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The Affordable Co-Housing Project:  
Developing Cooperative Tiny Home, Manufactured Housing, and  
Town Home Communities in Pima County, Arizona

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## **ABSTRACT**

The Affordable Co-Housing Project is an architectural design strategy for co-creating cooperative tiny home, manufactured housing, and town home communities in Pima County, Arizona. The Co-Housing Model was introduced into the United States by the architect, Chuck Durrett, and is a process by which future homeowners and residents build housing to suit their community needs and goals, incorporating green construction and sustainable practices for affordability, enhanced health, and enhanced economic, personal, family, and social functioning. Over the years, Chuck Durrett has applied the model toward developing co-housing for older adults, as well as to prevent homelessness. In compliment to Mr. Durrett’s work, Resident Owned Community USA, represented by President, Paul Bradley, has enabled manufactured homeowners to preserve the land upon which their manufactured homes stand, through cooperative loans. Advocating for rezoning and reclassifications of manufactured homes as real estate property, the Resident Owned Community USA movement has provided manufactured homeowners with access to low interest loans, and opportunities for wealth building through asset appreciation (Stern, 2020). Similar in process to co-housing development, Dr. Mark Kear of the University of Arizona is currently utilizing a participatory action grounded theory model for Resident-Centered Redevelopment (RCR) efforts, toward preventing the displacement and homelessness of outdated manufactured homeowners. By incorporating identified needs and solutions from these three models, The Affordable Co-Housing Project aims to preserve and optimize land use, improve the energy and economic efficiency of affordable housing, enhance financial security among low-income older people, and enhance safety and security by replacing outdated manufactured homes, building an interdependent caring and protective community, and adding style, economic support, and culture to distressed neighborhoods.

## **THE AFFORDABLE CO-HOUSING PROJECT**

The Affordable Co-Housing Project will be co-created through a process of community building that enables people to work together, under the leadership of a skilled and experienced housing development team. Co-housing communities build or renovate homes that are safe, and environmentally, structurally, and economically sustainable. Through a process of open dialogue and structured group decision making, co-housing communities reach consensus with regards to housing development, incorporating the expressed needs, vision, skills, and preferences of future residents throughout the planning and development experience. By taking this bottom-up approach, future residents become emotionally invested in sustaining an intentional community, committed to one-another, and to the success of the community as a whole (Winter & Durrett, 2013). The process also includes negotiating with public and private stakeholders to overcome zoning restrictions, acquire land, establish land trusts, and secure grants and loans. Members thereby learn to overcome barriers, and to become advocates within movements to optimize existing land use, improve distressed communities, and facilitate equal opportunity housing that is age-friendly, accessible, and racially, economically, and generationally diverse.

With respect to older adults, co-housing provides an opportunity to maintain life purpose and meaning, enhancing their physical and mental health. Co-housing supports aging in place, facilitating “health-promoting housing factors which span four pillars: 1) cost (housing affordability); 2) conditions (housing quality); 3) consistency (residential stability); and 4) context (neighborhood opportunity)” (Swope & Hernández, 2019). These factors are not only associated with significant health improvements (Vega & Wallace, 2016), but help people to afford the ongoing costs of home ownership, such as property taxes, utilities, insurance, and maintenance (Johnson, 2020), through energy efficiency, interdependent living, and shared costs.

In addition to enhancing the lives and economic/housing stability of residents, the benefits of affordable co-housing have demonstrated a positive environmental and social impact beyond co-housing communities. Due to high density infrastructures, co-housing communities are able to repurpose abandoned, distressed, or vacant property, while providing more aesthetic multi-housing that can provide neighborhoods with vehicle free walking and cycling areas, safe, and secured outdoor spaces, playgrounds, picnic areas, and open native landscaping, enhancing the safety and quality of life where they are built. Co-housing communities further promote new ways of living that are a necessary response to climate change, encouraging sustainable practices and community garden to table nutrition that may not only conserve natural resources, but generate alternative energy for neighboring communities.

Per Brisson and Duerr, (2014), promoting community gardening and sustainable practices within affordable housing communities has a ripple effect within surrounding neighborhoods improving the economy, public health, education, public fund management, access to food, transportation, health care, and essential services, neighborhood quality, and the care of older citizens. Green improvements improve overall health and reduce asthma and nutrition related health conditions (Brisson & Duerr, 2014). Affordable housing in general further allows people to contribute more to their local economy and prevents homelessness. Because of their aesthetic appeal and the fact that they are part of environmental and social movements, co-housing communities also have the potential of destigmatizing manufactured and tiny home communities, motivating manufactured home communities to enhance common areas, and replace older manufactured homes with safe, sustainable, and energy efficient homes. Restructuring manufactured home communities may also generate tax revenues, if permitted to include multiple housing types, and can be used to generate surplus alternative energy as well. The process of building co-housing communities is further transformative in terms of promoting dialogue, connectivity, community involvement, and purposeful living, which is associated with reduced crime, conflict, public benefits dependency, health problems, and emergency service utilization (Brisson & Duerr, 2014). In conclusion, developing co-housing communities, while improving existing homes, and facilitating resident owned land for manufactured housing, affordable co-housing communities can prevent homelessness, housing insecurity, and the loss of meaningful community engagement, bridging cultural, social, and intergenerational divides.

## **Background**

For the growing population of older people in Pima County, the 2019, 5.1 % rent price growth rate in Tucson, Arizona, reported by the University of Arizona Dashboard, had a significant impact, given that older people earned only 2.8% more in social security income. Were rent price growth to even slow at this point, over 50% of renters in Tucson, Arizona are already paying far more than 30% of their income toward housing, compared to 22% of homeowners. For older adults across the nation, “rental costs grow faster than the cost-of-living adjustments they receive from Social Security” (Johnson, 2020). Regardless of age, “the percentage of lower income people in Arizona spending more than 30% of their income on housing- housing burdened - is higher than the national average” (Habitat for Humanity, 2020).

Consistent with the purpose of co-housing, The Affordable Co-Housing Project was thereby developed by gathering input from community surveys, focus groups, town halls, and meetings, to address the growing housing and homelessness crisis in Tucson, Arizona. The idea further emerged from success stories of those whom will speak at the Housing Summit, including Freda Johnson of Sonora Co-Housing, and Dan Kruse of Stone Curves. Others who have gained housing security and wellness through co-housing include ARC Elder Services clients, moving from shelter to transitional housing to home ownership by leveraging diverse local, county, state, and federal funding.



In general, college students and millennials recommended that manufactured housing properties be repurposed as tiny home villages, within which they could place their own earthquake resistant, efficiency homes, which come fully furnished with automated lighting, door locks, and solar powered water heaters, air conditioning, and heat. For millennials, the portability of a tiny home was essential. These tiny homes are, manufactured by Nestron. <https://www.dwell.com/article/cube-one-prefab-nestron-1e546936>. According to construction residents at the Salvation Army, similar homes can be built at a fraction of the cost of these homes, using sustainable materials and Google powered smart home technology.

While college students and millennials preferred portable and technologically modern homes, older people shared that they would want to have shared community kitchens and living spaces and would want to include 1-2-bedroom homes for missing middle income households, such as their adult children, complimented by shared spaces such as multipurpose rooms, community gardens, poultry and dairy farm areas, and or areas for meditation and play. Since the goal of co-housing is to empower independence by controlling costs through home and land ownership, manufactured home communities further liked the idea of paving a way for residents to either gain ownership of the land through Resident Owned Community USA sourced funding and advocacy, or gain security through Land Trust provisions, as described in the link below.



**Green Acres Cooperative in Kalispell, Montana has raised rent by just \$10 over the last 10 years, reports ROC Association Board President and Green Acres Member-owner Lorie Cahill.**

[Independent Rent Study Shows ROCs Grow More Affordable Every Year - ROC USA®](#)

Three local examples of co-housing communities include Sonora, Milagro, and Stone Curves, described in the article, [Cohousing in Tucson, Arizona: UnSprawl Case Study: Terrain.org](#). While each community faced neighborhood and zoning challenges, the article describes how they overcame these barriers. Residents of these communities, including Freda Johnson of Sonora Co-Housing, and Dan Kruse of Stone Curves, shared that the experience of building these communities was remarkable and empowering. One of the residents within these communities shared that they “never felt safer or more connected to their neighbors before becoming members of a co-housing community,” and “would never live anywhere else.”



Based upon a study of the most distressed and outdated manufactured housing communities in Tucson, opportunities for co-housing community development might exist where “concentrations of manufactured housing and indicators of socio-economic insecurity overlap the most” (Kear et al, 2019). Targeting these communities would serve the purpose of improving safety, preventing homelessness, and helping those with the highest housing cost burden in the Tucson area. “Spaces of most concern are concentrated in: i) the Flowing Wells area; ii) between Interstate 10 and Tucson International Airport; and iii) along the Santa Cruz River / Interstate 19 and Ajo Way.” Since these areas have low property values, these communities are likely to be the most affordable, but this also means that they can easily be taken over by investors, whose goals might be to increase rent for higher profits, or to evict homeowners who cannot afford increased lot rent, for whom it would cost about \$5,000 to move their homes.



Figure 1: Ranking spaces (block groups) of MH concern in Pima County

Where in Tucson do insecurity and manufactured housing overlap?

<https://mapazdashboard.arizona.edu/article/manufactured-housing-gap-tucson-and-pima-county-introduction-and-preliminary-analysis>

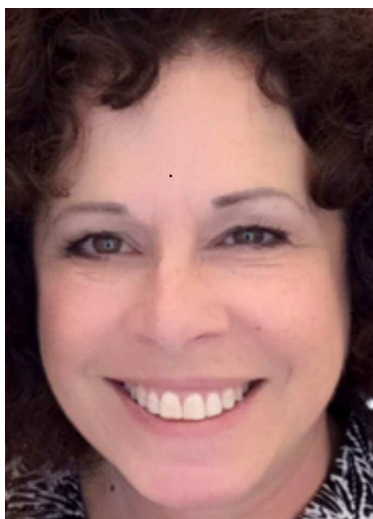
## Conclusion:



Guided by Chuck Durrett, The Affordable Co-Housing Project offers a clear path to housing security for Tucson, Arizona, and Pima County older adults. Identifying vacant lots, distressed properties, and manufactured home communities that could benefit from redevelopment, The Affordable Co-Housing Project can establish resident owned or land trust communities that will help older people to contribute to the beautification of neglected neighborhoods, achieve affordable home ownership, and age in place within a safe and close knit, healthy, caring, community. ([Achieving Affordability with Cohousing \(ic.org\)](#)).

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**Deena Gayle Hitzke, Ed.D.**

Dr. Deena Gayle Hitzke is the Director of Elder Services at the Administration of Resource and Choices in Tucson, Arizona, and holds a doctorate in Transformational Leadership. Her accomplishments include developing and expanding programs to empower women, people of color, the LGBTQ community, and older people to reclaim narrative identity by freeing themselves from internalized oppression and negative stereotypes, using her methods of emancipatory reminiscence. Toward this end, Dr. Hitzke operates a program to place older people in private or licensed care homes, whom have been trained to assist older people who have escaped domestic and elder abuse, exploitation, and neglect. She further operates a program to assist homeowners in renovating and utilizing accessory dwelling units or extra spaces within their homes, to generate income for their care, medical costs, and survival. In addition, Dr. Hitzke developed, implemented, and continues to evaluate and improve a program that assists older victims of crime in navigating the criminal and civil justice system, enabling them to hold offenders accountable, seek restitution and federal victims' compensation, and gain the protection and enforcement of court ordered injunctions against abuse and harassment. Dr. Hitzke is an author, advocate, activist, and non-profit manager, with a passion for justice, always seeking new ways to empower self-determination and self-sufficiency within her community. Dr. Hitzke may be contacted through her employer, Administration of Resources and Choices, using her direct line: 520-623-3341, mobile: 520-490-5101, or email: [dhitzke@arc-az.org](mailto:dhitzke@arc-az.org).