A HOUSING PLATFORM

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I. Figure and Ground

The general inability to offer broad strategies for solving the growing crisis of affordable housing in America is related to a propensity to look at one aspect of the problem rather than exploring the interconnected web of past and present variables that go into defining the complexities of the problem of creating and offering housing at a cost that is aligned with income, jobs, location, and generally what people can afford to pay for a dwelling unit as related to other costs of living. We too often accept the parameters of the object that we want to create and the place in which we want to create it without fully understanding the multitude of forces that go into making that figure and the ground on which it sits. The history and lessons of how housing has been subsidized via government backed mortgages, concentration of low-income families in high-rise buildings, and programs that offer tax incentives to developers are often overlooked in the context of specific new housing plans that seek to address a small portion of the demand and offer a specific return for a particular constituency.

 At the same time, the entangled history of housing and racial discrimination, zoning laws guiding development and neighborhoods that develop a particular character and type of resident, systems of value that drive what we want out of a housing unit, and the way in which we build community and transform our world through technics and work are often considered outside of the immediate task of developing a design that can be built at a low cost. We should seek to fully analyze how the cost of other goods and services impacts what one can afford to pay for housing. The cost and benefits of transportation, digital, and social networks should be considered. We should also consider integrating new housing into employment channels. Most importantly, we should think beyond the division between affordable and market rate housing in order to arrive at a situation where all housing is affordable and it is seen as a right not a privilege.

We will attempt to explore these questions in what follows. We will do so both with an eye towards the practical steps that might be taken as well as by thinking through what might ground a broader theory of some of the forces that impact housing in order to determine goals that might be set outside of what is immediately possible but that nevertheless might serve as guidance for what we do. This will involve accepting that the problem of affordability is not analogues to not having enough spaces in which people can live. If this were the case, it would simply be a matter of manufacturing and deploying a sufficient number of units. There is certainly plenty of land on which to do so. Moreover, the cost of modular manufacturing has decreased sufficiently such that it can play a significant role in a solution. This is occurring as the cost of creating sustainable structures continues to decline and as designers become increasingly proficient at creating small efficient spaces. They are, moreover, increasingly able to tailor general solutions to local situations in order to create structures adapted to their site. At the same time, there is more available capital to finance these deals than ever before.

These steps have been taken in isolated situations and affordable housing has been created that defines a cutting edge solution to the problem. What has not occurred, however, is a

much broader deployment to address a massive problem that is affecting an increasingly wide range of the population. On one hand, it may be as simple as synthesizing the best practices from developments in Seattle, Chicago, New York, Paris, London, and other cities and then finding sufficient sources of funding. On the other hand, it may be the case that successes is tied to local non-repeatable conditions, that financing sources are limited, and that broad social and political will does not exist. Broader deployment may be limited by the cost of construction, land, and labor. Such high costs of construction make it difficult for developers to profit outside of a government subsidized system. Even when mandates exist, it is often the case that it is cheaper to pay the penalty than build an affordable housing unit.

The high cost of constructing housing disproportionately impacts those living on incomes considerably below the median. For many of these households, their income has stagnated in the years following The Great Recession. Although employment is at a record high, wages of unskilled workers have not recovered while those earning at the top of the economy have seen considerable growth. This ultimately has fueled rapidly rising cost of housing in urban centers that once had large stable low and moderate income communities. In this sense, the core problem of affordable housing is low wages and insufficient access to training and jobs. It is not just a matter of insufficient jobs, but a lack of specific processes sited in proximity to where low-income populations in need of housing subsidies live. In this sense, it is not about creating a generic alliance between living and working, but connecting to a specific spot in the economy that creates goods and services that are valued, used, and exchanged.

In the context of this essay, we will not explore how other factors such as economic stimulus, tax incentives, direct investment, or programs that support entrepreneurialism can create jobs and enhance wages. Instead, we will look at how to address the problem through real estate, design, and architecture. We will do so by considering the places where one might develop housing, the specificity of that housing, and the way that the situation in which the housing sits and the housing itself are connected through habitation and community. We will further consider how this process is supported by a specific value system that should not be taken for granted, but should be actively cultivated through how the development is defined and pursued. Finally, we will reflect on how this value system can be extrapolated and exchanged with capital in order to finance the creation of new housing.

II. Urban, Suburban, Zoning, and Race

In considering where affordable housing is going to exist, it is important to adopt the most current perspective on the city, urban planning, and the legacy of past planning decisions that impact the form of the built environment and how we live within it. This involves taking into account the history of the core of American Cities, the often ethnic neighborhoods of immigrants that surrounded that core, the extent to which these neighborhoods provided affordable solutions through typologies such as the Chicago Bungalow, the expansion of the city into the suburbs, the period between the 1950s and 2008 when the suburb and the city were largely juxtaposed, and the current phase that one might call post-suburban or post-

urban. Doing so requires acknowledging the extent to which this history is entangle with race, the history of the flight from the center of American Cities, the racial integration of suburbs, and the extent to which many remain largely segregated, albeit ostensibly on economic terms. In particular, we should develop a clear understanding of the neighborhoods in cities that have people living well below the median income, the neighborhoods that are transforming due to the influx of wealthier residents, and the locations that provides "good" opportunities to develop new housing.

The patterns that have emerged are, in many ways, tied to the legacy of slavery in the south and the first and second Great Migrations that occurred between southern states and northern industrial cities. This process led to high concentrations of African Americans in particular neighborhoods and rising tensions with those who wished to maintain democratic control of cities. In this context, tactics ranging from the use of a police force to control areas of the city to infrastructure to segregate neighborhoods to pushing drugs such as heroine on particular areas and eventually a legal framework to criminalize specific drug activity such as crack cocaine were used to combat and break up gangs that might have followed the pattern of ethnic gangs into positions of political power. This pattern extended from a criminalization and imprisonment effort that took hold during the Jim Crowe Period in the South and had tremendous implications for how African Americans lived in cities throughout the US. One primary affect was the concentration of large numbers of men and women in incredibly dense housing situations – in large part as a result of limited availability due to discrimination of landlords unwilling to rent to African Americans. This situation in turn led to a desire to "clean up" these decaying neighborhoods and provide subsidized housing to the residents. The ghettoized affordable housing – both high-rises and low-rises – that resulted offered few connections to a set of technical networks that might have supported economic growth. At the same time, skilled factory jobs were leaving the city. Once these approaches proved ineffective, they were torn down in favor of distributing affordable housing throughout the city and integrating it with market-rate developments. The results of this approach have been positive, albeit insufficient to meet the incredible demand.

In situating this legacy in the present context in order to understand how we might build more effectively, we should capitalize on the success of distributed affordable housing models as well as recent research that suggests the merits of abandoning the distinction between urban and suburban. With regards to the latter, doing so would allow us to examine the entire field of possible housing locations outside of preconceptions. It would help us to see beyond traditional boundaries that have divided neighborhoods throughout the city. Doing so would allow us to see the city as a field of characteristics, services, infrastructures, energies, flows, opportunities, employment centers, educational hubs, and broader active forms that could inform how new housing is sited and define the true cost of building and living within that home. By looking at the city from an operational perspective, we can tailor new housing to the activities of the inhabitant, the amount of money those activities generate and cost, and their broader household economy in order to make housing attuned to needs rather than to the equation of how much land, labor, and materials cost, the tax incentives available, and the

minimum return on investment the developer requires. It would also help to understand how to balance location – such as land on the extreme fringe of the city that is very inexpensive – with employment and cultural services that might be necessary to sustain life and that might be found within the more expensive core of the city. It would help to understand where the people who might benefit from affordable housing currently live as a condition that is just as important as any other site condition. In this sense, an integrated field analysis of a broader city and region that integrated people and active forms that determine the appearance of the built environment would help to address the underlying problem of addressing existing communities and cultivating new communities that so often arises in the context of building "affordable" housing. It would help to understand the boundaries – sometimes physical and sometimes virtual such as gang lines that limit where people can live and work. At the same time, it would help to understand the different types of communities that require housing. In doing so, an opportunity would arise to address the historic trend of breaking up existing communities in order to get people into affordable units that are often in foreign places without support services often provided by friends and relatives required to sustain life.

If we open the process of siting new housing to an expanded field that considers the region, its built environment, and its ecology it will allow us to look beyond local conditions defining one plot of land acquired to build housing. We can then think about creating affordable housing as an intervention in this expanded field. Such an approach builds on the success of distributing new units throughout neighborhoods in conjunction with market-rate development. It also takes into consideration the capacity to integrate adaptive re-use and restoration. Moreover, a decentralized system distributed and comprised of an array of different people, situations, and cultures would create a network of housing and related services that support those in need of affordable housing across boundaries and in such a way that the potential embodied in these people could be actively cataloged and cultivated as a personal development strategy that is integrated with a broader urban and city development strategy. This approach might allow for a housing strategy that germinates in a virtual sphere outside of current racial discourses that explores ways of overcoming those divides that remain on the ground.

This approach would also have to overcome preconceptions about residential, commercial, and industrial neighborhoods whose division has often occurred on racial lines and has often led to a situation in which high-paying jobs are inaccessible to certain sets of the population. Addressing this concern and finding ways of integrating commercial and industrial spaces into housing strategies might begin to address the fundamental problem that we identified as lack of jobs and low wages. This process would address the divide between commercial, industrial, and residential, the rents paid in each category, the extraordinary amount of commercial and industrial space available, and desire to continue to segregate each market from the others. In this sense, we should see a zoning problem mixed within the affordable housing problem. The next revolution in real estate might come in creating exempt zones that blur the lines – both in function and in design. This would represent a return to a more medieval model. Doing so, however, would have to consider the safety, noise, and environmental consequences of relaxing zoning restrictions in a context where hazardous industrial production has been

increasingly relegated to rural contexts or cities beyond the limits of the United States. This would not require creating a fixed set of relationships between working and living. Instead, it might create a web of overlapping types of space that allow people and companies to choose how far they wanted to travel.

<center>III. Infrastructure, Transformation, and Agency</center>

A distributed housing strategy would draw on the overlapping groups of people within each space of an expanded field. Each group would provide goals for how they want to spend income and a unique perspective on how to save money when building, maintaining, and living within new housing. The role of a developer would go beyond that of building the enclosure, but of mediating between the current state of the community and understand how that community wants to change in the future. In this sense, they would define a horizon as goal for a transformation that might occur and define how this might take place through an active utilization of the spaces, tools, and information deployed in order to allow the inhabitant to make progress with a particular goal connected to enhancing the affordability of the space. This would require a support program that helps those entering the affordable housing program connect with the broader social and economic system that ultimately is financing the housing. This would make it both affordable and a new standard creating pathways to agency of the residents. This would require investing in housing at different levels and spheres of the economy and in different parts of the city. Within the context of those unable to afford market-rate housing near the jobs that they have been trained to fill or would like to fill, there are many sub-sets of the population in differentiated income brackets. Some people have invested hundreds of thousands of dollars in education and struggle to afford housing in high cost urban centers near the jobs they have been trained to fill. On the other extreme, people with limited educated teater on the edge of poverty. For them, and everyone in between, it will be helpful to identify the precise lines between different skills, incomes, and goals so that inhabitants can mature within one bracket while having the opportunity to progress to another bracket – ideally facilitated by the integrated approach to the full range of subsidized housing.

The infrastructure – the spaces, tools, and information – that could be deployed to provide new housing and reduce its cost are vast. It is important to both limit the scope of the tools that we consider in the context of an intention to build new housing while also acknowledging the negligence of other industries that seek to profit off of human life – ranging from health care to education to drug companies, weapons manufacturers, and prisons. In many ways, by correcting some of the pressure put on the home economy by these industries, housing would become more affordable. In this context, it is not just about making housing cheaper, but other things more affordable. In considering this observation, we are going to address the concerns directly, but the potential ways that new development – a local farm and nutrition clinic that takes pressure off of health care costs – can compensate and even reframe the negligence of other industries. With that in mind, this infrastructure would include the following:

1) The basic network of rooms in which people can sleep that range in size and proximity to other rooms. Some could be new while others are refurbished.

2) Bathing and cleaning spaces – both public and private.

3) Kitchens both as places to prepare food personally and as places where others prepare food – including communal and professional.

4) Dining rooms as places to eat alone, with family, or with the broader community.

5) Recreation spaces ranging in size, shape, and degree of enclosure.

6) Offices, studios, and workshops.

7) Places to study and learn – both organized and independent.

8) Places for regeneration and exercise such as a church, club, yoga studio, sanctuary, retreat center, nature preserve, or park.

9) Spaces facilitating transportation such as garages or bike parking.

10) Storage – both off site and on site.

11) Spaces for cultivating food.

Each of these categories would have to be equipped with all the necessary tools and equipment to be effective. These tools do not have to be absolute and could be provided on an incremental basis. It makes little sense to provide someone with a kitchen lacking a high quality knife and set of pots and pans and even littler sense to do so without any training in how to wash, cut, and sauté vegetables. In this sense, we should look at the different components, assets, functions, and potentials that are currently embodied in a specific house and not only suggest that one could break up the set of units within an affordable housing development, but that we could break up all the sub-programs and distribute those alongside each other throughout a field.

All of these could be connected to each other by virtue of a digital platform and strategically located in relationship to particular jobs, services, transportation, and other existing infrastructure. The number and scale of each as well as the specific adjacency would be based on the specific location and population. It would be determined by how a new investment sits within the ground of the existing "urban" condition as the field of physical real object forms and the virtual active forms that determine its appearance and functionality. It would also be determined by how these generic spaces are customized and evolve. In deploying such an approach, it would be important to introduce a series of people who can connect to other

disciplines and coordinate the installation and initial inhabitation of "affordable" housing. This group – likely comprised of social workers, artists, and planners – would mediate between the field analysis and the real spatial, cultural, social, and political conditions on the ground.

IV. Two Systems of Value: Aesthetics and Affordability

If the previous sections explored where we might build new housing and how new housing might function there, this section will explore the value of that space for the people inhabiting it rather than for the developer, community in which it sits, municipal body, or broader economy. We will not consider the utility of the space – how it can perform – but the quality of that space for the people inhabiting it through the way in which it addresses an existential or even spiritual need to create a home and dwell within. We will also consider the range of values of the space in terms of what it looks like, feels like, its materiality, and overall atmosphere. In doing so, we will essentially be considering the aesthetics of housing to be built and the broader relationship between aesthetics and affordability. This relationship will in turn help us to understand how to create high quality spaces that are attuned to their inhabitants in such a way that these inhabitants not only want to maintain them, but participate in their evolution over time in such a way that these spaces might become a model for the broader city.

At a fundamental level, the relationship between aesthetics and affordability is between two different systems of value that inherently embody myriad systems of value extending into a range of aspects of our world. On one hand, affordability associates value with many of the traditional categories that we have pointed to as we have attempted to reframe the discourse on affordability – cost of labor, land, materials, price per square foot, operating costs, etc… On the other, aesthetics is concerned with the how we judge or evaluate the relationship between a figure and ground. In many ways, aesthetics is concerned with judging the extent to which an object, situation, artwork, space, or event succeeds in depicting and perhaps helping the person engaged in this judgement to experience outside of the common flow of the time of the everyday – a reunification of man and nature – figure and ground – prior to the demise of the magical world we once inhabited. Aesthetic judgment and the things that provoke it, in this sense, help us to retain contact with such a magical world and restore unity to our outlook on birth, life, and death in the process.

The value underpinning affordable housing also seeks to restore a unity that has been lost. This unity, however, is not between man and nature, but between man and man. This loss of unity is, moreover, a consequence of a division caused by the proliferation of technical objects and the work associated with them that has caused tremendous stratification over time leading to some who have accumulated tremendous capital and others with very minimal equity in the world that they inhabit. The value behind affordable housing is then somehow to rebalance the system by resting on an appeal to universal human rights that seek to provide a safe place to live supported by waste, water, and energy systems. These values are extended to encompass ecological values that consider affordable housing as a fundamental ingredient in questions of resilience and sustainability. At the extreme, it is attached to the basic image of a society and country and the capacity to thrive over time.

What exactly this thriving means, however, needs to be further interrogated as it is often connected to providing the workforce to propel the continued expansion of the capitalist economy that might in turn perpetuate the divisions that caused the problem to arise to begin with. In this sense, it might be appropriate to consider how forms of value underpinning affordability and housing more broadly can break free of the cycle in order to lead to something other. While this might involve reconsidering utopian experiments, liberation theology, immersion in meditation, theories of revolution, or the ultimate liberation of society following the complete maturation of capitalism and the natural emersion of communism, I would like to take a much more active approach and look at ways in which approaches to developing housing can draw on other systems of thought that seek to restore some form of unity. In particular, I would like to explore how aesthetics can benefit the development of affordable housing and the extent to which their elimination from the discourse of affordable housing – and to a certain extent housing more broadly – has not only contributed to the striation of housing and society, but has removed much of the agency that developing housing has to affect change both for the people living in them and the city at large – effectively removing a key variable that activates other modes of investment discussed above.

Coincident with this process, the objects and experiences often associated with aesthetic judgment have been denied those making little money and requiring housing assistance. It is often the case that "affordable" units are stripped of ornament, excess, and constructed with the most economic means to the point where they are uninspiring and sterile. This serves to reinforce class distinctions and perpetuate the image of people living on well below the median income. In essence, this is an expression of access and rarity. Objects and experiences that are beyond the everyday are valued over and above basic dwelling units. They are understood as exceptional.

At the same time, subsidized housing is typically a welcome gift to the people who are fortunate enough to get to live in them. They offer a blank slate on which one can build a life reflecting their values, culture, friends, and aspirations. For those in need of housing, it does not matter that an aesthetic value system has a relationship to rarefied estates and ways of living. The immediate need expresses an opportunity to break free from a broader desire driven economy that helps to stratify society and adopt a value system more appropriate to the needs that housing fulfills and the practical opportunities that are available for those living on a minimal income. Nevertheless, it might be worth reconsidering the merits of aspiring to an illusion that mostly benefits builders, municipalities, and object makers, but that does not necessarily add much direct value to the new resident.

We should, in this sense, reconsider the sustainability of the "American Dream" as owning a perfect home on grass in a safe neighborhood in the suburbs (which incidentally has been the most effective example of subsidized housing in America). As an alternative, we could base an aesthetic system that grounds affordable housing in an aesthetics of the everyday. This would involve valuing the practice of walking, cultivating food, raking gravel, and generally practicing a way of living that is beautiful and that transforms the world in which one lives.

9

This would require creating an architecture that can hold traces of the practice of cultivating an aesthetics of the everyday. It would likely be more of an open framework than a set of fixed units that have to be filled. It would also require a way of conveying to low income residents that they can live beautifully without adhering exclusively to the desire driven system of capitalist consumer objects.

What is most important, is that beauty is not something prescribed or bought, but a practice. A practice of cultivating an understanding of an aesthetic horizon – the beauty of life that one wants to attain – is deeply connected to happiness. This connection is not so much driven by arriving at the horizon, but the process of setting goals, working towards those goals, and the adjustments and knowledge that results along the way. In this sense, the aesthetic dimension is ultimately what fuels the transformation of the world around us. It sets forth the qualities that we hope to achieve before ultimately creating real installations of those goal through the specific quantities of currency, labor, knowledge, tools, and materials that are required and how their combination is attuned to our bodies, minds, and broader needs. In this sense, aesthetics creates a bridge between people and space. Aesthetics characterizes the people who will ultimately inhabit the space by locating their culture, creating variety, and an opportunity to have community members contribute to the design process.

While this process has traditionally occurred through a body that dictates value and controls the aesthetic discourse, it might occur in the present context via a far more democratic process and one that is more suited to a distributed housing solution. One way of doing so might be through a digital app made available to all those interested in affordable housing. This app could become a vehicle both for dialogue and a potential source of revenue. It could offer potential suppliers access to a very specific audience that will soon be fitting out a home. It will be important, however, to keep in mind the ultimate desire to restore unity to life and living that is increasingly threatened by speculation and the need to provide a return on investment for capital. Still, it could be a prerequisite for creating home as platform on which one can build local value and contribute to the broader economy.

This process must occur operationally by considering what types of spaces are really required and how they should be detailed. It will not be as much about investing in key points that come to be exceptional, but in the field and locating the opportunities in each of the different types of space that we have detailed in the previous section. These opportunities of impacting space through an aesthetics of the everyday and an aesthetic horizon that propels happiness and drives a broader positive mood of a community that might become infectious include the following:

1) Customization of wall surfaces beyond traditional wallpaper as an image that can be applied and changed or through specific materials.

2) Connection to a natural element at a variety of scales such as sun, water, wind, fire, and earth that help to situate the inhabitant at a particular location.

3)   Manipulation of artificial light that might create a particular mood.

4)   Patterns that are introduced that connect to a particular cultural tradition.

5)   Objects that relate to a particular history and that could be both owned by inhabitants are well as rented or borrowed from a collection owned by the platform.

6)   Art that is introduced that might be owned by the inhabitant or loaned. It could be connected to an international network of galleries and artists who have an interest in using their practice to reframe or contribute to the discourse on affordability.

7)   Supplemental technology that can be overlaid on the space and that can be acquired directly through the platform supporting housing. This technology might create specific opportunities based on how the individual interacts with the platform.

In many ways, the collection of customizations that might be integrated into a housing platform are those that have been available to high-end home buyers and builders, but that have been largely excluded from housing considered to be affordable. By introducing a platform that can offer a chance to make these decisions by reducing the variety while preserving the purpose behind the categories of decision, greater interest in the place of dwelling can be established. This platform, moreover, can be virtual and incorporate a range of options that do not have to manifest immediately as a built product. Ultimately this process might create opportunities to contribute during the planning process to better frame how a new development is sited in a particular community. This process could create a space in which to negotiate different images associated with what inhabitants, developers, and other community members desire. It would be a space to explore what is possible within the context of a particular development. This space might correlate to the broader economy of images that acts as a "clearing house" or medium into which other systems contribute images so that those systems and their parts are related to one another and given a hierarchy.

V. Units of Value

Ultimately, new housing must be financed in order to be constructed at a sufficient scale to address the current housing shortage. The traditional means of doing so, of course, remain available. These might include the following:

1)   Taxpayer subsidized via the government directly building new housing.

2)   Taxpayer subsidized as giving a tax break or creating an exchangeable credit for developers as an incentive that reduces the total cost of building new housing. This approach could be tied to a tax on new developments by market rate developers.

3)   As a mandate requiring developers to build a certain amount of affordable housing.

4)   As a requirement to pay into a fund that might support the above method.

5)   As created outside the above from new developments that don't cost much to slum lords, rent control, and living in remote locations that cost little.

While taking advantage of these pathways might address the broad need for more housing that people can afford, it is likely that the extent to which each is structured around the opposition between affordable and market rate housing makes it difficult for them to be used to overcome the distinction and address an expanded field of housing needs. Moreover, the current financing system inherently must consider the legacy of past projects that have used these methods and the extent to which entrenched biases are built into these systems. In this sense, the low interest federally back mortgages that fueled the suburban housing boom and affordable housing tax credits address specific needs and are each designed to serve particular populations. With this in mind, we should look for alternative financing models that are perhaps more tied to the specific distributed and unbiased model that we have been exploring.

In the process of rethinking some of the parameters around housing, a few potential ways of generating revenue have arisen. Given that they have arisen in conjunction with developing a theory to guide new developments, they are generally novel and untested, but also not aligned with one particular community or approach. They include the following:

1)   A platform and app network that allows developers and designers to better understand demand and use in order to more effectively distribute and manage housing with greater amounts of shared space more carefully aligned with temporal use patterns. It might also involve revenue from targeted advertising.

2)   Employer subsidies connected to the cultivation of talent (the company town model). Such employers might in turn play a role in "subsidizing" affordable housing via a direct connection to training programs and entry level jobs. At the same time, through buying and consolidating many small landlords who serve lower income populations, the waste and inefficiency that occurs could be eliminated and this savings could be put back into reducing the cost of living for the resident. All that is saved on operations and maintenance and duplicated bureaucratic systems could allow money to get back into the consumer economy that can drive expansion and the lifting of the lower class out of poverty.

3)   Alignment with art practices seeking to transform society and the market of collectors interested in supporting this work (the philanthropic model infused with material transformation on the ground)

All of these approaches would require the use of some form of technology to make a connection between external practices and the act of building and inhabiting new housing. In many ways, this would involve seeking to actively build those connections and exploring ways in which new stakeholders could become involved in controlling different sets of technology that might have been unavailable to them prior. This would naturally extend to a consideration of who owns particular infrastructure. It would be to ask how technology – ranging from infrastructure to digital apps, washing machines, and social networks – can be used to bring people together within a particular space that will house them rather than divide them.

Such considerations would have to explore ways that technical tools, machines, and systems become entangled with social forces that benefit from dividing the set of users into specific people with their own characteristics that can be turned into a point of sale. Such a system values individual rights and modes of expression above those who might be more comfortable speaking as a collective. This can occur through situating the technology rather than allowing it to remain ubiquitous. By embedding it within a particular place and time and removing some of the divisive characteristics of past technologies it could be tailored more directly to the goals of future housing and become a genuinely transformational system and service rather than one that is largely intended to serve existing habits and reflect current subjectivities. The goal should be to enhance the agency of the people through their interaction with objects and atmospheres. This would support the fundamentally decentralized value structure that we have been exploring. In this sense, we might want to look towards something such as blockchain as a model for how new housing might be valued, financed, and traded. It would build on the move that the Federal Housing Authority took in 1934 to legally transform the house into a kind of currency by perhaps defining a new unit of value outside of the system of US currency and regulatory framework. Instead of a modular box in which one person or a family might live, such a unit might be a set of rights of access that serve the most basic needs of dwelling. In order to build such a system as a platform for these spaces and services as well as an exchange that such units might be transacted on, there will need to be specific financing structures to cover the start-up cost. They might include the following:

1)   Leveraging sources of patient capital that need to be deployed. This might include pension funds, sovereign wealth funds, and large real estate investment trusts. It would be appropriate for the source of such wealth to be tied to the wealth of large populations that could benefit from increased affordability. This would essentially draw upon past socialist models, but would make use of sophisticated capitalist investment structures to mitigate risk and enhance the value of the fund that builds and invests in new housing. Specifically in the case of the technology platform that might be developed, funding could be drawn from the current venture capital community interested in consumers, data, energy, and mobility.

2)   Leveraging philanthropic investors interested in the system as a platform of housing rather than one-off building.

3)   Thinking about the revenue streams associated with real estate upfront and bringing as many of them within the purview of the platform as possible in order to get the best rates, eliminate waste and external profit, and actualize the production of value. This could range from energy production to capturing and selling data.

4)   Building a land trust with the above in mind, but also as an asset that as stable can be used as leverage in future developments and to mitigate risk

The route by which these reflections might be refined as a cohesive strategy directed at a specific location requires establishing an organization that can oversee the process through an initial investment. Once this has been created, it will become possible to develop a more concrete plan that can be used to evaluate social and economic viability. With such a plan in place, it will then be possible to begin attracting sources of capital and planning out a multi-phase approach to implementation. Doing so is fundamental to the viability of the future city. Not doing so comes with an extraordinary cost whose exact dollar value is difficult to determine, but that grows greater every day. With this in mind, it is essential to begin taking steps towards making housing a right not a privilege.

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