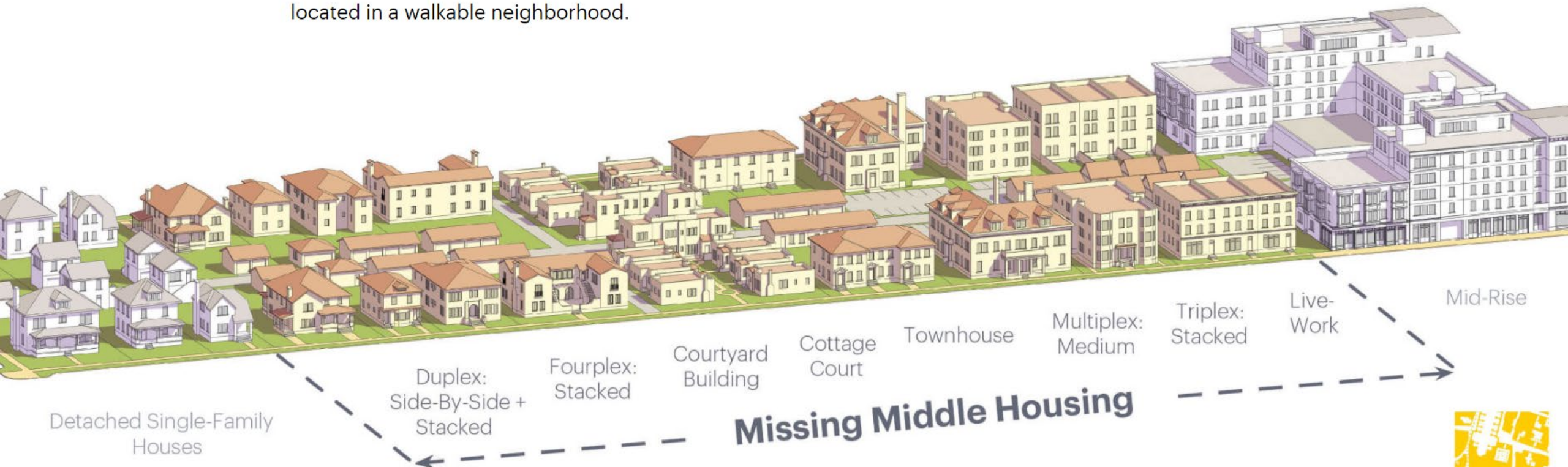




“affordable to you and me”



**Missing Middle Housing** is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.



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Why affordability?

# intentions

- “Helping” others
- Affordable to more/most
- Intentions / Impact
- Power dynamics
- Expectations



# subsidies

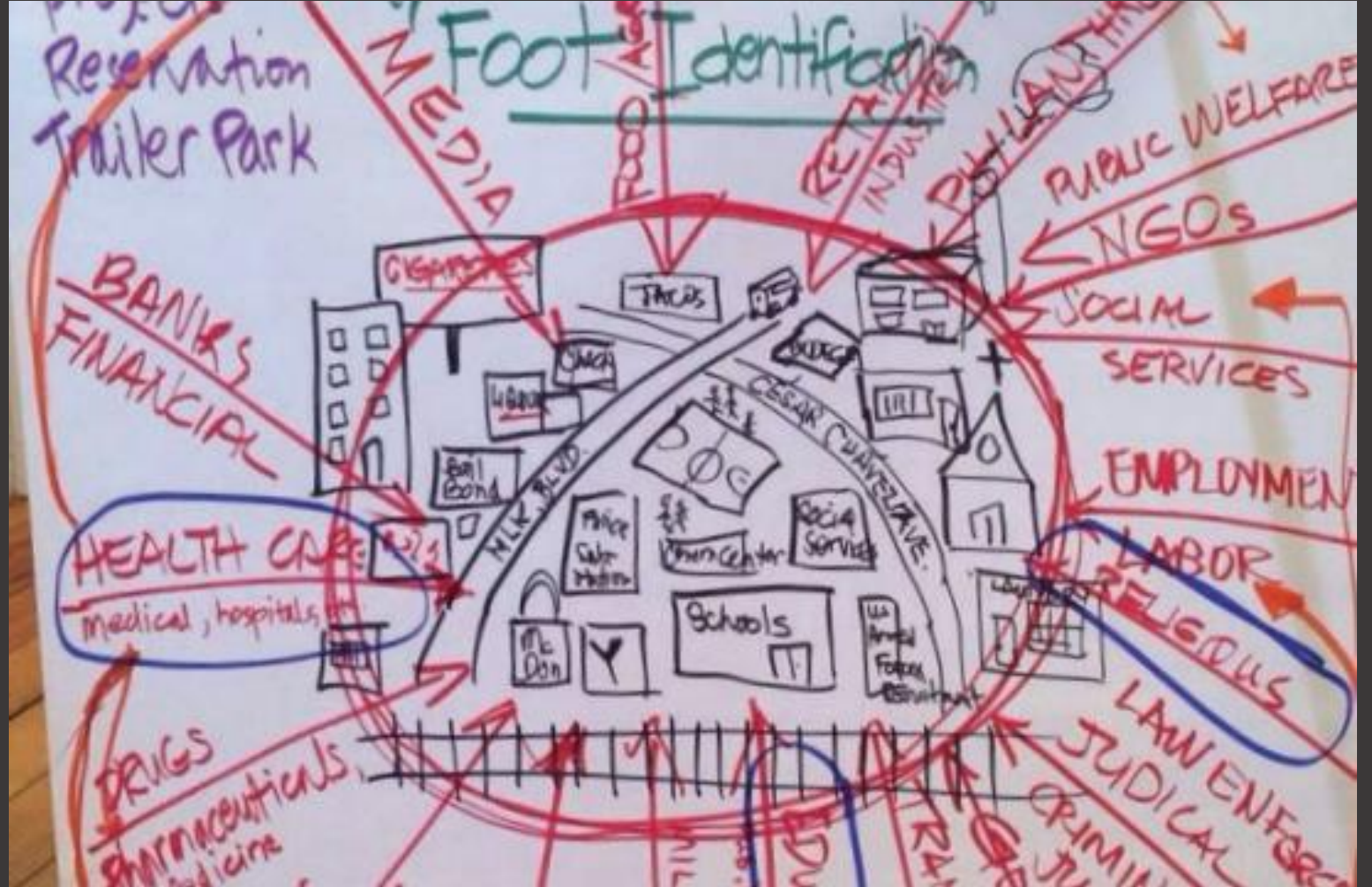
- Federal / state / county / city
- Varies widely
- Conditions / requirements
- Competition for funds
- Partner with NP developer
- Timing out of your control





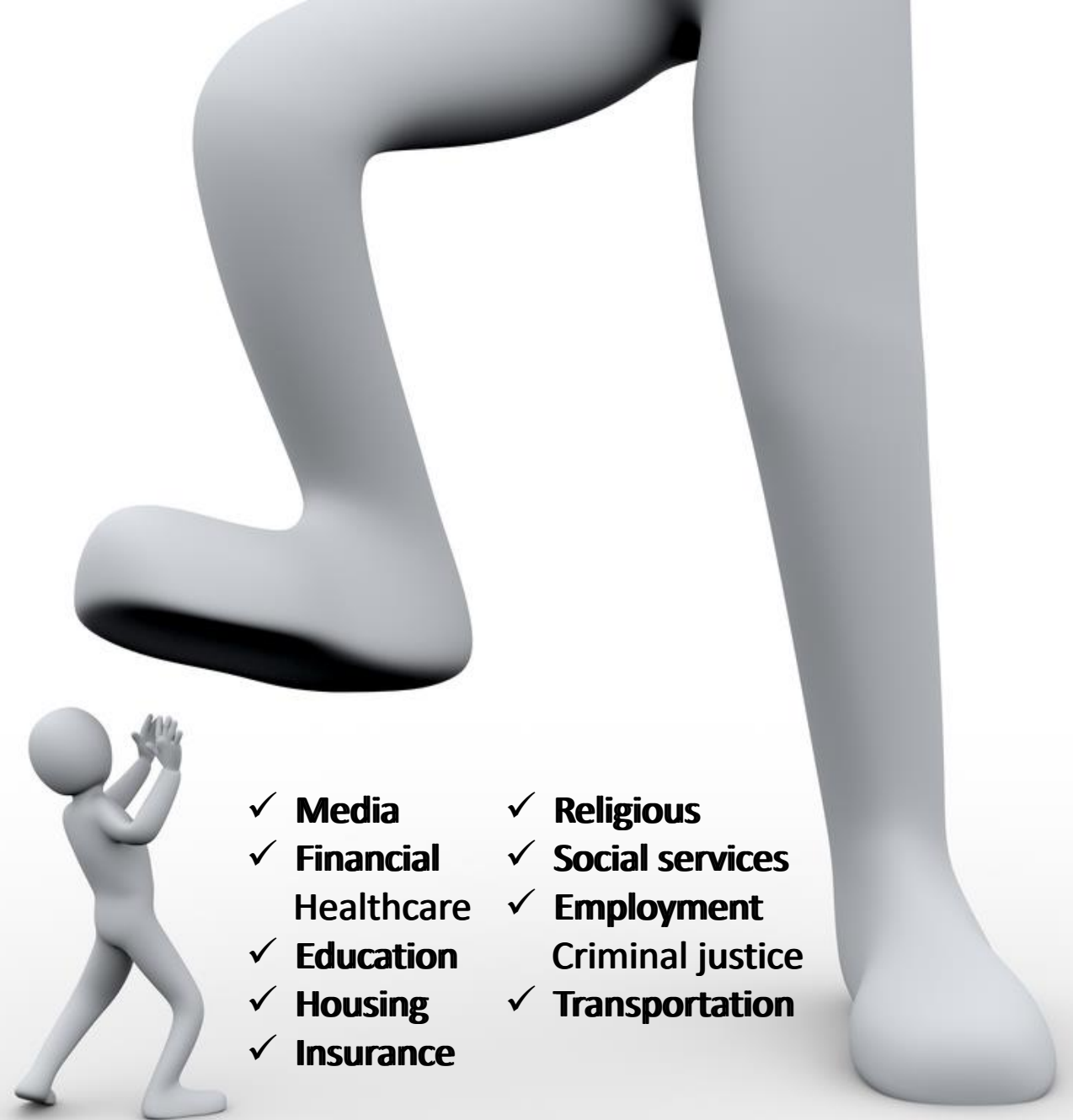
# Systems Intersecting Housing

- The foot of oppression



# FOOT OF OPPRESSION


- Systemic removal of power from communities they seek to “empower” and “serve”.



- |                    |                          |
|--------------------|--------------------------|
| ✓ <b>Media</b>     | ✓ <b>Religious</b>       |
| ✓ <b>Financial</b> | ✓ <b>Social services</b> |
| Healthcare         | ✓ <b>Employment</b>      |
| ✓ <b>Education</b> | Criminal justice         |
| ✓ <b>Housing</b>   | ✓ <b>Transportation</b>  |
| ✓ <b>Insurance</b> |                          |



Why diversity?



what about sexism, ageism,  
ableism, classism,  
gender identity...?





race



2020



“great pause”







“great awakening”



Why diversity?

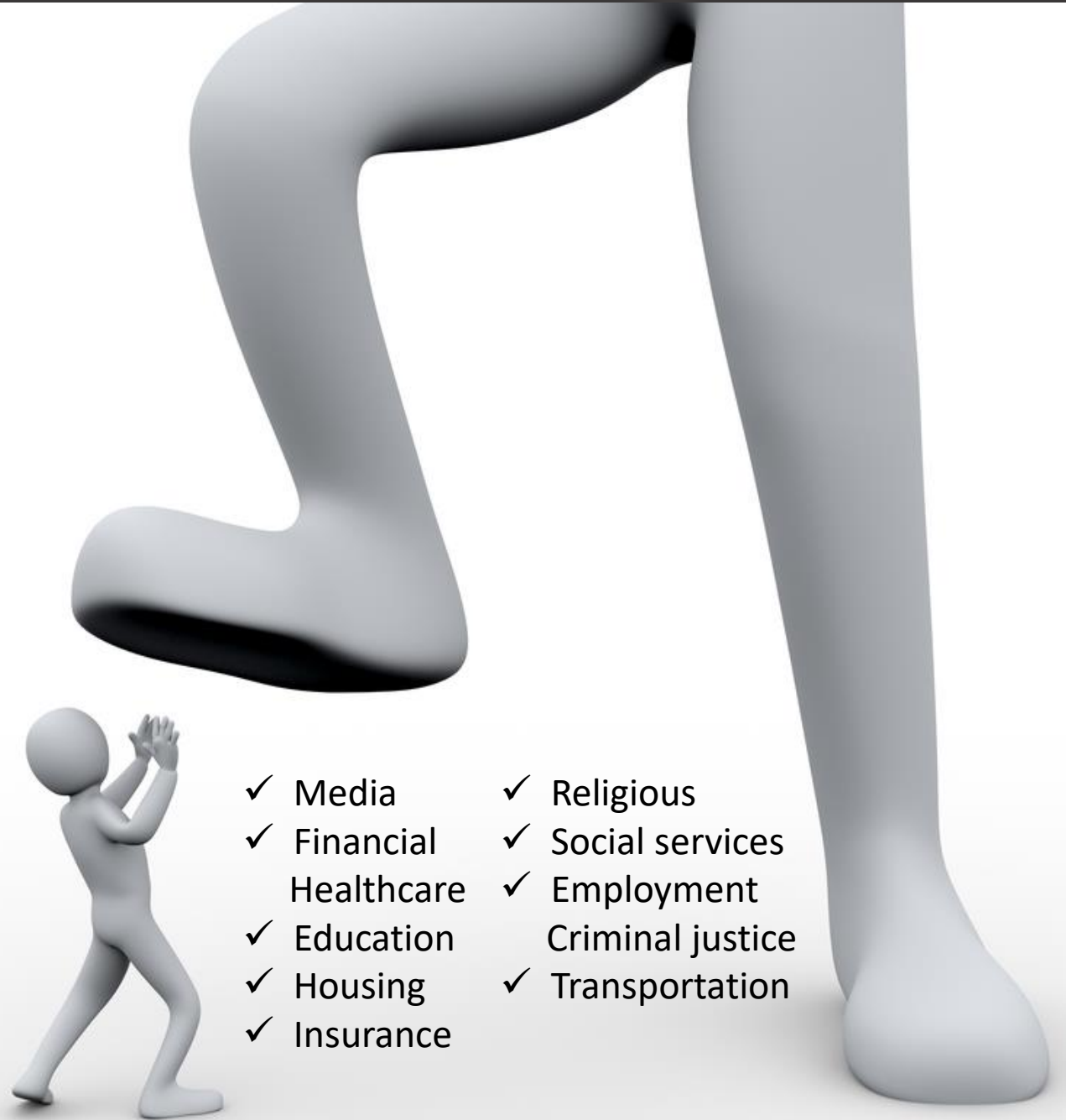


# intentions

- “Helping” others
- The ideal of equity and inclusivity
- Post racial society
- Intentions / Impact
- Power dynamics
- Expectations



# barriers to cohousing



- ✓ Media
- ✓ Financial
- Healthcare
- ✓ Education
- ✓ Housing
- ✓ Insurance
- ✓ Religious
- ✓ Social services
- ✓ Employment
- Criminal justice
- ✓ Transportation



# welcoming to BIPOC

- Few BIPOC in cohousing





# doing the work

- When it comes to race, white people have work to do.
- Ask questions, be curious about their life experiences.
- Don't ask BIPOC to do the work for you. White Caucus
- Undoing Racism (People's Institute for Survival and Beyond)
- *How to be an Anti-racist* by Ibram Kendi



# recruitment

- Posting flyers
- Advertising
- Groups targeted for outreach
- Inviting to your meetings?  
Going to theirs?

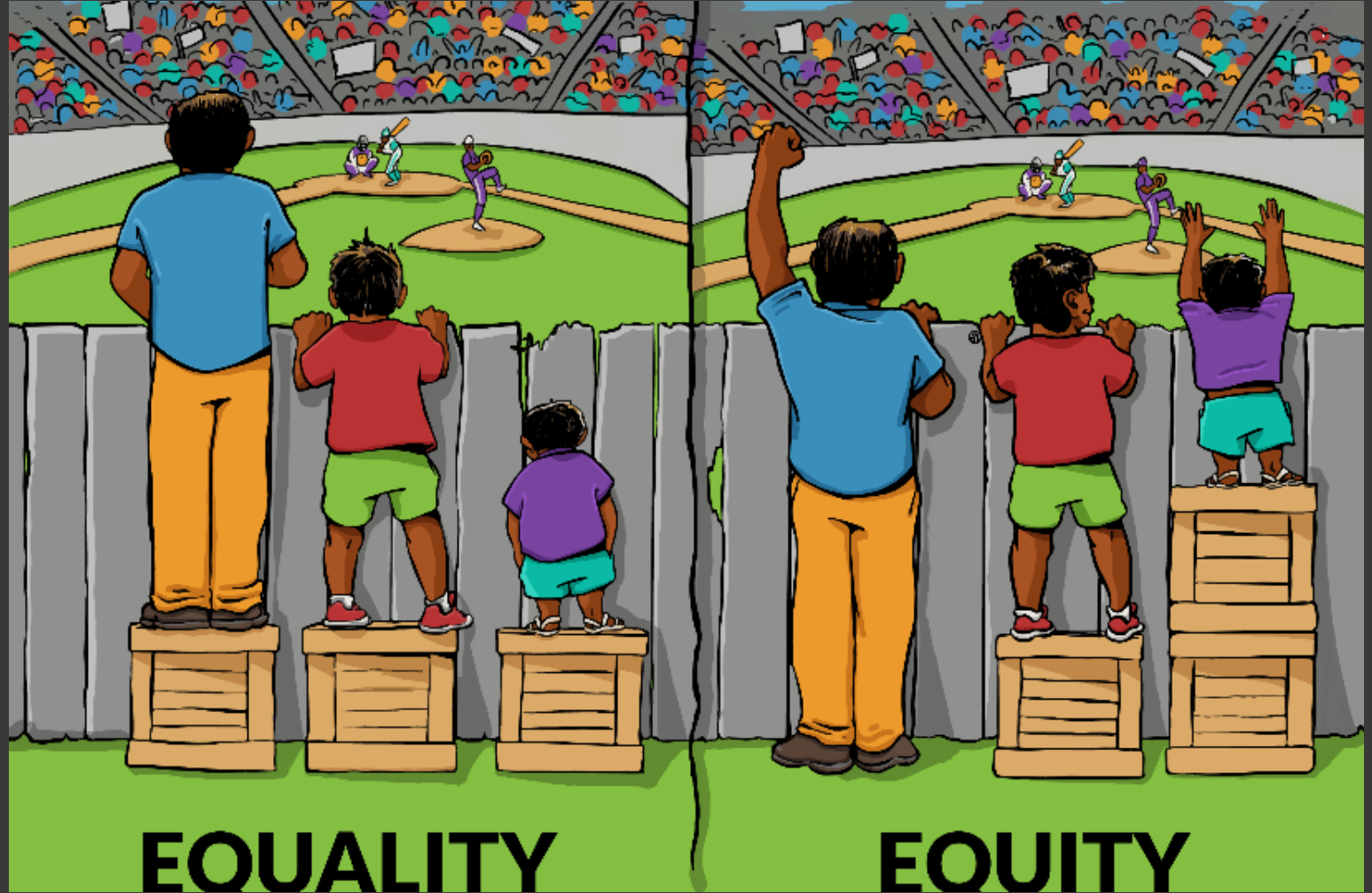


# equitable financing

FAIR is not equal

Creative financing

- Seller financing
- Down payment assistance
- Internally subsidize sale with no deed restriction





home  $\neq$  real estate transaction



# Are you willing to be co-conspirator?

Online Dictionary  
noun - a person who is engaged in a conspiracy with another or others.

Bettina Love  
noun — a person who is willing to put something on the line for somebody; a person who is willing to use their privilege to take risk for someone else

