dom-i-city™  >> Solving San Francisco’s housing problem

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Introduction

Dom-i-city is a proposal for solving San Francisco's problem of affordable housing for moderate- and middle-income families. It offers a 21st-century vision of urban housing for a city constrained by the legacy of an inefficient 20th-century land-use plan. Dom-i-city shows how growth can be facilitated while simultaneously safeguarding neighborhoods and community values.

Dom-i-city is focused on the creation of domiciles – homes for urban living. It serves those who serve and protect the community, enabling policemen, firefighters, nurses, teachers, and other critical members of the workforce to live in the place where they work. The Dom-i-city proposal augments the Mayor’s challenge to deliver 10,000 new affordable homes by the year 2020.

Housing is a multi-dimensional problem involving many issues: land, affordability, regulations, construction, and design, as well as neighborhood and activist opposition. Conventional approaches have not solved the problem. These approaches have tended to be one-dimensional.

Dom-i-city proposes a multi-dimensional approach which confronts the major factors that have thwarted other attempts. A new approach produces a coordinated, synergistic solution.

Dom-i-city consists of 4 main elements

- A new housing typology
- A new finance model
- A land exchange program
- An implementation strategy

A landlocked city with little vacant land is largely underbuilt.
How Dom-i-city solves the housing problem is the subject of this white paper. Beginning with chapters on design, affordability, land exchange, the main elements of the solution are explained in detail and supported by drawings, charts, and data.

The remaining chapters describe the Dom-i-city implementation strategy, and explain the basis of a self-propagating process to deliver 10,000 homes quickly and efficiently without the need for subsidy.

From Concept...

Design
A new residential building type is introduced, one that addresses the needs of families, the needs and concerns of neighbors, and the need for a more efficient use of land. In a mid-rise building whose units are designed for house-like living, residents share a garden, amenities, and other features made possible by the economies of a multi-unit structure.

Affordability
A two-tiered finance model uses shared equity as the driving mechanism, and the high rate of appreciation of San Francisco real estate as the engine. A new Dom-i-city home of 3 or 4 bedrooms becomes affordable for households allocating only 25% of their annual income of $100,000–$150,000.

Land Exchange Program
Vacant land for new family housing is in extremely short supply. To create land for Dom-i-city in neighborhoods, a voluntary land exchange program is proposed in which homeowners swap their old, possibly unsafe, or eyesore houses for new, fireproof Dom-i-city homes. A large pool of candidates for swapping exists. A five-fold increase in land-use efficiency results.

...to Implementation

Public-Private Development Process
A public-private process to develop Dom-i-city is a collaborative effort between the City and property developers. It enables the City to maintain control over price and quality, as well as prevent profiteering; it is therefore critical to maintaining community trust. Meanwhile, it utilizes the skills of the developer and the private finance market to deliver homes more quickly and more efficiently with less risk. Additionally, it relieves the City from having to hire a large staff to administer a building program.

Pilot Project
A Pilot Project is essential to kick-start the Land Exchange Program, and initiate the public-private development process. Built by the City, it functions as a showroom whereby the local communities can examine the product and, in the process, will regain trust in new urban development.

Community Benefits
Dom-i-city's implementation strategy is founded on delivering significant benefits to local residents, thereby changing the dynamic of opposition, and gaining buy-in. Foremost among the benefits are improvement to quality of life, protection of life and property, strengthening community bonds, and securing real estate values.
Design

Dom-i-city proposes a new urban housing typology designed specifically for San Francisco. It combines the qualities of a house with the advantages of a multi-unit, multi-story building. Building and streetscape are designed with features to benefit local residents and improve the neighborhood. The quality of life is improved. Land is used more efficiently, resources are conserved, and air quality is better. This is urban housing designed to change the dynamic of neighborhood opposition.

Urban Family Homes

The basic unit has three bedrooms, two baths, and a large eat-in kitchen. A shared garden is its front yard. The home is entered from a personalized front door into a foyer. The living, dining, and kitchen areas are connected visually and spatially, but fully separated from the bedrooms.

Double exposure provides all rooms with light, views, and cross-ventilation. Walls, niches, alcoves, and doors are planned for flexible furniture and decorative arrangements as well as spatial interest.

Concrete construction creates a sanctuary that is soundproof, private, and secure. Washer-dryer, heating, and hot water tank are located within the home for full control of utility costs. Six closets, including a large walk-in and a large storeroom in the garage, recognize the importance of ample storage for family life.

An alcove with a view is a flexible space for a variety of purposes: home office, reading nook, ironing, library, rainy day play space, hobbies, etc. It is a feature that gives Dom-i-city the characteristics of a house.

We shape our buildings and afterwards our buildings shape us.

–Winston Churchill

The basic Dom-i-city unit is suitable for a household of 3–5 members.
5x land-use efficiency:
Dom-i-city is designed to occupy three standard city lots, and accommodates 15 families rather than 3.

The Building

The new residential building type is an L-shaped, six-story building with 15 homes, each looking onto and sharing the garden. On the ground floor are the lobby, an apartment for a concierge-building manager, parking for bicycles and cars, large fireproof storage rooms for each unit, two hobby rooms, and a community commons space for the neighborhood.

An open, comfortable staircase and an elevator provide access to the homes. Each is approached by open ‘skywalks’ with views of the garden.

Utility costs are reduced with technologies that generate electricity, reduce heat loss, and recycle rain and run-off water. Courtyard and rooftop landscaping combine with street trees to improve air quality. Low maintenance costs and sustainability are the result of a design approach based on durable materials, quality steel and concrete construction, and a life cycle of centuries instead of decades.

The typology is land efficient: its 5:1 household-to-lot ratio replaces the existing ratio of 1:1.
Neighborhood
Dom-i-city contributes to the quality of neighborhood life in additional ways.

Community commons
This is a ground floor space dedicated for use by the neighborhood. It may be a "mom and pop" corner store, specialty shop, a neighborhood meeting room, a daycare or senior social center, an after-school recreation place, a café, or facilities for personal services. These conveniences and services improve quality of life of, and add vibrancy to, the neighborhood.

Streetscape
The building's setback and wide frontage provide the opportunity to create a mini plaza with a widened sidewalk, trees, planters, benches, and pavement patterns. The sidewalk becomes a place for neighbors to meet and chat, for young children to play close to home, and the means for making a more walkable, livable neighborhood.

Safety
More eyes on the street from Dom-i-city's concierges and better sight lines from the higher level floors are effective deterrents to burglaries and theft of delivery parcels. New residents bring vitality and energy to neighborhoods with an aging population.

Reclaiming the street
With diminished use of cars and increased interest in livable communities, reclaiming neighborhood streets for social and recreational purposes becomes possible. With the added votes and taxes that come with new residents, Dom-i-city strengthens a neighborhood's request for improvements.
Modular Site Plan
Dom-i-city is designed for the standard-sized blocks and lots of San Francisco. This modular feature makes it readily adaptable on more than 200,000 standard lots in eleven municipal districts.

Standard configuration
Dom-i-city presents new opportunities for cost savings in development and construction. Standardization simplifies the approval and permitting process, reducing this cost as well as the cost of design and engineering fees.

Cost savings
Standardizing building components reduces labor and material costs. A program of 10,000 homes gives contractors opportunities to explore quantity discounts. These savings flow through the process reducing downstream mark-ups and finance charges. These streams of savings may lower prices to homeowners by as much as 5% to 15%.

Design flexibility
Architects are not constrained by a standard configuration. They are free to create variations in living plans and to design building facades that respond to neighborhood context and concerns. Savings from standard configuration may be invested to enhance the design with features desired by the community.
Affordability

Conventional mortgages, even in an environment of low rates, have been unable to make housing affordable. The situation of prices continuing to skyrocket, wages remaining flat, demand growing, and supply limited is unlikely to change in the foreseeable future. New methods to achieve affordability must be explored, tested, and implemented.

A new approach with Dom-i-city

Dom-i-city proposes a different approach, one that is not based solely on wages. It uses appreciation as the means to affordability: homeowners will use the future value of their home as the basis for a second mortgage that bridges the gap between price and an affordable first mortgage.

Appreciation

The continual appreciation of San Francisco real estate prices supports this approach. A recent Paragon Realty report shows that the average rate of appreciation over a 20-year period for a median-priced San Francisco house is 7.9%, and 7.2% for a condo.

Precedents

Borrowing against future value has precedents. The stock market and reverse mortgages come to mind. Non-profits have used it, although with a different purpose in mind. Meanwhile, in the United Kingdom, it is used extensively and successfully to help middle-class families afford housing.
Two-tiered finance model

Dom-i-city proposes a two-tiered mortgage finance model in which shared equity is the vehicle, and shared appreciation is the mechanism.

The first tier is an affordable, first mortgage based on 25% of the buyer’s income. The gap between the price of the new home and the affordable first mortgage is bridged by a silent, second lender.

The buyer agrees to share proceeds from the sale of the property with the second lender. In return, the homeowner makes no payments to the second lender until the home is sold. The proceeds from the future sale are shared proportionally between the homeowner and the silent investor in a previously agreed-to ratio.

This finance model makes it possible for a middle-income household to afford a three-bedroom, two-bath Dom-i-city home on an income between $100,000 and $150,000.

Example

Buyer, a family of four, seeks to purchase a Dom-i-city home priced at $750,000. Buyer’s annual income is $135,000, meeting the criteria for a moderate/middle-income household. With a down payment of 5% ($38,000), the balance to be financed is $712,000.

A jumbo 30-year mortgage has a rate of 4%. Buyer allocates 25% of his annual income – say $35,000 – for annual mortgage payments. This amount qualifies for a $605,000 first mortgage, which alone is insufficient.

If the buyer is willing to share equity, a silent second mortgage can bridge the gap of $107,000. Buyer and lender agree to share the proceeds from the future sale at 35% and 65%, respectively. (The proportions are for illustrative purposes only.)

Buyer sells his home in 20 years. The value has appreciated at the average rate of 7% per year. The unit is sold in 2037 for $2,900,000.

- Buyer receives $1,000,000 with which he pays off the outstanding principal of $284,000 from the first mortgage. Buyer nets $716,000 which represents wealth accumulation and an average annual return of 15.8% from an investment of the $38,000 down payment.
- Second lender receives $1,900,000 after 20 years, making the average annual return 15.5% on an initial investment of $107,000 on a project with good collateral and low risk.
The Power of Shared Equity

**Buyer/homeowner**
Sharing equity is beneficial for the buyer/homeowner. First, the homeowner is able to live nearer to work. Without a long commute, they regain 500 hours a year of their life, or 10,000 hours over 20 years.

Second, it saves $7,000 per year on commuting costs – tolls, gas, repairs, parking, insurance, and depreciation – or $140,000 over 20 years.

Third, it is a wealth building instrument. The homeowner’s after-sale share is $716,000 on the initial down payment of $38,000.

These benefits are the result of a homeownership arrangement made possible by shared equity.

**Second lender**
The power of appreciation, market conditions that support rapid appreciation, and a loan that is collateralized with San Francisco real estate are persuasive incentives for a prospective second lender. If the rate of appreciation increases from 6% to 8%, the appreciated value increases by nearly 50%. The power of appreciation is illustrated in the table below.

Are there lenders out there for the silent second mortgage? Yes. Pension funds for teachers, nurses, firefighters, policemen, and labor unions are prime sources. This loan would help their members secure housing in a difficult market, and provide the fund with a high-return, low-risk investment.

**Risks**
The risk for the second lender is the rate of appreciation; however, the risk is minimized by the San Francisco housing market’s upward trajectory and strong underlying market factors. Population growth is driven by the continued influx of high-income earners in technology, medical sciences, and finance. Constrictions on supply remain. Meanwhile, Dom-i-city may expect to command a premium because of its uniqueness, its desirable features, and its limited supply.

**Wealth creation**
Dom-i-city creates wealth for the middle class by opening the doors that have shut it out from homeownership in San Francisco.

Dom-i-city enables families to build wealth through opportunities to save, as housing no longer consumes 30–50% of income. The cost of commuting is eliminated. Integrated technology features reduce utility costs. Fireproof construction reduces home insurance premiums. And though some of the savings will be redirected to association fees, property taxes, and concierge services, a net savings is to be expected.

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### House Values in 20 Years: The Power of Appreciation

<table>
<thead>
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<th>Original Price</th>
<th>6.0%</th>
<th>7.0%</th>
<th>8.0%</th>
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<tr>
<td>$700,000</td>
<td>$2,200,000</td>
<td>$2,700,000</td>
<td>$3,260,000</td>
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<td>$850,000</td>
<td>$2,730,000</td>
<td>$3,290,000</td>
<td>$3,960,000</td>
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</table>
Land Exchange Program

Land sufficient for a program of 10,000 new homes in residential neighborhoods is not readily available. To address this challenge, Dom-i-city proposes an innovative voluntary property exchange program wherein a current homeowner may swap their old, inefficient single-family house for a modern Dom-i-city home. Combined with its five-fold more efficient use of land, each new Dom-i-city Building “creates” land for future Dom-i-city homes.

1. The City purchases three contiguous properties and converts them into a Dom-i-city site. The site is “loaned” to a developer to construct a Dom-i-city Building.

2. Each Dom-i-City Building provides 15 homes. Twelve are sold by the Developer; three are returned to the City as payment for the initial site.

3. The 12 Developer-owned units are sold to first-time home buyers.

4. The 3 City-owned units are exchanged with existing homeowners who wish to swap their single-family house and lot for a new Dom-i-city unit.

5. After the Land Exchange, three more City-owned lots have become available for the construction of the next Dom-i-city Building.
Property swaps

Property swaps are normal real estate business practices. The exchange program is voluntary, involving no evictions or displacements.

Availability of lots

The land needed for a program of 10,000 Dom-i-city homes requires only 2,000 standard city lots. This is less than 1% of the more than 200,000 standard-sized lots in San Francisco. On many of these parcels stand old, wooden houses built before 1940 that are underutilized, vulnerable to fire, and in need of repair, maintenance or code-compliance work. These two- and three-story homes are ripe for renewal or modernization.

Candidates for the exchange

A large pool of candidates with the incentive to swap exists: some want a home without stairs, others wish to age in place; some prefer a home with modern fixtures, appliances, and layouts, while others worry about catastrophic fire. Then there are those who will upgrade for a more lively, walkable neighborhood, and those who will swap for the conveniences, services, amenities, and maintenance-free features that come with a Dom-i-city building. The challenge of getting three contiguous properties is answered by the variety of benefits that the property exchange program offers.

Estimated number of housing units built by year

Nearly half of San Francisco’s housing units were built before 1940. Over 80% of units were constructed before 1980.

<table>
<thead>
<tr>
<th>Year Range</th>
<th>Housing Units</th>
</tr>
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<tbody>
<tr>
<td>Before 1940</td>
<td>180,000</td>
</tr>
<tr>
<td>1940–1949</td>
<td>160,000</td>
</tr>
<tr>
<td>1950–1959</td>
<td>140,000</td>
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<tr>
<td>1960–1969</td>
<td>120,000</td>
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<tr>
<td>2000–2009</td>
<td>40,000</td>
</tr>
<tr>
<td>2010–2014</td>
<td>20,000</td>
</tr>
</tbody>
</table>

Source: Census Bureau, 2014 American Community Survey 5-Year Estimates. Selected Housing Characteristics.

Note: This data is based on a sample survey conducted between 2010 and 2014. As a result, it does not fully capture units created since 2010.

Price disparity

Disparities will inevitably occur between the market price of the house for exchange and the offering price of a new Dom-i-city unit. In many cases, however, it is a seeming, not necessarily real, disparity. Consider:

- Dom-i-city’s offering price is discounted from its market value by the public-private development agreement. The market price may be 20–25% higher, and is verifiable. In most cases, adding the discounted value will bring parity.
- In the situation where there is a greater disparity, the homeowner decides whether the features and advantages of Dom-i-city are incentives to proceed with an exchange. The homeowner should take into account the fact that the future value of a Dom-i-city home will likely be greater than that of his current home. This is due to Dom-i-city’s higher rate of appreciation and lower maintenance costs. The exchange will usually represent the better investment.

For a buyer who owns an existing, qualified single-family house, his only option to acquire a Dom-i-city unit is by way of the Land Exchange Program. A homeowner who sells his house on the open market will not be allowed to purchase a Dom-i-city home with either cash or financing.
Public-Private Development Process

A public-private development process – mutually beneficial for the City and for developers – is proposed to expedite the construction of 10,000 Dom-i-city homes. This process will deliver affordable housing without the need for subsidy or staffing while allowing the City to maintain control over quality, product, and price. The developers in turn get pre-qualified land, low up-front equity, low risk, a guaranteed profit, a fast-track approval process, and a rapid turnaround.

City incentives
The Dom-i-city process enables the City to realize its program of 10,000 new, affordable homes with minimal cost, staffing, or risk. There is zero net cost to the City. Staffing needs are limited: a small staff would be enough to oversee the developers who undertake the program.

Since Dom-i-city sites are city-owned lots, the City is able to maintain control of quality, product, and price. Establishing the fixed-profit margin is based on knowledge gained from building a Pilot.

Developer incentives
The incentives for developers are numerous and not to be dismissed. Developers gain access to pre-qualified land without incurring the front-end costs of search, options, and purchase. The project carries low risk, the approval processes are streamlined, neighborhood opposition is diminished, and political support is virtually guaranteed. Construction costs are pre-quantified in the Pilot Round, further reducing the developer’s risk. Marketing efforts and costs are minimized by the large backlog of demand.

Though the developer’s profit is limited to a fixed percentage of the project cost, the prospect of a steady stream of low-risk projects from the City is attractive.

The process
The City provides the land for development. Sites are awarded to developers with conditions that specify profit margin and overall quality standards. The developer undertakes all the tasks of producing Dom-i-city from design and approvals to financing, construction, and marketing.

The land awarded to the developer is “repaid” to the City in the form of three of the fifteen completed units within each new Dom-i-city Building constructed. These three units are then exchanged by the City with homeowners via the Land Exchange Program, creating a new site to build another Dom-i-city Building.

The process is repeated until the program’s goals are reached. In the final round, the units returned to the City are sold in the open market to recapture the initial costs of the Pilots.
Pilot Project

In the Pilot Project, the City builds one Dom-i-city Pilot Building in each of the 11 municipal districts of San Francisco. This will kick-start the development process, providing the land to build subsequent Dom-i-city Buildings. Each Pilot Building will serve as a “showroom” to exhibit Dom-i-city’s features and to demonstrate the benefits to local residents.

Showroom
A Pilot Building enables local residents to visit, examine, and “kick the tires” of the Dom-i-city program. With a walk-through of an actual building, local residents are able to confirm that the units are designed for families; that the concierge and community commons are integral elements; and that construction and materials are of high quality.

The walk-through is supplemented with tours and videos explaining the features that improve quality of life. Altogether, these components form the basis of a promotional program that will gain neighborhood buy-in and support.

City’s role
The role of the City is to develop the Pilot Buildings, take ownership of all its' units, and then to create land for future Dom-i-city Buildings by swapping those units through the Land Exchange Program. Ownership of the land is the crucial point. It allows the City to maintain control of the development of Dom-i-city.

No-cost Pilot
There is no net cost to the City for constructing a Pilot Building. The initial costs are recaptured when the Land Exchange Program ends and the City sells its last units whose appreciated value will more than cover the costs of the Pilot Project.

Land creation
The Pilot Project initiates the Land Exchange Program: the City exchanges all of the units of the Pilot Buildings with homeowners in order to create land for new Dom-i-city Buildings.

Each Pilot Building creates fifteen homes ready for immediate move-in after the property exchange takes place, facilitating a smooth and easy transition for the homeowner.

Each Pilot Building creates land for 5 more Dom-i-city Buildings.
How a Pilot Building kick-starts the Development Process

1. The City builds one Dom-i-city Pilot Building on three city-owned lots.

2. For each Pilot Building, fifteen families choose to participate in the Land Exchange Program, and they elect to swap their single-family house property for a new Dom-i-city unit.

3. The complete sale of one Dom-i-city Pilot Building results in the City owning five sets of 3 contiguous lots, enough land for 5 new Dom-i-city Buildings.

4. Each Dom-i-city site is awarded by the City to a participating Developer to build a new Dom-i-city Building.

5. Five new Dom-i-city Buildings provide housing for 75 families. From this point forward, each Dom-i-city Building provides homes for 15 families, and creates – through the Land Exchange Program – enough land for another Dom-i-city Building.
Propagation

With no need for subsidies, with market-based development and financing, and with a self-propagating process thanks to the Land Exchange Program, Dom-i-city can reach the target of 10,000 new, affordable homes quickly.

Pilot Round

Dom-i-city Buildings: 11

Each Dom-i-city Pilot Building provides 15 new homes.

Eleven Pilot Buildings would provide 165 new homes \((11 \times 15)\) – all of which will be swapped for 165 single-family lots.

At the end of the Pilot Round, land will have been created for 55 new Dom-i-city Buildings \((165 \div 3)\).

First Round

Dom-i-city Buildings: 55  Homes created this round: 825

In the First Round, 55 new Dom-i-city Buildings are completed – providing new homes for 825 families – and through the Land Exchange Program, 165 lots are vacated, which creates enough land for another 55 new Dom-i-city Buildings.

In each subsequent round:
- 55 Dom-i-city Buildings
- 825 new homes
- 165 lots vacated, enough for the next round...
10,000 New Affordable Homes
Starting with only one Pilot Building in each of the eleven districts of San Francisco, Dom-i-city attains 10,000 new affordable homes in just 12 rounds. This is the power of self-propagation.

**After 1 Round**
- Total Dom-i-city Buildings: 55
- Total new affordable homes: 825

**After 2 Rounds**
- Total Dom-i-city Buildings: 110
- Total new affordable homes: 1650

**After 6 Rounds**
- Total Dom-i-city Buildings: 330
- Total new affordable homes: 4950

**After 12 Rounds**
- Total Dom-i-city Buildings: 660
- Total new affordable homes: 9900
Neighborhood Benefits

Dom-i-city belongs in residential neighborhoods, not along traffic corridors or commercial-industrial zones. Local residents and community activists, however, continue their long history of opposition to new development projects in their neighborhoods. This is based on a perception that any development is a win-lose proposition: a win for developers, a loss for community and neighborhood.

Dom-i-city proposes to change this dynamic of opposition into one of support and advocacy. The strategy answers the question most often posed by neighborhoods – “What’s in it for us?” – with a four part approach that emphasizes overcoming distrust, eliminating profiteering, protecting property values, and delivering significant benefits.

Overcoming distrust
To overcome decades of community distrust, a pilot project is to be built the City. It is a showroom that allows neighbors to examine Dom-i-city, to verify its benefits and features, to confirm that it is indeed intended for families, and to “kick the tires” before buying-in. The Pilot assuages fears of getting stuck, as in the past, with a pig-in-a-poke that is a blight on the neighborhood.

Eliminating profiteering
Dom-i-city will be built under a public-private development process that allows the City to control quality, product, and price. The latter element eliminates opportunities for profiteering, a major issue for some community activists.

Protecting property values
The fear that Dom-i-city introduces housing that lowers neighboring property values is put to rest with the facts. The buildings are made with quality materials to a high standard; architect-designed; and constructed in concrete for greater durability. Numerous features improve the neighborhood thereby enhancing, not diminishing, property values. The new residents are all middle-income families, like many of the existing local residents.

Delivering benefits
Benefits to the neighborhood are numerous (see next page). Most of all, Dom-i-city is sensitive to the needs of local communities and the families who reside in the diverse neighborhoods of San Francisco.
Benefits to the neighborhood community

Preservation of character and values
The new residents are the families of teachers, nurses, firefighters, mid-level corporate and government employees, etc. with similar socio-economic profiles and values to those of the existing residents. Distributed throughout the city and requiring less than 1% of the more than 200,000 existing lots, Dom-i-city is absorbed into neighborhoods, thereby preserving their essential character.

Community needs and services
Communities have need for convenience stores and services, daycare facilities, social centers for seniors and after-school activities, incubator spaces for young artists and musicians, meeting rooms, cafés, teen hang-outs and other facilities. A Community Commons is a space in every Dom-i-city Building dedicated to accommodate these needs as determined by the local residents.

Lively, walkable neighborhoods
Wider building frontage and setback provide the opportunity to enhance the streetscape with trees, planters, benches, and pavement patterning, creating livelier, more walkable neighborhoods. The architect-designed buildings provide welcome contrast to streets long noted for their uniformity and monotony.

Protection of life and property
Existing neighborhoods, built in wood to a century-old building code, are vulnerable to catastrophic fire from earthquake, accidents, criminal activities or gas pipeline explosions. The reinforced concrete structures of Dom-i-city halt the spread of fire, protecting life and property. In critical situations, its fireproof garages can be used as neighborhood emergency shelters.

Safety
Concierges and more neighbors walking are significant deterrences to crime and burglary. The energy of the younger residents of Dom-i-city will prove effective in getting City Hall to respond to issues of traffic, safety, and infrastructure improvements.

Parking
With one curb cut instead of three, Dom-i-city increases the amount of space available for street parking. Better still, as garage parking space can be provided for each Dom-i-city unit, this street space can be given over to pocket parks or other pedestrian- and cycle-friendly community spaces.

Aging in place
Many neighborhoods have an older population who would like to age in place. Lacking, however, is an option for a home better suited to their health and physical condition, or a neighborhood with safe, convenient services in walking distance. With its single-floor homes designed to disability standards, elevator access, shared garden, maintenance-free responsibilities, concierge services, fireproof structure and community commons conveniences and services, Dom-i-city provides this option.

Air, energy, water
Dom-i-city is an environmentally responsible development. Photovoltaics generate a renewable source of electricity. Green roofs, gardens, and street trees sequester carbon dioxide to improve air quality. Cisterns capture and recycle rain and run-off water. The entire community benefits from the insertion of a Dom-i-city Building with these features.
Conclusion

Dom-i-city is a viable solution to the problem of affordable housing for middle-income families. The new housing typology is validated by architectural studies. The financial model adapted for San Francisco is of interest to major mortgage lenders, has been recommended by academics, and has been used successfully elsewhere, such as the United Kingdom. The Land Exchange Program to create land has a ready-made pool of candidates. The Pilot Project is a zero net cost to the City as the initial investments are later recaptured. Dom-i-city is a win-win proposition.

A better San Francisco, a better Bay Area

• 10,000 new, affordable Dom-i-city homes means the City maintains its diverse culture, egalitarian communities, and middle class.
• It means the critical workforce of police, firefighters, nurses, and paramedics are no longer forced to commute and are able to reside in the neighborhoods they serve.
• It means neighborhoods are protected because new developments are distributed throughout the city and absorbed into, rather than overwhelming, communities.
• It means neighborhoods with aging populations regain vibrancy with the introduction of young families.
• It means existing residents are not uprooted, while new families put down roots, both parties helping to build more stable communities.
• It means families no longer need to commit 30–50% of their income for housing and can instead invest in improving their lives.
• It means the Bay Area is spared the loss of open space, highways are spared added congestion, air quality is spared more pollution, and finite resources are spared unnecessary consumption.
• It means sustainable, responsible development that benefits everyone.

Dilemma resolved

Dom-i-city enables San Francisco to grow without imposing densification on neighborhoods. It resolves the City’s dichotomous dilemma: how to change but remain the same.

Call to action

The housing crisis spills into many other arenas of city life making everyone a stakeholder. For Dom-i-city to ease the crisis and realize the ambition to build 10,000 new affordable homes, it needs a broad base of support. This white paper is a call to action, a call for all stakeholders to get involved.

Visit www.dom-i-city.org for information on how to get involved.
About the author

Eugene Lew is an architect, AIA emeritus. He has been involved with housing from low cost FHA projects to custom executive houses, multi-story condominiums, and new towns. During a Fulbright fellowship and over the course of extensive travels as a professional architect, he has researched and studied successful urban housing arrangements from the villages of France and Italy to the terraced houses of London and the Haussmannian apartments of Paris. He lives in San Francisco, the city where he practiced, the city where he raised a family, the city to which he owes a great deal.

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