

# 2019 Innovation in Affordable Housing Student Design & Planning Competition

## Second Place Winner

University of California, Berkeley

## Team Members

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HUD Innovation in Affordable Housing  
student design & planning competition  
2019

## Project Overview

The UCB team focused on cultivating community and resiliency to provide healthy homes and pathways to prosperity – improving social and economic health.

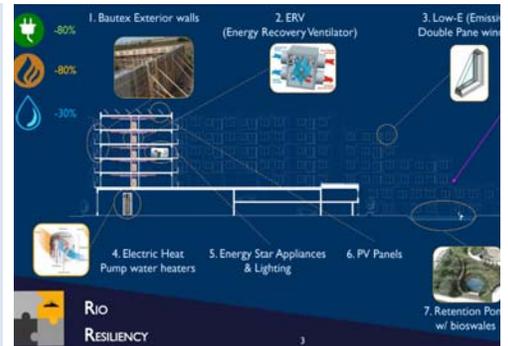
Responding to community, the proposal provides a diverse mix of programs and housing types, including a five-story building atop a two-story podium, which both defines the edge of the site and is stepped down to the Riverwalk. Townhomes for ownership are sited along Brooklyn Avenue with a monthly cost calculated to be 30% monthly income. Deed restrictions keep homes available to future buyers. There is a 7,000 sf transit plaza hosting art in addition to centralizing transportation, a grocery store, and a pedestrian walk to the river, which terminates in a large open space and open-air theater.

The design provides common spaces, as well as live/work units for small businesses. The team took a conservative underwriting approach to financing, wherein rental and retail will be financially self-sufficient.



**Community:** The team's approach to healthy homes includes areas for growing fresh produce, open space, grocery store, community spaces, and access to services. A community kitchen is provided with classes and demonstrations from nearby restaurants through CHEF (Culinary Health Education Program) San Antonio to promote healthy eating habits.

**Sustainability:** Passive House principles will be followed for all 141 units (this could be the first PH building in San Antonio), including a focus on IAQ, continuous insulation, air and water resistance, and double pane windows preventing heat gain in summer, and ERVs. The grocery store energy is to be recycled.



Affordable to Purchase		Affordable to Operate	
Sales Price	\$180,000	Mortgage Payment	\$831
Closing Costs	\$6,700	FHA Insurance	\$107
Down Payment Assistance	(\$15,000)	Property Taxes	\$390
Homeowner Down Payment	(\$1,000)	Homeowner's Insurance	\$92
<b>Total Mortgage</b>	<b>\$170,700</b>	Maintenance / HOA	\$63
		<b>Total Monthly Cost</b>	<b>\$1,482</b>

\$58,000 annual income

**Financial:** The Pathways to Prosperity theme is demonstrated through the homeownership opportunities — one of the most effective ways to accumulate wealth. Residents at 80% AMI may purchase units at \$180k with a total mortgage of \$170k, wherein the monthly cost would be ~\$1500/month. Monthly costs for energy are reduced through implementation of energy conserving features.

