

Moving People towards Opportunity:

Density, Diversity and Resilience using

Collaborative Living

zo
dwell

Loni Gray,

*collaborative living advisor, designer,
property investment agent*

zodwellings™
re defining HOME™

Incrementally rebuilding neighborhood pride, house by house.

GRAYBUILT
11 Homes 1980 – 1985

Loni Gray
Property Analysis & Acquisition
Project Designer
Rehabilitation & Build
Property Management
Marketing & Sales

or \$20,000 (24%) and a fixed upper level floor bought for the same price and now up to \$50,000.

'Fixer-uppers' pay

Buyers cutting costs by finding homes with the right things wrong with them

The differences in the two houses show a lot of work on the part of the fixer-upper buyer... and if you've ever done a house, you'll know that a house that's been well-maintained... might get more use and so on. Builders know it. It's not that a fixer-upper is a major source of the... but only one of it... afterwards, it follows the industry's development.



Home remodelers John and Loni Gray do exhaustive audits of homes for prospective buyers, checking the structure from chimney to foundation. They say homeowners should learn to make the same check themselves.

completely and whether it keeps "rain water" afterwards. Run water in the sink and bathtub and see how well they drain. Check water pressure and determine a leak or backflow of the kind that is water.



1406 75th Street



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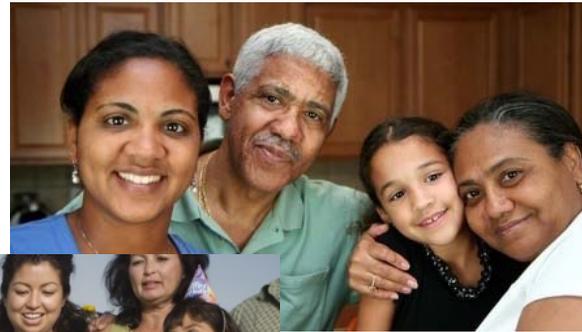


4812 Elm Street



Incremental change has power!

Today's Households: Who are we designing for?



How can housing *RESPOND*?

Important Questions

For Single Moms and Dads

- How can home design foster their needed **support systems**?
- Can we give them **economy of scale by design**? Let them live in **2's and 3's**, sharing **resources, chores, parenting time**?
- Can we rethink home-based **workspaces**, so parents and kids share more time?

For Multigenerational Households

- Can housing offer **dignity** and **separateness** to all the adults at different ages and stages of their lives?

Couples

- Why not create home designs that let couples share a dwelling **with privacy**, getting the advantages of dividing upkeep?

New family groupings

- Can we **nurture evolving families** so each member feels the one residence **reflects them**?

And...

- Can we offer **new housing FORMS** to encourage more singles **to benefit by coming together**, mixing talents and skills, owners and renters to create resilient neighborhoods with character?
- For those wanting to root, can housing design **start them on the road to owning**?

Collaborative living

Shared sheltering is a healthy response to these new household dynamics. If well designed, collaborative living offers

- More reasonable rents.
- More supportive living environments, with personal privacy as well.
- The choice to stay in familiar surroundings where we have history, and a web of relationships.
- An opportunity to shift into safer, healthier neighborhoods, or remain in an improving one.
- Additional income as a homeowner.
- First steps toward ownership.
- Lighter costs and upkeep so we can more easily sustain a good life!

Along the way, co-living densifies naturally while it diversifies our streets!

What does Shared Sheltering look like?

Like our homes and neighborhoods

Toadhall, Berkeley



TJ Sutherland

Hewitt House Boarding, Denver



Nyfolklore.org

Michael Siemon



Greenery West,
Oakland

Opendoor.io



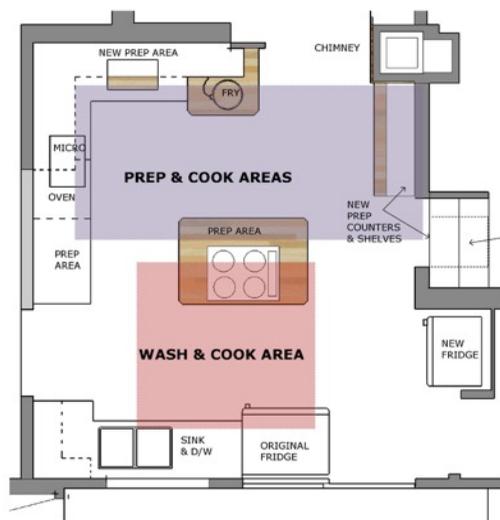
The Farm House, Berkeley

ZO dwellings

A collaborative living arrangement in existing housing stock to create efficient local healthy housing...

Designed specifically for group living:

- Large household realms offer more privacy than “the space around our beds.”
- Good collective circulation.
- Transitional spaces.
- Affinity or group work spaces that reflect residents’ distinctive needs.



BLANK WALLS ARE TURNED INTO PREP STATIONS WITH SHELVING AND FRIDGES. IMPORTANT SEPARATION OF MEAL PREPARATION STEPS. PLUS, THE RECREATION OF THE ORIGINAL 1908 CHIMNEY FOR A TOUCH OF COUNTRY KITCHEN.

ZOdwellings
re-defining HOME

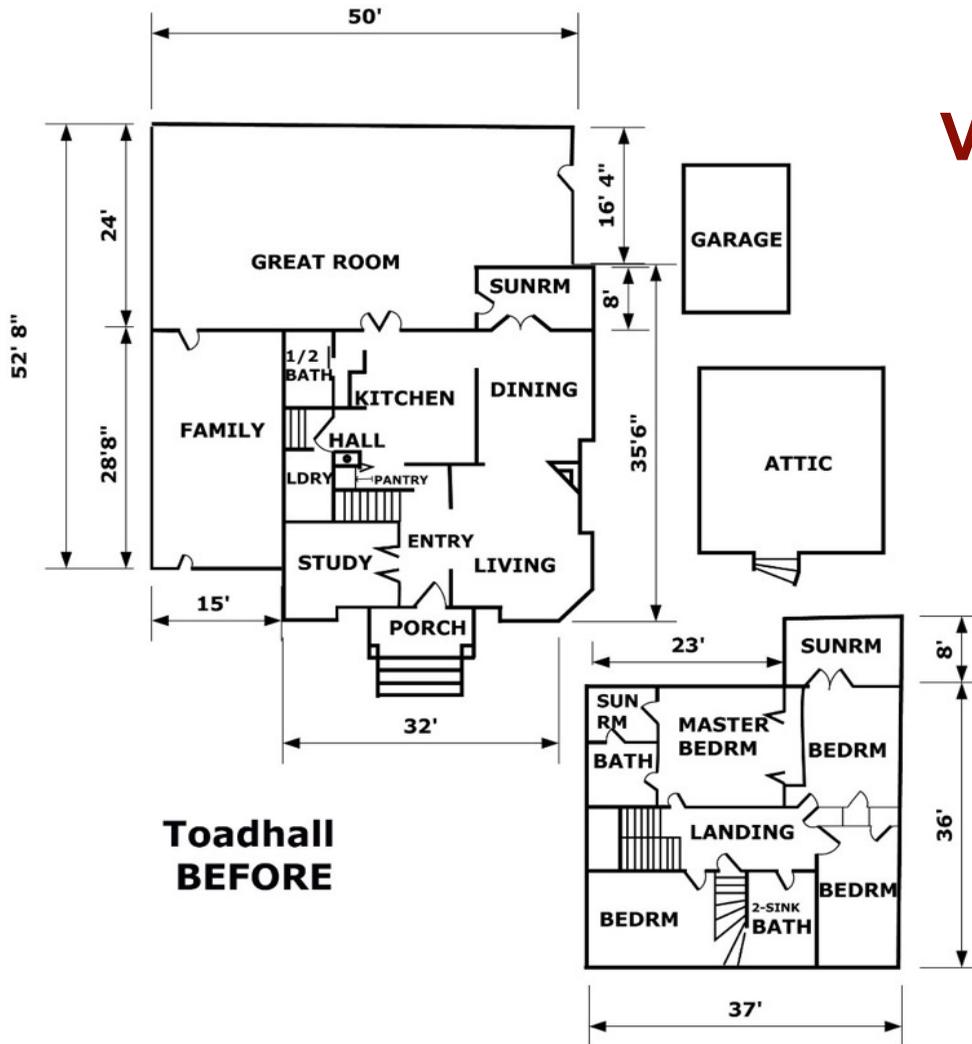
– housing that serves

Toadhall

4,200 sf home redesigned into 4 Households

Vernacular inclusionary units

Owning and renting housemates create a denser, mixed-income neighborhood

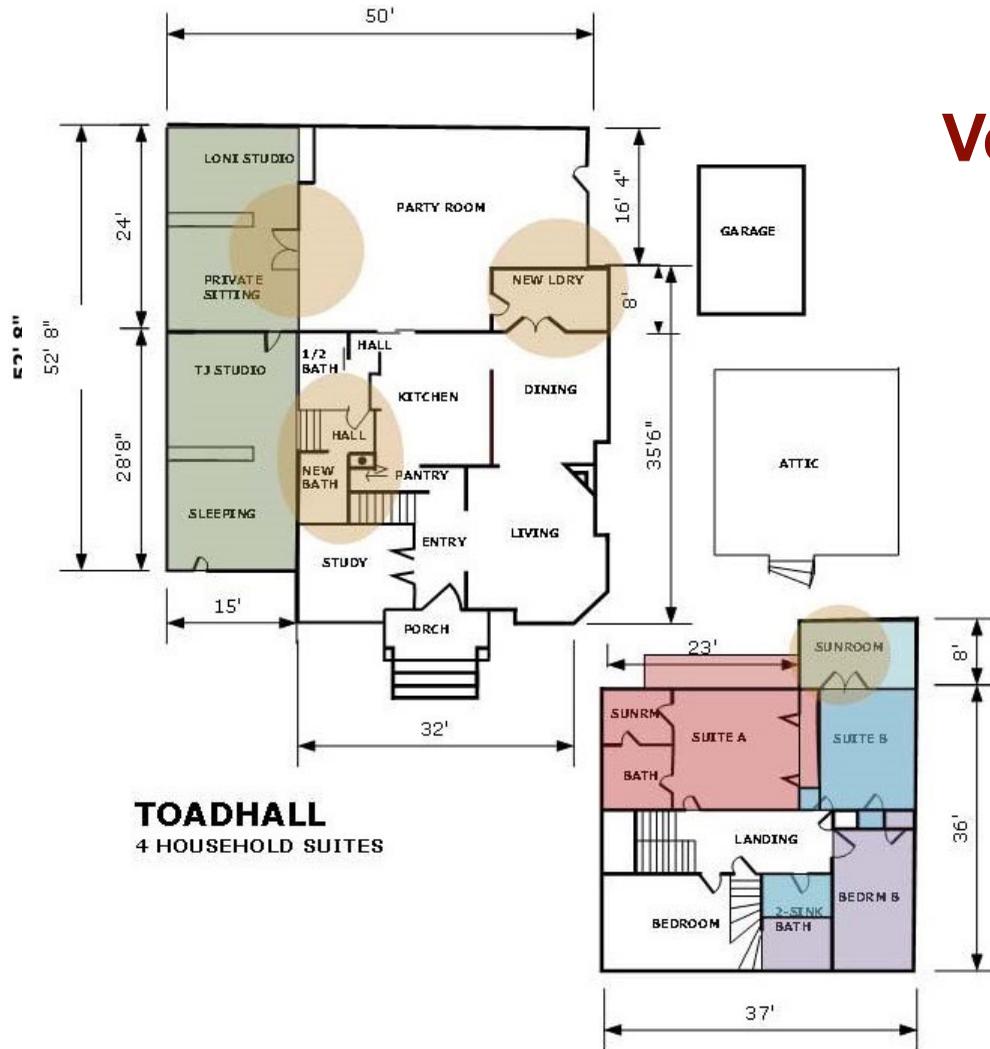


Toadhall
BEFORE



Toadhall

4,200 sf home redesigned into 4 Households

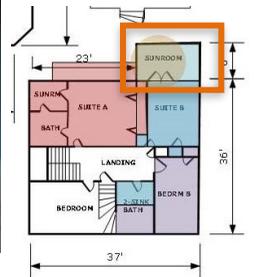


Vernacular inclusionary units

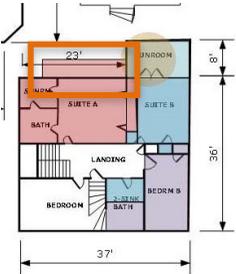
Owning and renting housemates create a denser, mixed-income neighborhood



More than the space around their Bed! *Intimate side rooms*



Lovely side rooms don't need to be inside



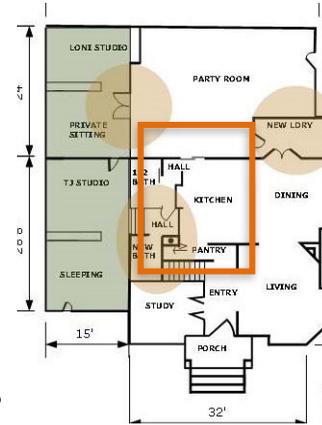
Collaborative space design



BEFORE SFR with wasted space



AFTER Designed for collaborative meals and talk



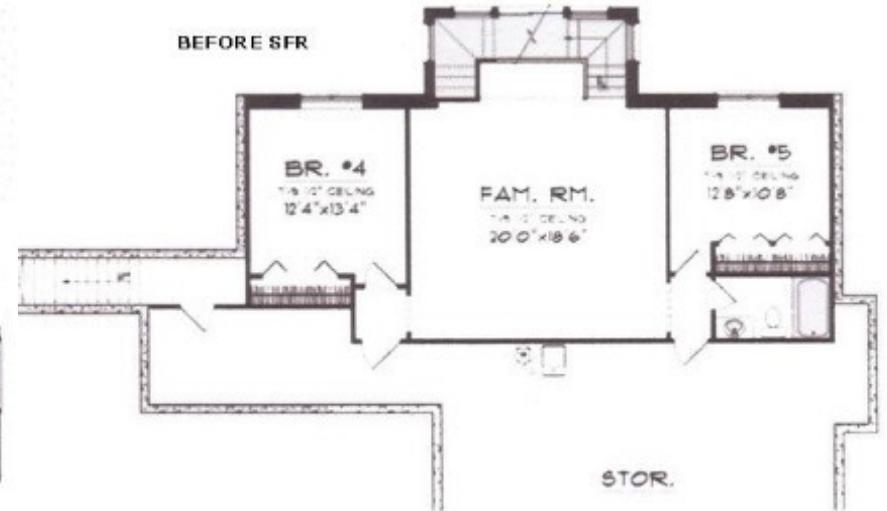
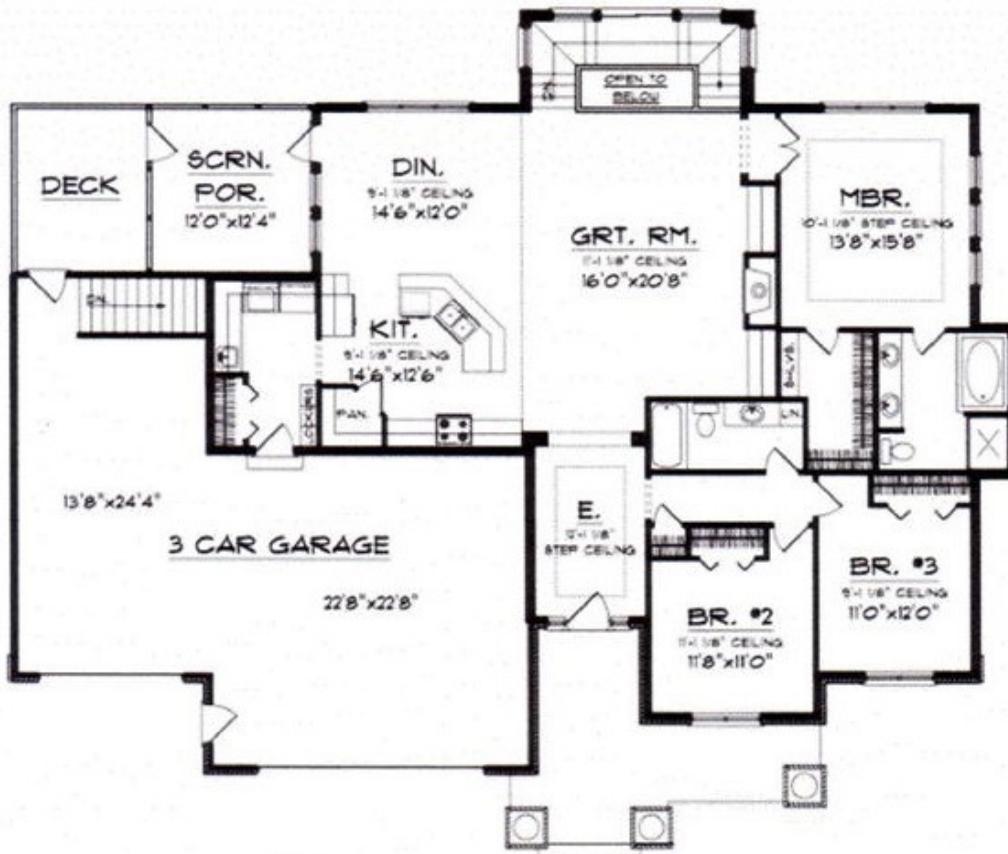
- Shared housing puts renter populations into ownership neighborhoods without subsidy
- Both the neighborhood and the renter benefit
- Density and diversity happens of its own accord, by choice.

People have privacy and companionship , the chance to live in good places designed to let them live well.

Good collaborative design is KEY.

Hibiscus Commons

2898 sf residence re-envisioned for 4 Households

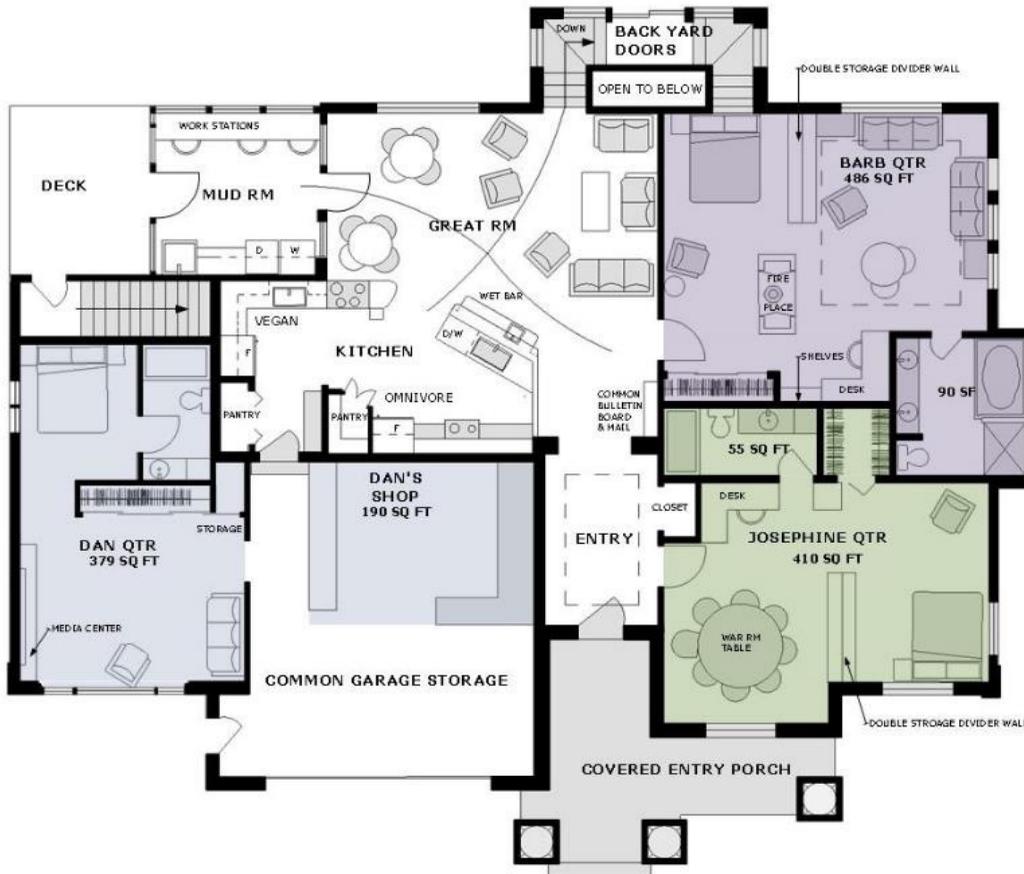


- Controlling their costs and destiny
- Sustainable – Net zero Living

Making costs reasonable and an accessible path to ownership

Hibiscus Commons

2898 sf residence re-envisioned for 4 Households



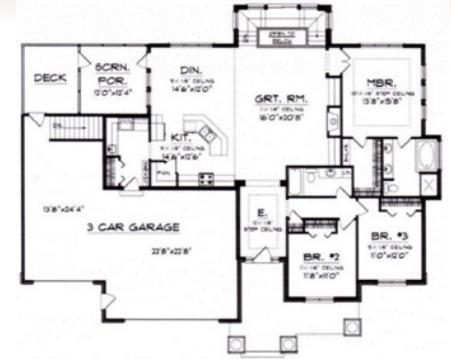
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- Sustainable – Net zero Living

Making costs reasonable and an accessible path to ownership

To buy this house

Purchase assumptions

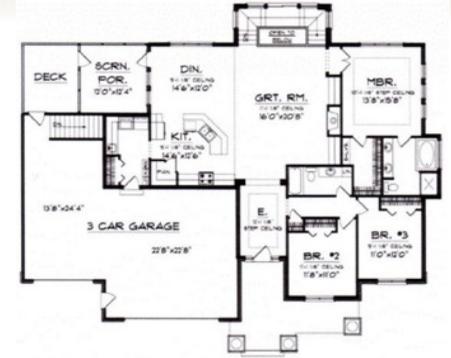
- \$1,000,000 price
- 2,898 sq ft, 5 BD/ 3BA + 845 sq ft garage
- \$250,000 cost to modify for collaborative
- \$30,000 purchase costs (3%),
- 20% down
- 4.5% fixed-rate Conventional
- Taxes 1%, \$12,000/yr. \$1,000/monthly, Insurance \$1,600/yr (\$134/mo)



Costs: a nuclear family

One family in the house

- **2,898** sq ft used by this one household
- Loan: \$830,000,
- No rehab loan.
- \$200,000 cash down 20% down
- **\$180,235** required household income to qualify for bank loan.
- Monthly PITI: **\$5,340**
(\$4,205.50 loan + \$1,000 tx + \$134 ins)



Costs: collaborative owning

As 4 Households with redesign

- **Down \$200,000 20%**
- **Debt \$1,030,000** (\$830,000 mtg + \$250,000 redesign)
- **Total Monthly Burden - PITI \$6,606.20 mo.**
(\$ 5,472.20 mtg +\$1,000 tax + \$134 insurance)
- **Required income to qualify \$234,523;**(mix of all residents)



Costs by Household

Housemate Share	Private Sq Footage	Down	Monthly PITI
33% Josh & Susan	788.0	\$ 66,000	\$ 2,177.20
17% Josephine	419.5	\$ 34,000	1,159.06
23% Barb	545.75	\$ 46,000	1,507.87
27% Dan	<u>637.75</u>	\$ <u>54,000</u>	<u>1,762.07</u>
100%	2,391	\$200,000	\$ 6,606.20

PLUS 1,045sq ft Commons (1,465-1,833 sq ft per Household.)

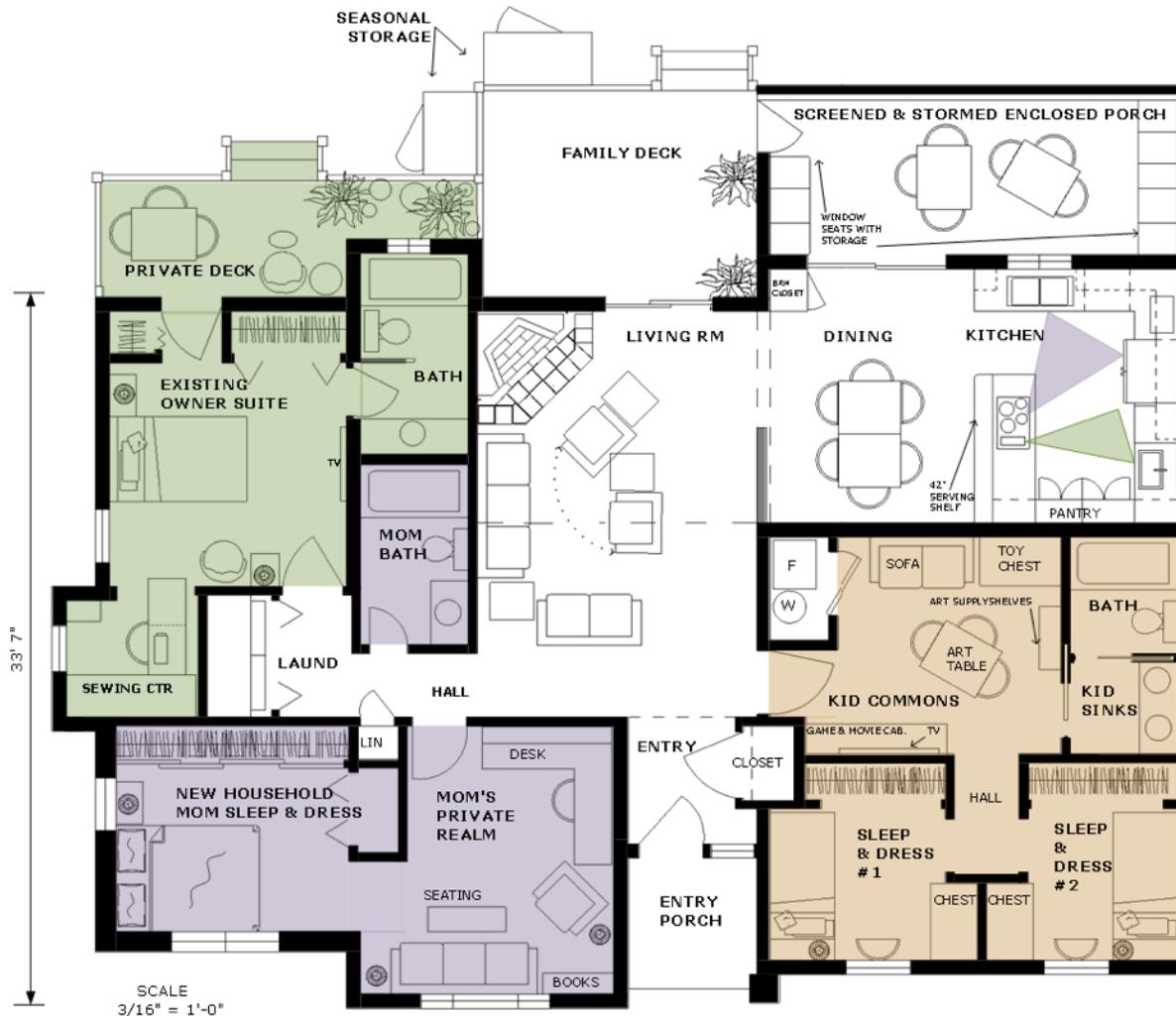
A story of two

1175 sq ft craftsman in the East Bay



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1175 sq ft craftsman in the East Bay



GREEN - Existing owner has improved privacy realm with bath, new deck, sewing center.

ORANGE - Kids' Commons, new 2-sink bath.

VIOLET- Their mom has 2-room suite with large closet, private seating

COMMONS - 2 work triangles in kitchen, larger pantry, enclosed porch w/ seating & more storage, new family deck.

What we can create

Toadhall 4200 sq ft

1 SFR redesigned into 4 households **3 new households** \$84,000

Hibiscus Commons 3474 sq ft

1 SFR redesigned into 4 Households **3 new households** \$250,000

Albany Craftsman 1575 sq ft

1 SFR redesigned into 2 households **1 new household** \$168,500

3 homes now house **10 family households** - 7 more for **\$502,500**, the cost of one newly constructed unit.

*No variances *Over the counter permits * 4-9 months for each project

The gift of the group - my real kitchen



The gift of collaborative living is the gift of ***TIME***.

Why assume...



...that every household needs **one whole house to itself** to live well?

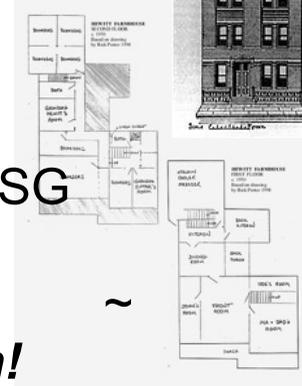
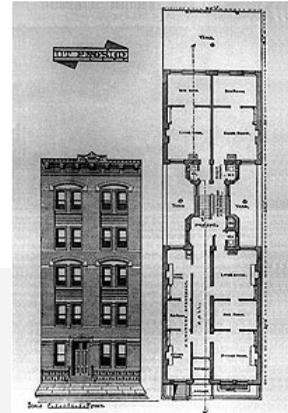
Collaborative living offers us real benefits by living closely together, exchanging each others talents and energies:

- More reasonable rents, and maybe a path to ownership.
- An opportunity to move up to more walkable, healthy neighborhoods or stay in improving ones.
- Choice to live in familiar places, near or with family, where we have history and supportive relationships.
- Additional income.
- Lighter ecological footprint without giving up the spaces of home that we love, economic & maintenance burdens shared so we can more easily sustain a good life.
- The gift of time to build our lives for ourselves and futures for our families.

Be a nimble ZO Housing Engine

You can Make a Difference! You can make the choices!

- Are you a local residential **designer, architect, or local builder who cares** about your neighborhood?
~ **Let me know about your work!**
- Would like to **learn to be** an incremental **neighborhood developer or collaborative designer**?
~ **Speak to me!**
- Are you a **socially responsible investor** who wants to use your ESG dollars to impact your local community? Then create affordable collaborative housing where you live.
~ **Tell me which communities you love and want to invest in!**



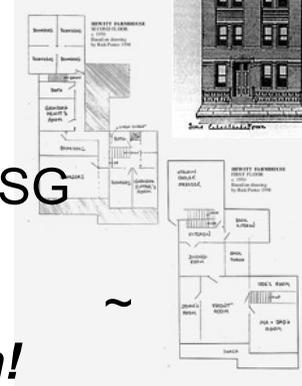
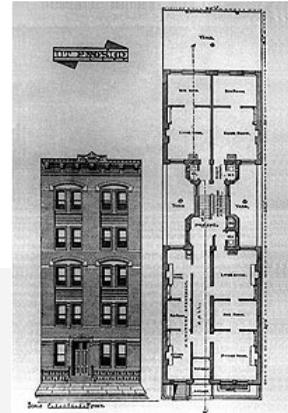
Together, let's create all kinds of successful shared sheltering spaces that our families actually need.



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Together, let's create all kinds of successful shared sheltering spaces that our families actually need.

Join us!



Move People towards Opportunity with
Collaborative Living



John Gray
1952-1994

Let's talk!

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