Hall, Renee

From: Mark Clipsham <mc@architecturebysynthesis.com>
Sent: Wednesday, June 19, 2024 11:02 AM
To: City Council and Mayor
Subject: Truly affordable housing
Attachments: EXPLAINATION IMAGE II b ABS.jpg; view1-c SMALL ABS FINAL BOTH.jpg; Maia FF.jpg; Maia SF.jpg; Maia LL.jpg; AC DSC08189small.jpg; THE HASBINS 4.30.20.pdf

[External Email]

Dear Folks,

I wanted to include Ms Baker-Latimer but couldn't figure out how to get the email address here from the city's site.

It appears as if the stumbling block to initially owning affordable housing is often a funding policy mechanism - after that it has to do with the construction/planning.

I was looking to secure funding for my daughter's project in PA. With three roommates at $600/each per month (below the going rate by about $200) and her income she could easily buy a home - the renter's income alone would pay the mortgage/interest, utilities, insurance and taxes plus a little income - her income would be saved or used to pay down principle and savings. But border (renter) income can't be used as income until after two years of recorded consistent revenue. Chicken and egg. With only her income she does not qualify and cosigners like me are not an option anymore.

We have the money for a 30% down payment of the total loan for land, infrastructure, legal, taxes, commission - a person would have to have that as equity so there is buy-in with risk. At $600/mo. rent, having continuous renters would not be hard to accomplish. One person (who had diligently saved money for a downpayment) would be buying a home while providing affordable housing for (not income qualified to buy a home) three other people. This provides an incentive to save, and to buy a home.

If there were some somewhat standardized/generic approved plans for a program that would allow border income to be used as income from "day one" and fatal financial problems occurred (no border income), the home would be rolled over into another owner. The initial owner would get their down payment back minus fees/clean up. I think that would be a rare occurrence. The projects/homes would be price-protected (increased value tied to inflation) and built for cost plus a reasonable profit to incentivize private investment with some tax incentives(?), especially for higher performing, lower maintenance construction. They would be built multiple units at a time to lower costs.

The city would fund the construction and the loan for the first two years, then it would be refinanced into a traditional loan from a mortgage company. The city would be collecting money from interest payments to use for the next round of housing. Capitalism is a good thing.

A plan like this (plus a second floor of two bedrooms, bath and balcony walkway with a kitchenette) could be realized for a low per SF cost. I would love to use something like my daughter's design as it is less expensive and faster to build, condition, maintain and is incredibly disaster resistant to all types of disaster including fire, but that would have to wait until the traditional construction method proved itself. The plan below is not mine but one a client sent to me for evaluation – a builder’s dream of simplicity.

Attached is my daughter's plan (she is into cooking). It could house up to eight like-minded people comfortably. Young couples, college students, multi-generational, or home and tax-deductible office or Aribnb. It is set up as live/work and/or flexible plan space using the lower level as a business or family or large dining room/work out etc. The plan accommodates different people types with two identifiable sides and individual cooking spaces to limit potential lifestyle conflicts. This would make it a premium plan/project relative to appraisal.

Ideally it would be part of a development such as the copyrighted complete community courtyard concept attached to use less land and have less city funded infrastructure while being very conducive to community, safety and small business incubation – this shows the clubhouse, community/religious center/town hall, natural pool, community-owned Aribnbs, entry market/parking, daycare, library, small performance venues, greenhouses, small manufacturing, micro businesses – all can be leased for private use to generate revenue for community improvements/scholarships. They are very environmentally friendly using far less materials, labor and energy. They are designed for 80 years of no maintenance and hundreds of years of functional life. Their highly disaster resistant construction means insurance is less of an issue – insurance is becoming a very big issue – ours just went up 138% and we have not submitted a claim in 34 years. This is only going to get worse. A client of mine in Ames has had their roof replaced twice in five years along with the neighborhood – their coverage will be dropped next time like Florida or California is his understanding. Highly disaster resistant housing will be your insurance – our deductible for wind/hail damage is now set by the company – minimum $5K. The effects of climate change are just starting.

I am not suggesting this for Ames as it is not zoning code compliant – limited acceptable aesthetics (compatibility – required wood grained siding could be added at extra expense and maintenance and they would be then more prone to damage and shortened life expectancy)) and development style (max site coverage instead of minimum) – this system is about eliminating and reducing use of materials, labor and maintenance, not adding, while increasing desirable aspects like low energy use – no framing in the building envelop just R7/in structure foam/windows/doors – these exceed commercial freezer performance specs, there is no concrete foundation – the envelope goes to the footing unbroken, no extra roofing/siding/or interior finishes if desired (finishes can be added later), smaller HVAC units. Note the very functional fire/storm/security shutters in radiused Unistrut made of heavy gauge corrugated steel operated from the inside. The building system is ultimately easily recycled (steel

and foam insulation building envelope) instead of landfilled; another looming crisis shortage is landfill space. My daughter's plan is one of my copyright registered plans using my innovative registered details. I don't ever see these being built in Ames because they would threaten adjacent home values, local stick frame builders and lower average home price, but it serves as a good concept descriptor. Maybe next to a manufactured home park?

Truly affordable housing is a lower cost to buy, uses little energy, needs little maintenance/replacement, is highly disaster resistant, is long lived, has minimal infrastructure to support, is easily decommissioned/recyclable, has a support community and is close to shopping, services and employment. I learned this in college forty years ago - theory of urban planning among other courses.

Sincerely and best wishes,

Mark Clipsham (Principal)
(architect/active PA/all project types/residential/specific types elsewhere)
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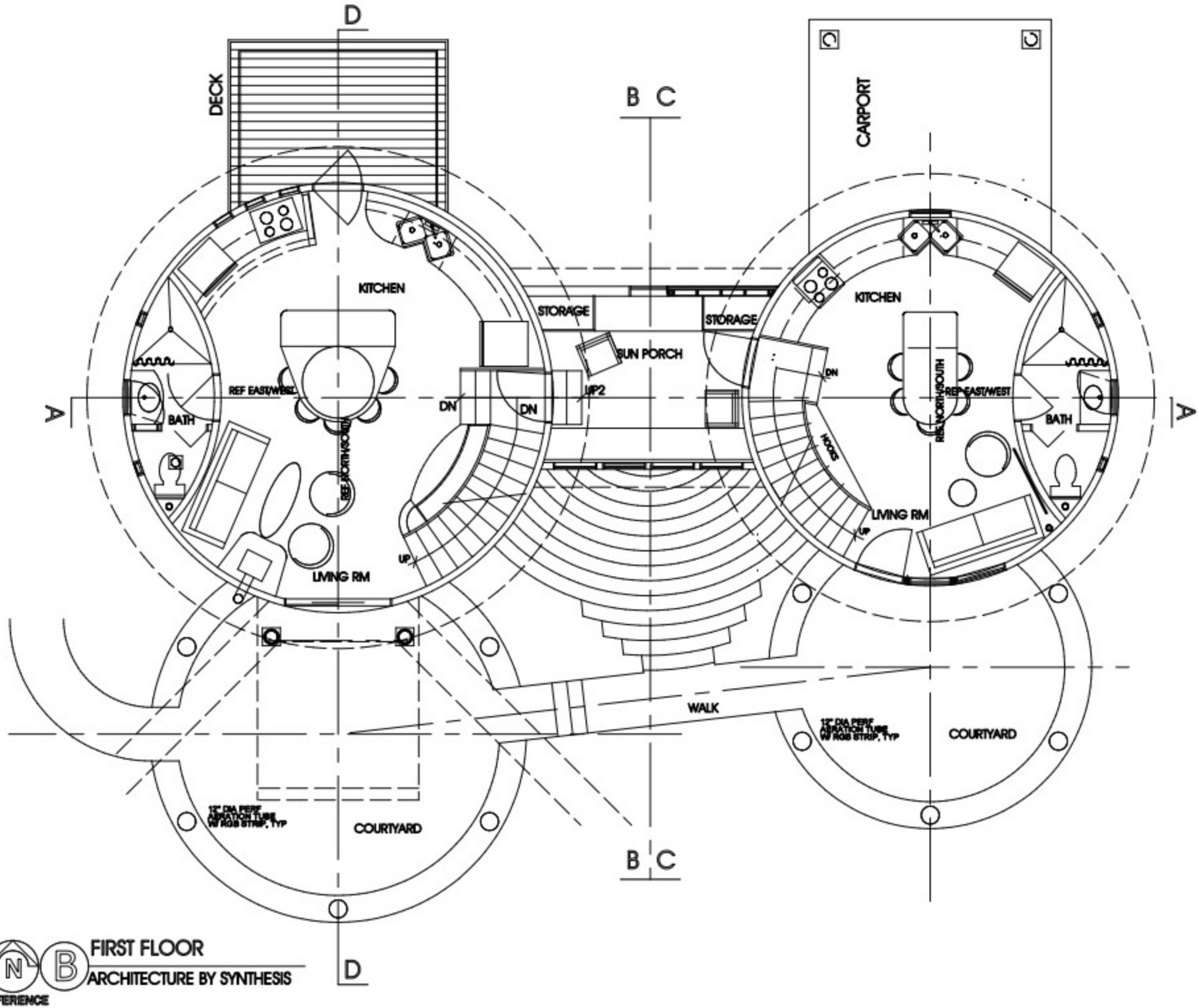
Architecture is about people and their desired relationship with their environment.
The project is the manifestation, of the relationship, of all the people involved in the project.

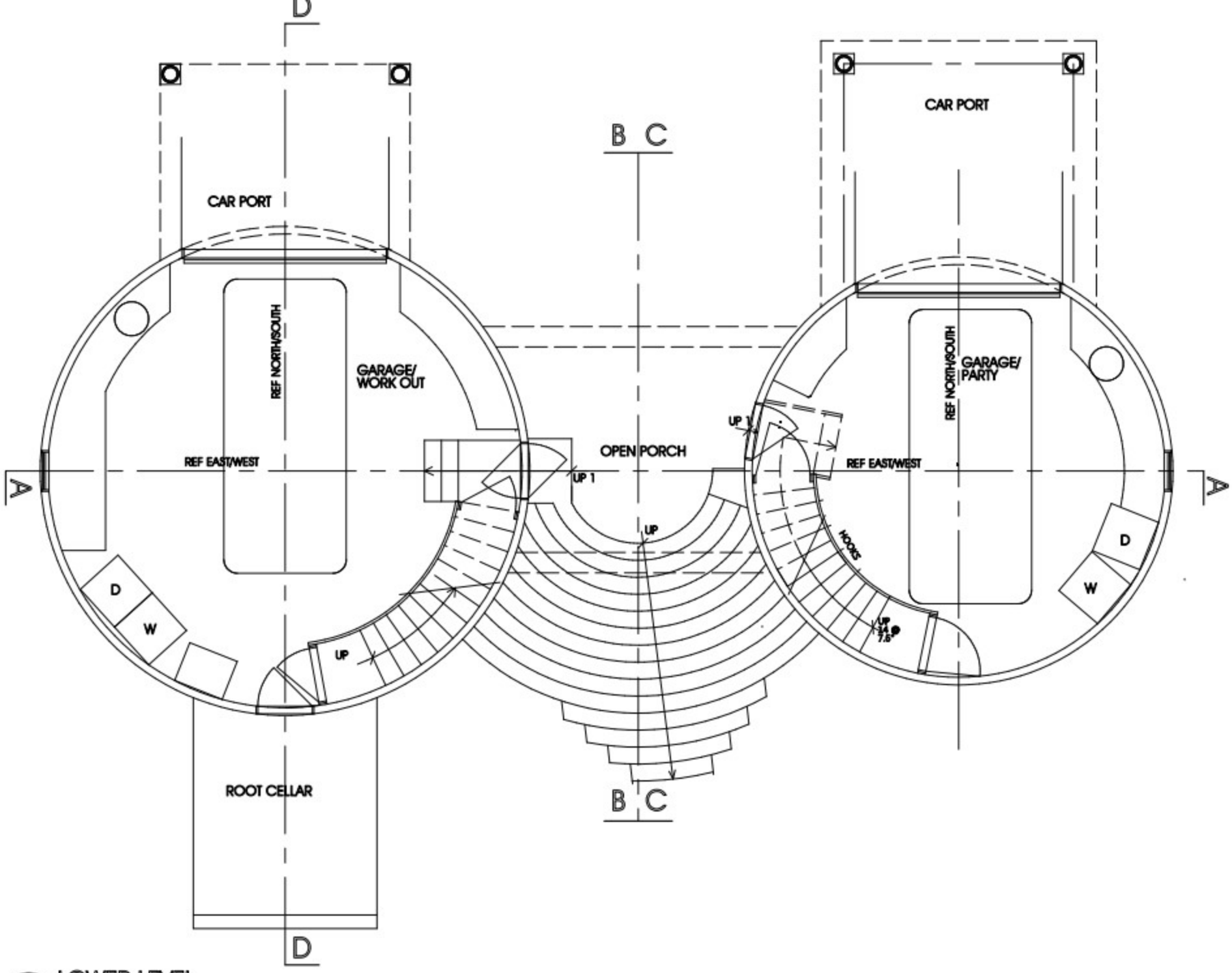

TRULY AFFORDABLE HOUSING - LOW UTILITIES, NO MAINTENANCE FOR 80 YEARS, HIGHLY DISASTER AND TYPICAL BUILDING FAILURE RESISTANT.
AIRBNB/RENTAL. PAYS MORTGAGE/TAXES
OR OFFICE/GUEST HOUSE
OWNER/ROOMMATE. PAYS UTILITIES PLUS INCOME
VERTICAL GARDENING
VERTICAL GARDENING
FLEXIBLE/ SHARED SPACE
STORM/SECURITY SHUTTERS
CARPORT
CARPORT
LIVE/WORK SPACE
LIVE/WORK SPACE
PERMEABLE, LOW ENERGY/MAINTENANCE PAVING
ARCHITECTURE BY SYNTHESIS



FIRST FLOOR

ARCHITECTURE BY SYNTHESIS

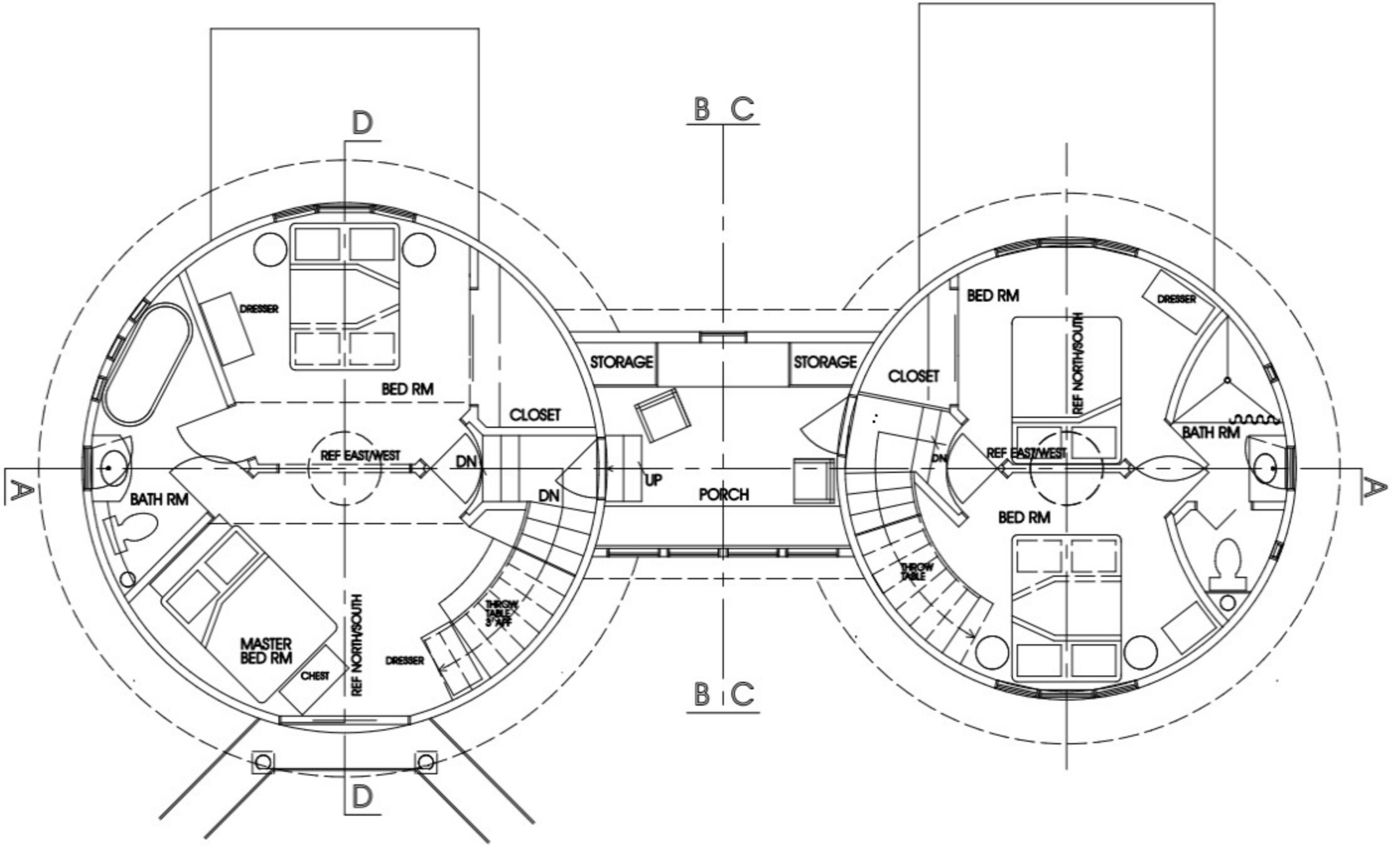
REFERENCE



N B REFERENCE

LOWER LEVEL

ARCHITECTURE BY SYNTHESIS



SECOND FLOOR

ARCHITECTURE BY SYNTHESIS

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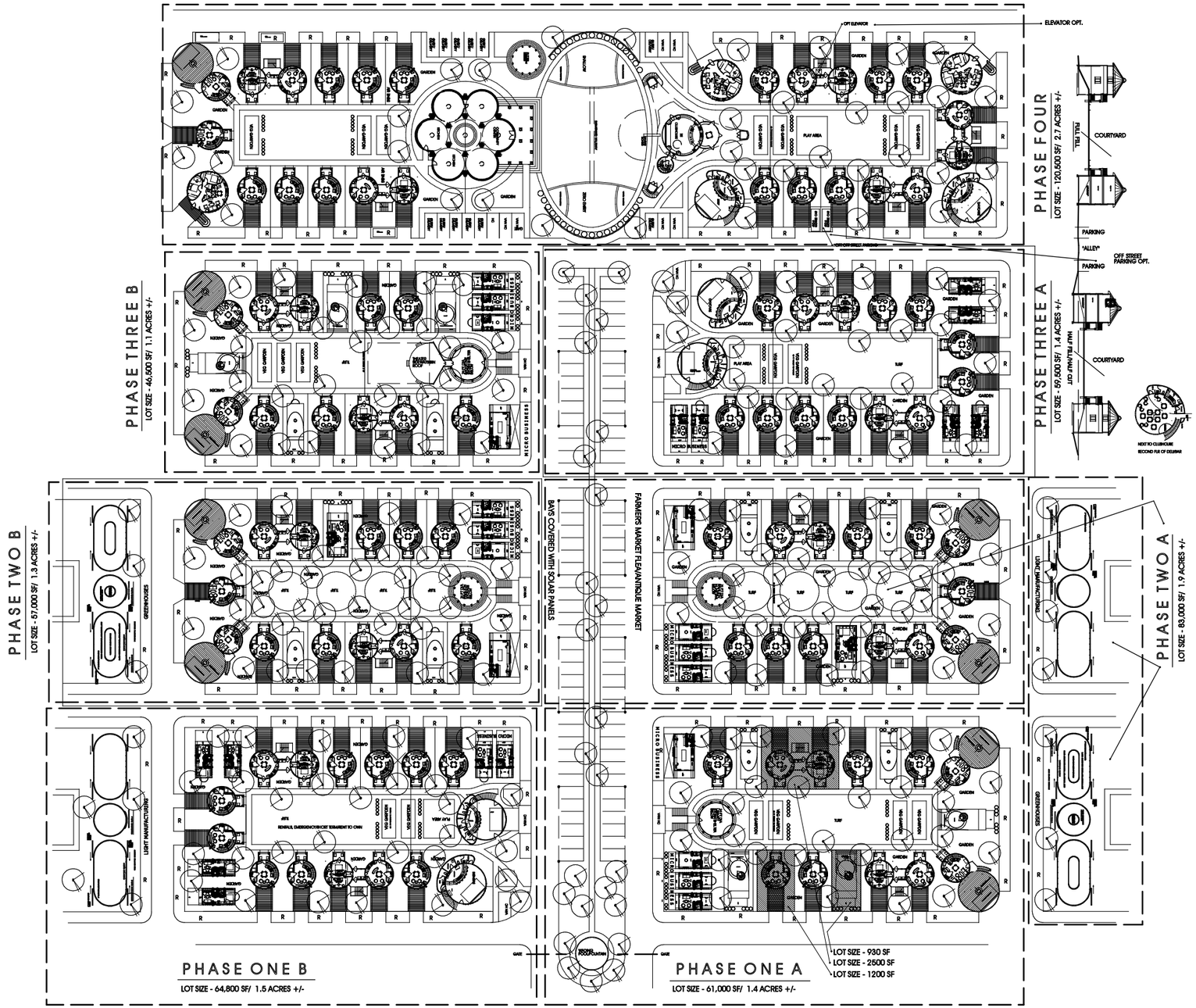

-A FOR-PROFIT, AFFORDABLE HOUSING AND ECONOMIC INCUBATION DEVELOPMENT -

YES, OF COURSE WE LIVE IN THE HASBINS DEVELOPMENT SIZE - 12.0 ACRES +/- (DAHLING)

ARCHITECTURE BY SYNTHESIS

ARCHITECTURE BY SYNTHESIS