EXPLORING THE NEED FOR TINY HOUSES IN URBAN CITIES

By

LENORE CUMBERBATCH-PEARSON

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ABSTRACT

People are embracing the tiny life philosophy, which is about freedom, the ability to make choices about how you want to live, your social life and obligations. It is also about decluttering your life and getting rid of material objects and getting rid of stress as well. Living in a tiny home can improve your financial situation and alleviate the inability to afford a home (Somerfield, 2017). While many Americans are overwhelmed by 30-year mortgages and the high cost of home ownership, living smaller is an alternative to this high cost of living. While small homes aren’t for everyone, there are many populations that could benefit from living in a tiny home, especially those in urban areas. This is a qualitative study to examine the impact of tiny houses in urban cities. The interviewees were 10 stakeholders and political leaders who possess relevant ideas regarding housing and community planning. These interviews provide insight into the ways that tiny living can influence the lives of Newark residents.

The result shows a mixed response from the interviewees. Some of the subjects were positive about the new ideas as it would be financially crucial for employed homeless. They pointed out, for example, that tiny houses can be transferable assets for individuals who need those assets. Other interviewee’s opined that while tiny houses have the potential for reducing space, there is also the fear of creating a congested community or slums. Zoning laws may even create several dilemmas. The issues can be mitigated by providing aesthetic value and sustainability value to tiny houses. Aesthetic properties and sustainability are beneficial in attracting people to tiny house living.

While collecting for this research, a bill was passed by the Newark city council to allow people to rent lots in the city of Newark for tiny houses. This study contributes to
the knowledge of how living in tiny houses can impact urban neighborhoods and help to create housing sustainability for people who previously could only dream of owning their own home.
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WORKING GLOSSARY

Recreational Vehicle (RV): A motor vehicle or trailer which includes living quarters designed for accommodation. Types of RVs include motor homes, campervans, caravans (also known as travel trailers and camper trailers), fifth-wheels, popup campers and truck campers.

Spatial Planning: The practice of urban planning in the United States

Sustainability: A form of economy and society that is lasting and can be lived on a global scale

Tiny House: A home that is anywhere between 100 and 400 square feet.

Tiny House Movement: An architectural and social movement that advocates living simply in small homes.

Urban Infill: New development that is sited on vacant or undeveloped land within an existing community, and that is enclosed by other types of development. The term itself implies that existing land is mostly built-out and what is being built is in effect “filling in” the gaps.
CHAPTER ONE: INTRODUCTION

“…buying a home has always been about more than owning a roof and four walls. It’s about investing in savings, and building a family, and planting roots in a community.”

~ Barak Obama

A tiny house is defined as a home that is anywhere between 100 and 400 square feet. The average American home is approximately 2,600 square feet. People are choosing the tiny house lifestyle by embracing the philosophy and freedom that comes with downsizing the space that they live in by simplifying and living with less. Because buying a home, and the expenses associated with owning a “typical” American home, often averages about 30 years of working to pay for it, 76% of Americans are living paycheck to paycheck (The Tiny Life, 2018).

Tiny houses work both inside and outside of communities. Smaller living is not an entirely new concept. Some people have moved into trailer homes or RV homes and currently tiny home living is becoming a popular multipurpose solution. Tiny houses are often priced at $50,000.00 or lower and are an affordable alternative to the millennial burdened with student loan debt and baby-boomers without enough retirement savings (Tiny House Community, 2015). The Tiny House Community is an advocacy group under the Tiny House Association. Founded in 2015, the American Tiny House Association (ATHA) was formed to support enthusiasts of the tiny house movement, to educate and to also provide legal support. The claims above purportedly exist according to those who are taking part in the tiny house movement and lifestyle. This study was conducted to substantiate or disprove these claims.

The main assumption of the tiny house movement is that homeowners can reduce
their environmental impact and increase affordability by reducing their spatial footprint. In fact, tiny houses have been proposed as a solution for temporary housing and workforce housing (Hunter, 2015; Robinson, 2016) housing for the homeless and veterans (Duarte, 2018; O’Dea, 2018; Pereira, 2017); and as a solution for housing in urban areas that host large populations in limited space (Cavanaugh, 2016; Tolliver, 2018). As different types of tiny houses surface in the housing market, we are forced to examine the way we look at housing and space for different demographics, especially in densely populated urban areas. There is a paucity of literature on tiny houses and the tiny house movement. Most of the information comes from web sites and online advocacy groups. This is all the more reason why this research is important, to fill the void for empirical evidence which up until now there is very little in existence.

1.1 Problem Statement

Homeownership is out of reach for many Americans, including many families (Backman, 2016). In today’s housing market, there are more renters than at any time in history (Cilluffo et al., 2017; Martin, 2017; Thompson; 2016). As President Obama stated “The decline in homeownership today is due to the rising cost of homeownership while salaries have not risen at the same rate to meet that demand” (Remarks by President on Housing 2015). The collapse of the housing market and the subsequent recession that followed, shattered the age-old myth that you cannot go wrong when buying a home (Agent, 2018). Although the Great Recession has ended and housing values have recovered in most places, the main thing that hasn’t recovered is the American desire to own a home (Sullivan, 2018). According to Sullivan, homes being built to rent are surpassing any other housing market. Single family home rentals are surpassing single
family home purchases and apartment rentals. Single-family rentals of standalone homes or semi-attached townhouses have seen a 30% growth in recent years (Sullivan, 2018).

Also, young people who came of age during the housing crisis are more reluctant to commit to a 30-year mortgage or take a leap of faith (Martin, 2017; Sullivan, 2018; Thompson, 2016). It is not just young people who are looking to rent homes instead of buying them. Americans over age 55 have also grown interested in renting. The number of renters aged over 55 has grown by a staggering 28% between 2009 and 2015 (Sullivan, 2017). Many of them want to rent homes instead of apartments. From 2010 to 2016, families who rented single family homes in the United States increased by nearly 2 million (Sullivan, 2017). Of the nearly 2 million, renters, 1.26 million were 34 to 65 years old.

The relationship between people and their residential community environment is an important component of design that needs to be explored and addressed. According to environmental psychology, Fisher et al. (1984), when studying people’s relationship with their living space, creating an objective functionality is very important in the process. Most often space is built because it was the idea of a city planner and therefore it is designed from that planner’s perspective. What needs to be taken into account are the desires of the community at the time of the spatial plan creation. If an educated spatial manager is enlisted during the design process, the community’s wishes can be taken into account while the space is being created (Gerus-Gosciewska, 2014).

This very problem was regulated by the Spatial Planning and Land Development Act of 2003. According to the provision (Art. 18.1 of the Act), the draft of a local plan can be objected to by anyone who disputes the decisions adopted in the draft plan.
Neighborhoods and communities have a stake in what is being constructed and the planning process requires that the community be involved at the very beginning. Using this approach is supposed to ensure that professionals pull from the ideas that come from the community, track and address any real problems and concerns, but most importantly because each neighborhood is unique, they address the local ideas for changes in public spaces (Gerus-Gosciewsk, 2014).

In response to the current economy and job market, people are adopting a voluntary simplicity that is creating an effect on the environment, economy, and society as individuals move towards a more ecological approach to living. By reducing complexity and clutter in their lives, using public transportation, reducing their consumption, and preferring smaller-scale living spaces, the tiny house movement has been growing (Elgin, 2010; Johnson, 2016). In fact, these smaller-scale living arrangements tend to foster a sense of community, as they allow more opportunities for the residents to interact with their neighbors and this spans across all types of tiny house living (Elgin, 2010; Johnson, 2016). Because tiny houses have limited space, people who live in them tend focus more on what is outside of that tiny space. Many tiny home communities focus on having available outside shared space (Johnson, 2016). Many communities have outdoor kitchens, firepits and then a main community center where people can perform indoor activities as well (Johnson, 2016).

People who choose to live in simplicity voluntarily are more committed to living with balance in their lives. Elgin wrote Voluntary Simplicity, first edition in 1993 which started a grassroots movement where people around the world connected with this idea of paring down their existing lifestyles. People connected with this concept for a number of
reasons: No mortgage, low or no power bills, going off the grid; easy and cheap to maintain; less waste created through daily living. It will provide more available time and money to relax and do the things that we love (Elgin, 2010). Voluntary simplicity is not about poverty; it is about creating a change in living behavioral patterns that reflect the challenges of the times that we are currently living in.

The problem of homelessness has also led to interest in tiny houses. In 2017 there were at least 553,742 homeless on any given night in the United States. Of that number, 184,661 were people in families and 369,081 were individuals. Homelessness has increased by 1% or 3,814 people between 2016 and 2018. Homeless Veterans make up approximately 9% of all homeless adults (Homeless in New Jersey, 2019; Kiefer, 2017). In New Jersey, there are 8,532 homeless men, women, and children across the state; of them, 24% live in Essex County (Homeless in New Jersey, 2019; Kiefer, 2017). Out of that 24%, 10% reported being homeless before being arrested. People who are homeless with mental health disorders, account for a large percentage of arrested and incarcerated persons, which causes them to serve longer terms in prison than others with similar offenses (McNeil et al., 2005). Housing advocates and homeless in cities are also creating their own tiny house communities to address chronic homelessness (Alexander, 2017). There are currently at least 10 tiny home communities for the homeless in places such as Eugene and Portland, OR; Ithaca, NY; Dallas and Austin, TX; Olympia and Seattle, WA; and Madison, WI. Most of these projects are primarily led and developed by the homeless or by committed non-profit organizations. Some of them, however, have the support of local government (Alexander, 2017).

Some believe that the tiny house movement for the homeless is a rejection of the
traditional market based and professionalized approach that has dominated housing for the homeless since the late 1980s. The movement was created organically as a form of self-help and local interventions to ease the homeless crisis that local governments were failing to find a solution for. Some of these tiny house communities started out as tent camps of homeless individuals and activists who were advocating for the homeless by protesting the lack of adequate housing resources along with the attitude of criminalization towards the homeless.

Now many of these tiny house villages are well planned and organized communities that have restored dignity to formerly homeless individuals. Through advocating for their own purpose with the help from other non-profits, lawyers, planners, volunteers, and private fundraisers they have breathed new meaning into the term “sharing economy.” There happens to be a larger amount of literature on tiny houses for the homeless than there is for some of the other domains in this research, however, this research is not just about tiny houses for the homeless. There are several other demographics that will be covered in this research which will be addressed and listed below. Due to what we already know about people in relation to housing in this country, there needs to be sustainable and affordable alternatives to thirty-year mortgages and high rents.

Therefore, this study explored six different domains for tiny houses in urban areas as a potential option for millennial; homeless/veterans/re-entry; retiring Baby Boomers; and the workforce population. It addresses the following research question: Can Tiny House communities successfully serve the needs of different populations in an urban environment? And if so, how can they do this? What are the perceptions of stakeholders,
and political leaders in the City of Newark about the practicality and sustainability of tiny houses?

1.2 Significance of the Study

What researchers know is that despite these factors that deter people from purchasing and living in tiny houses, it can be done (Ford & Gomez-Lanier, 2017; Hutchison, 2015; Somerfield, 2017). There are several role models that have already been put into place effectively. Detroit, MI is currently completing its first ever sustainable tiny house community for low income residents; and developers in Jersey City, NJ have just broken ground on Nest Micro Apartments which has turned the tiny house concept into sustainable apartment living. What is not known is whether tiny house communities can be duplicated within the city of Newark and this research is specifying community leaders to make this happen. What is known through this research is that community leaders do not have access to well conducted case studies of successful tiny house communities; therefore, the purpose of this qualitative case study is to examine the sustainability of tiny houses in the city of Newark as an urban area in the United States in 2018.

1.3 Summary

In this chapter, I proposed to study whether or not tiny houses can become a sustainable source of housing in urban cities. I discussed the problem, briefly proposed my study and discussed its significance. Finally, I explained the potential implications that this type of housing can have to alleviate current housing problems for six different demographics and various other groups in urban cities.

In chapter two, I expand the historic background of housing within the city of
Newark, I explain why Newark is divided and looks the way that it does in terms of housing and I also develop it in a way that contextualizes various populations that live in the city of Newark, NJ. In chapter three I expand on deficiencies in the literature that I described above with a full literature review of existing research. In chapter four, I describe the methods I used to conduct my proposed study. And to wrap it up, in chapter five, I have discussed the results of my analysis of the research question and any results of further analysis. I have concluded with a discussion and how the results are interpreted in light of the research question in conjunction with other literature.
CHAPTER TWO: THE HISTORY OF HOUSING IN NEWARK

In this chapter number two a lot of aspects regarding the history of housing in Newark will be covered that will give a complete detail of the background. Starting with the very first sub heading on how actually housing in Newark began ultimately.

2.1 How Housing in Newark Began

Lubove (1967) developed an approach to historical research. This historical approach dealt primarily with the formation of the urban environment which also focused on architecture, landscape design, housing, planning, economic development, transportation, and decisions regarding land use. Lubove (1967) was influenced by Lewis Mumford in the 1930s, focusing on “the distinguishing feature of an urban history based on city-building over time was the focus upon the city as a physical entity…an artifact and that the use of this framework explores physical and social change” (p. 33). By contrast, Mumford (1956) had previously argued that the blind forces of urbanization will always follow the path of least resistance. He also argued that there was no current understanding for creating an urban and industrial pattern that would be stable, self-sustaining, and self-renewing (as cited in James, 2015).

There is limited information about the housing and housing conditions that were prevalent in Newark before 1900. Using the available information, it appears as though most of the dwelling houses built until about the 1890s were one and two family homes of wooden construction having high-pitched roofs, and a large amount of attic space (American Towns, 1907). Wooden-framed houses as dwellings continued to be the dominant structure in Newark, but when the type of housing changed, it reflected some aspects of life in the industrial community.
Illustration 1: Example of wood framed dominant housing structure in Newark

Location: 26 Joseph Street, Newark, NJ, built pre-1900’s, typical Artesian home – recently sold for $229,900. Source: NJMLS, 2020

There were few apartment houses that were considered modern in Newark in 1880, and the people who lived in them paid rent that was about half of what was being paid in New York City. Newark’s future industrial prosperity was guided by the Newark Board of Trade and back then the market required skilled artisans. To attract these artisans, Newark built reasonable homes that were well ventilated, convenient, and accessible and designed after homes in Philadelphia (American Towns, 1907). It was originally hoped that private capital would invest to supply the housing needs of artisans, but when that failed to materialize, the Newark Board of Trade gave its full support to a cooperative building movement which developed into buildings and loan associations (American Towns, 1907). These loan associations became popular in Newark during the 1880s and continued to service the working people of that city throughout this time.
Skilled workers used these associations to acquire new homes and, at least in the early 1890s, it appeared that building and loan associations helped to prevent Newark from enduring “the evils of overcrowded tenements” (Popper, 1952, p. 173).

2.2 The Urban and Industrial Environment in the City of Newark, NJ

As manufacturing technology became more refined through improved machinery, the need for skilled artisans diminished and more semi-skilled and unskilled workers became in-demand (American Towns, 1907). This encouraged those less affluent, especially new immigrants to settle in Newark and so many people began to flock to the city that the building cooperatives could no longer keep up with the demand for housing from low income groups. At this time, private capital became interested in investment in large scale housing, and the apartment house resulted. It is important to note that the Superintendent of Schools of Newark called attention as early as 1890 to the growing apartment system of dwellings (Board of Trade, 1911). The Superintendent of Buildings reported the same year that much of the building that was happening in Newark were three story apartment buildings with two families to each floor (Board of Trade, 1911). Many new residents who came to Newark could not afford this kind of housing; this caused the tenement house to multiply in large numbers and become a common feature within the city of Newark by the turn of the century (Board of Trade, 1911; Kingdom, 1940).
Illustration 2: Photo of tenement slums in New York City in 1870. (Source: Jacob Riis who worked as a police reporter for the New York Tribune after immigrating to the US in 1870)

The demand for stores and factory sites in the central part of Newark caused property values to increase sharply. Old residential districts gave way to factories and stores, which drove the remaining residents to the outer wards (Board of Trade, 1911; Kingdom, 1940). Real estate operators, who did risk land in the central portions of the city for housing purposes were forced to develop the land intensively. This resulted in the emergence of a new residential neighborhood right within the center of the city, and the tenement house became the predominant structure (American Towns, 1907).
Before the first decade of the new century had passed, many of these tenement houses had become slums. This alarmed the Board of Trade who was always wary of blighted conditions. It pushed them to create a State Tenement House Commission, which was put into place to bring about an improved class of tenement house and to create an increase in taxable assets (Popper, 1952). A visiting delegation from London’s Board of Trade stated that there were four “fairly distinct types of working-class houses in Newark around 1910” (p. 175). The tenement house was usually three stories high and contained one or two apartments on each floor. This kind of house was usually located some distance from the center of Newark and in better residential areas. It was built out of wood and had an electric door buzzer to admit visitors (Board of Trade, 1911; NJ Dept. of Labor Report, 1910; Superintendent of Buildings Report, 1911).

The second kind of house was a large tenement, usually with eight to 16 apartments and located in the older districts and the Central District of Newark. These homes started out nicely, but their location in the slums soon turned them into the homes
of unskilled and less well-to-do workers. The railroad flat was the most commonly found apartment with unlit or dimly lighted rooms, enclosed yards and unventilated conveniences. By 1910, in some of these apartments there were four and five families of newly arrived and unskilled laborers (Board of Trade, 1911; NJ Dept. of Labor Report, 1910; Superintendent of Buildings Report, 1911).

The third kind of home in Newark around 1910 was the “cottage patterned old house”. This kind of house was originally intended for only one family, but with some structural changes it was converted to accommodate two families. The largest percentage of Newark’s workers lived in this kind of house (Board of Trade, 1911; NJ Dept. of Labor Report, 1910; Superintendent of Buildings Report, 1911).

The fourth kind of home most frequently found in Newark at that time was a two-family house of modern construction “of excellent appearance and great convenience.” Those homes were usually located in the outer wards of the western and northern parts of Newark. There were a large number of homes like this in Newark, but they were usually lived in by business and professional people and not manual labor workers (Board of Trade, 1911; NJ Dept. of Labor Report, 1910; Superintendent of Buildings Report, 1911).

It is clear that from the documentation by the Board of Trade and the historical evidence from the Superintendent of Buildings Report, that by 1910 some crowded, and socially unhealthy slum districts existed in Newark. Even then, however; congestion in Newark housing was less severe than across the water in New York, Brooklyn, or even Jersey City. The statistics of the United States Census for 1910 shows that in that year the average number of persons to a home in Newark was 9.0 whereas the number was 30.9 in Manhattan.
Many blacks came to the north from southern states, anticipating a better life and an escape from Jim Crow. The black population rose from 9,745 in 1910 to 38,880 in 1930. Newark housing was run down and racially segregated before 1910. Blacks were stuck in the Central Ward, paying high rents for slum housing, where disease was prevalent along with crime and a more violent police community than in other neighborhoods. By 1940 the Central Ward contained more than 16,000 black residents where the predominant structures still had outside toilets. This was the beginning of Newark’s modern-day ghetto.

Illustration 4: Black Migrant Family, during WWI. (Source: RiseUp Newark, 2020)
Illustration 5: An example of slum housing that was available to residents during World War I in the City of Newark. Most tenements had shared outdoor bathrooms. (Source: RiseUp Newark, 2020)

This country had three types of dominant building constructions over a 60-year period. The first was semi-enclosed courts and walk-up buildings known as garden apartments. There were dominant in the 1930s and 1940s. In densely packed cities like Newark, a garden apartment is defined as any apartment on the ground floor (or occasionally even the basement level) of an apartment building that offers direct access to an outdoor open space, consisting of either a backyard or a patio. These outdoor spaces can sometimes be small, with just a chair or two for relaxing, or it may have been an entire dining set with chaise lounges and a grill for cooking. Many residents added flower boxes or giant plants with flowers, especially those who rent the property and aren’t allowed to plant in the ground. In Newark, most of these would be what we call brownstones, because they didn’t really use the term garden apartment, but they would mention garden access or a private garden. Sometimes it wouldn’t even be that; it would
be access to a balcony, roof or deck (Franck & Masteller, 1995).

*Illustration 6: Forest Hill Terrace Apartments, 325 Grafton Avenue, Newark, NJ.*

Source: (Burd, 2018)

Larger buildings with expanses of open space between rows were called row house and walk-up buildings. Sometimes they were placed around widely spaced elevator buildings; these were built from the 1940s through the 1960s. Row houses are single family homes that are built side by side and share a common wall. They are usually between two to five stories and they have living space on several floors, with a traditional layout of living space on the first floor and bedrooms above. Row homes are still some of the most desired pieces of real estate in urban cities. They still hold a great deal of square footage that is not often found in modern apartments and condos. Many are modernized with rooftop gardens and elevators. Most row houses do not offer back yards however, and many are considered historic landmarks today, so you are limited to what you can do to change the façade of the building. Private yards and semi-enclosed or fully enclosed courts for row houses and other low-rise buildings were built during the 1970’s, 80’s and
90’s (Franck and Masteller, 1995).

Illustration 7: 12 Prospect Row, Newark, NJ Currently selling for $256,600. Source: (Realtor.com, 2020)

Low rise buildings are appealing because they typically have more amenities like a pool or a club house; they also have more parking spaces. Low rise apartments are more likely to have landscaped grounds, gardens, shade trees and walking paths. Low rise apartments are usually found in outer residential neighborhoods. Although a low-rise building has fewer units, they are usually cheaper to rent because of their location.
Illustration 8: 105-107 Broad Street, Newark, 1 Bedroom currently being sold for $179,500. Source: (Neighborhoods.com, 2020)

These are examples of the three dominant housing structures in Newark and in most urban cities during this time-period. Unfortunately, many people could not afford to purchase these structures because of redlining.

2.3 The Effects of World War I and World War II

Manufacturing jobs were keeping the factories running 24 hours a day due to World War I, and so African Americans flocked to Newark to obtain access to the type of employment that they felt would be a great opportunity to upgrade their standard of living. This was part of the initial wave of the Great Migration of African Americans from the South to the North during World War I. The First Great Migration saw 1.4 million African Americans leave the South for Northern and Western cities (Rivers et al., 2015). Even though African Americans were flocking to Newark, only one out of five wage earners in the state was employed in Newark and by 1939, only about one in nine
was employed in the city. Factories were leaving the city and the loss had only been partially offset by new establishments (Anion, 1997).

Once African Americans arrived in Newark, both labor unions and employers excluded them from skilled jobs. For example, only six of 22 unions allowed African Americans to join (Anion, 1997; Tuttle, 2009). In 1920, African American men were 5.3% of the population in Newark, but made up 35% of its male servants, 31% of its porters and 26.7% of its janitors (Anion, 1997; Tuttle, 2009). African American Southerners settled in communities that were dispersed throughout the city and organized amongst the European ethnic neighborhoods of the North, including Newark. The Great Depression and sudden decline in industrial employment put an end to the first Great Migration, but World War II stimulated a resurgence of American industrial jobs (Logan et al., 2015). In addition, the shift towards industrial farming in the South left many African Americans unemployed, so the Second Great Migration was ignited. According to the 1940 Census there were 45,760 African Americans in Newark. By 1950 that number increased to 75,000 and in 1960 it increased again to 138,000 (Tuttle, 2009).

Whites responded in Newark by creating new barriers that strongly restricted where African Americans could live (Logan et al., 2015). Whereas Newark was a predominantly middle-class residential city comprised of homes that were designed to the suburban standards of that time, its appeal to African Americans was its proximity to industry and commerce in Newark. Other causes of the urban crisis in Newark in conjunction with white flight began as early as the 1920s, when Newark’s business leaders took most of the municipal funds to finance commercial enterprises while ignoring the housing needs of Newark’s residents.
Illustration 9: By the end of WWII, African Americans had not fared much better. By 1944 at least 1/3 of the apartments and housing in the black communities were below standard decency. Many houses still had outside bathrooms. (Source: RiseUp Newark, 2020)

There were 7 low-income projects finished before the war, but by 1946, there were 2,110 white families and only 623 black families in the buildings. Four of the projects housed no black people. The best low-rise public housing, such as Bradley Court, was reserved for whites; while the poorest units, such as F.D.R. Homes, were reserved for blacks. Ultimately, the majority of African Americans were steered into the growing number of high-rise public housing which just happened to be built in the Central Ward where African Americans had been confined beginning at the turn of the 20th century (RiseUp Newark, 2020).

After World War II Federal government policies exacerbated the decline of Newark by using federal dollars to subsidize the expansion and growth of the nearby suburbs. Instead of supporting and rebuilding the current infrastructure the city used the clearance of slums to build more commercial development. In the 1930s entrepreneurial
and business leadership left the city and moved to the suburbs. This decline in economic resources within the city led to the initial decline in city services and what it took to maintain the city’s infrastructure (Curving, 2014; Logan et al., 2015). The highways that connected airports, seaports meant that Newark’s Central Business District had a direct pipeline to the suburbs, so that Newark became a city where people worked during the day and fled at night. These structural changes within the City were happening at the same time that thousands of African Americans were migrating North during the Second Great Migration (Logan et al., 2015; Tuttle, 2009).

During World War II, Newark’s factories and shipyard kicked into overdrive on a huge scale. After the attack on Pearl Harbor, the federal government purchased the Submarine Boat Corporation and spent millions re-building Newark’s World War I facilities. Over the course of the war, the operation built $250 million worth of destroyers, escorts, and tank-landing ships. During this time there were over 20,000 mechanics and laborers working in 24-hour shifts. The Federal Government also took over Newark Airport which was the gateway for tons of cargo. Newark manufacturing companies hired thousands of workers and over 80,000 men and women were serving in uniform (Logan et al., 2015; Tuttle, 2009). After World War II, the jobs disappeared and the taxes within the City of Newark were already astronomically high due to city government corruption that took place before World War II. During this time not only was there a job shortage, but there was a housing shortage as well. A high number of residences were in poor condition and many families were living in tenements that were falling apart. Many of these tenements were not built well in the first place and were put up quickly during the city’s growth spurt. On top of this, there was still a great deal of
political corruption happening within the city (Logan et al., 2015; Tuttle, 2009).

Post-World War II, housing in the suburbs was the icon of representation for the American Dream. During the postwar years, immigrant whites received powerful economic and social upward mobility during this time. When Federal programs and GI benefits promoted entry into middle-class home ownership in the suburbs end-mass. Federal housing policies and GI programs created this condition for social mobility for whites and people who had become “newly white” such as Jews and other eastern and southern European immigrants (Curving, 2014; Hwang, 2018). These programs served as affirmative action that was aimed and disproportionately helped male, Euro-origin GIs and at the same time effectively denied African American GIs access to those same benefits (Curving, 2014; Hwang, 2018). At the same time, the Federal Housing Administration (FHA) practiced systematic redlining. The term redlining refers to certain areas, usually urban neighborhoods where banks refused to offer services, or increased the cost of products and services based on location (Benston et al., 1978; Crossey, 2012). Redlining is a form of housing discrimination and because it is where people actually live, the impacts are often severe and long lasting. Minorities and lower income residents, as well as the neighborhoods they live in, suffer because of the unequal access to mortgage financing. This causes a myriad of issues which include residential segregation, reduced homeownership rates, depressed property values, lower quality housing and lack of ability to move to a better area (Benston et al., 1978; Crossey, 2012).

The term redlining came about when community organizers needed a way to describe the red lines drawn on maps by banks to identify areas where they wanted to withhold investment (Benston et al., 1978). People who wanted to purchase a home that
was designated as a redline area were unable to obtain financing because of where their houses were located, not because of whether or not they were able to afford and repay a loan (Crossey, 2012). Because of this, other homeowners were unable to obtain financing for their home repairs since these were considered risky investments. The lack of ability to obtain a mortgage to purchase a home or obtain financing for home repairs created an area with limited homeownership demand and a decline in the quality of housing (Benston et al., 1978). Although there were laws in place as well as covenants that outlawed redlining in 1948, the FHA publicly and actively promoted restrictive covenants throughout its history and its underwriting manuals openly insisted on racially homogenous neighborhoods. Their loans were made only in white neighborhoods (Collin, 2003; Hwang, 2018; Reedier, 2005; Tobin, 1987). These programs for housing made it nearly impossible to get a mortgage in a racially mixed neighborhood and virtually impossible for African Americans to borrow money to purchase a home or for home improvement.
By World War II, almost two thirds of the city’s African Americans were confined in a small section south of Orange Street and west of High Street. The Third Ward was changing rapidly and what used to be an all-Jewish enclave had turned into a homogenously African American area within a few decades. African Americans moved in and Jews moved out. From 1910 to 1940 the number of African Americans in the Third Ward went from less than 1,500, or around 4% of the population, to over 16,000, close to 63%. The housing that they moved into was in poor condition. The Central Planning Board estimated that in 1945, more than half of the city’s African American residents were living in unhealthy housing which needed major repairs. Most of the housing lacked private bathrooms, toilets or even a steady water supply (Collin, 2003, Tobin 1987; Tuttle, 2009).

While Newark had a positive outlook for prosperity and growth, African Americans were shut out of the housing boom and excluded from the prosperity that
others benefitted from during the postwar efforts (Collin, 2003; Hwang, 2018; Reedier, 2005; Tobin, 1987). Meanwhile, as the suburbs grew, the city became deserted and ghettoized through urban renewal, which made the city a less desirable place to live after the war. People couldn’t afford to move to the suburbs, they either couldn’t afford to leave, or were forced to stay because of unfair housing programs. It was mostly African Americans who were trapped in the crumbling urban environment (Collin, 2003; Hwang, 2018; Reedier, 2005; Tobin, 1987).

Racism which was enforced by government housing policies were key components in the economic disparities that created the urban ghettos in Newark and across the country. Between 1941 and 1962 more than 13,000 public housing units were built in the city of Newark, but they were put up quickly and poorly constructed. They were meant to replace the slums and to provide housing. All of this took place under the Newark Housing Authority (NHA) who had an Executive Director named Louis Danzig with strong political ties with local leaders as well as those on the state and federal level. Danzig brought in more federal money than any other city and used those funds to raze enter neighborhoods and build more public-housing units than any other city in the United States. Through these urban renewal initiatives, it became easier for middle-class whites to own homes in the suburbs. By the 1960, African Americans were the majority in Newark, but whites held all power within the city itself. Cities were in control over how many public housing projects it would be willing to build and Danzig built all the public housing that Newark could hold. With the inferior construction and maintenance of Newark’s public housing, along with the NHA practice of putting the poorest families into a community with limited access to jobs and services, Newark had the perfect storm
for horrible housing conditions. Public housing in the Central Ward was considered one of the worst ghettos in the Eastern United States (Curving, 2014; Hwang, 2018).

Illustration 11: Newark Public Housing Rev. William P. Hayes Homes, June 25, 1954; built by the Newark Housing Authority (NHA). Source: (Newark Public Library, 2020)

With lack of employment, African Americans being polarized and unable to move out of the city, racial divisions exploded during the 1967 Newark riots, which took place over four days that included rioting, looting and property destruction. The riots resulted in the death of 26 people and injuring hundreds of others. Unfair treatment by the police and the courts became an even larger problem in Newark as the slums became increasingly black and the people in authority remained white. During the civil rights era, African Americans and whites were continually pitted against one another, as blacks sought work and a better life for their families and whites tried to reinforce Jim Crow segregation to maintain their status and address their fears that would inevitably result from mixing with people of color (Curving, 2014; Hwang, 2018).

Another element that helped to fuel the racial strife was the displacement of
housing. The Newark Housing Authority (NHA) promised the New Jersey College of Medicine and Dentistry 150 acres in the Central Ward. This was more land than was necessary to build the school, and many families found out about the planned campus through eviction notices that were placed on their doors by the NHA (Curving, 2014; Mumford, 2007). The NHA already had a poor history of displacing families and putting them into poor public housing projects. Initially the city had said that only 3,000 people would be displaced for the building of the school, but it turned out that it was closer to 22,000 people losing their homes (Curving, 2014; Mumford, 2007).

While housing growth postwar and the benefits that it attributed were mostly applicable to whites, African Americans were shut out of the suburban boom and excluded from taking part in the postwar prosperity. Housing policies like the GI program had two impacts. On one hand, they contributed to the larger whitening of eastern and southern Europeans and lessened “intra-white radicalization”. On the other hand, they increased white/nonwhite racial segregations. Moreover, while suburbs grew, the cities became deserted and ghettoized through urban renewal, which made cities less-desirable places to live post war. Therefore, postwar suburbanization in Newark produced white suburbs and a black city that was divided not only by race but also by class (Curving, 2014; Hwang, 2018).

White flight hit Newark particularly hard because the city itself is relatively small, consisting of 24 square miles (Anion, 1997; Tuttle, 2009). It was simple math for white residents to abandon the city’s high taxes by moving to the nearby suburbs and towns. This left the remaining tax burden to be passed on to the residents who were too poor to buy their own homes. Between 1954 and 2006 the City of Newark had four different
mayors. Three of those four were brought up on indictments with charges of corruption while they were either in office or shortly after leaving office (Anion, 1997; Tuttle, 2009). Newark and corruption appeared to go hand in hand dating back to at least the 1800s.


2.4 Detroit Mirrors Newark

The summer of 1967 was known as the summer of the great race riots. The City of Newark was one of the most famous of the instances. Unemployment, underemployment, extreme poverty, and persistent racism along with racial segregation had reached its breaking point in the City of Detroit (Bergeson, 1982; Goldberg, 1968; Quarks-Emera, 2019). The Federal-Aid Highway Act of 1956 was introduced by the federal government in Detroit. While the Federal-Aid Highway Act was initially created to save cities from
congestion and the threat of attack from foreign governments, in Detroit it just increased the speed of which white flight occurred (Beard, 2009).

On the one hand, the over 265 miles of freeway built in Detroit served as easy access to undeveloped land, which allowed industries and residents to relocate outside of the city. On the other hand, the city was ravaged by the network of freeways, because most of the freeways converged upon the central core of the city (Bergeson, 1982; Goldberg, 1968; Quarks-Emera, 2019). As a result, entire city neighborhoods were either destroyed or divided as over 20,400 homes were demolished to accommodate the new highways (Beard, 2009). The Federal-Aid Highway Act of 1956 became a conduit for white flight and further agitated racial disparities between the city of Detroit and its white suburban neighbors (Bergeson, 1982; Goldberg, 1968; Quarks-Emera, 2019).

Detroit’s experience mirrored that of Newark. African Americans fled to the city for better jobs during the Great Migration. As African Americans began to earn better wages, they began to seek better housing for their families. Their dreams were no different than those of the Germans, Polish and Italians who had come before them. The result was different. Practices of discrimination and prejudice by whites designed to keep African Americans in their own neighborhoods and not allow them entry into the suburbs were often enforced through hostility and violence. By 1967 many African Americans were frustrated by the persistent police brutality and lack of economic and educational opportunities (Beard, 2009). The City of Detroit has also experienced deindustrialization and had replaced previous well-paying factory jobs with low paying service jobs. White flight also happened in Detroit along with the shift of homeowner tax dollars fleeing to the suburbs as well, leaving African Americans in rentals with substandard housing.
Combining loss of income, the Federal-Tax Highway Act, and urban renewal programs decimated neighborhoods and tore apart any real sense of community that had been built, (Bergeson, 1982; Goldberg, 1968; Quarks-Emera, 2019).

2.5 Back in Newark

By the 1970s all cities in the United States struggled financially. Boston had its share of racial violence related to school desegregation, Baltimore was in urban decay, New York was on the verge of bankruptcy and government was unwilling to bail it out. Newark seemed to sink lower than all of those other cities. In 1975 Harper’s magazine published an article on the “Worst American City” and in it they said that Newark was the worst of the worst. It had the lowest percentage of high school and college graduates, lowest percentage of homeownership and had the worst quality of housing characterized as overcrowded and lacking amenities (Curving, 2014, Hwang, 2018). Newark has been called “a living laboratory for nearly every bad planning idea of the twentieth century” (Vitelli-Martin, 2006, p. 2).

Corporations like Prudential tried to help rebuild and restructure the city after the 1967 riots by building towers that were riot proof and connected to Newark Penn Station and other corporate buildings, bypassing the streets below. The city developed policies that gave tax breaks to its most valuable properties. Tax exemptions were given to hospitals, libraries, universities, colleges, churches, and government properties. Throughout Newark’s slum clearance phase after the riots, Newark’s urban renewal was run by the same organizations that demanded fiscal control, tax reductions and a city-manager government. These same organizations also presided over the end of public housing. The mayor controlled the local community boards, so that entire neighborhoods
could be designated as “blighted” and targets of clearance whenever necessary. When this happened, there were no strict guidelines or necessary evidence to provide proof of what constituted blighted or actual urban decay (Curving, 2014; Ramos-Zazas, 2012).

Newark began to dismantle its housing projects in 1979, after that experiment in housing was deemed a complete failure. In the 1980s, once again inspired by the interest of corporations and private developers, Newark city government focused on the remaking of downtown using the banner “Newark Renaissance” (Curving, 2014; Ramos-Zazas, 2012). This period of redevelopment involved private corporations and gentrification. Newark positioned itself as more of a cultural tourist industry during this time, touting its museums, stadiums, and other entertainment venues. It selectively cultivated and commercialized its retail market making it a central aspect of re-labeling the inner city. The opening of the first Starbucks in Newark in 2000 was a public event, because evidence of government success that was geared towards marketing Newark as a place focused on leisure, tourism and capitalism as a cure for urban decay (Curving, 2014, Hwang, 2018; Ramos-Zazas, 2012).

2.6 Present Day Newark: A City of Wards

In 1956, Newark tried to get some of the government corruption under control by a new mayor-council system, weigh Newark divided into five wards. The logic was that each ward would have its own elected councilman and a mayor would preside over all of it. This switch to a mayor-council system would bring trust back into the city of Newark and therefore also bring new businesses and commerce. The five wards of Newark are made up of the Central Ward, which used to be predominately Jewish and was at that time most prominent ward (Curving, 2014; Logan et al., 2015). What was previously
known as the Third Ward was one of three predominantly black neighborhoods that were consolidated to create the Central Ward. Later it would become the home of the largest black population in Newark. During the first great migration when African Americans were migrating to Newark, the Jewish community moved into the city’s South Ward and established a community in culture, politics, and traditions. The South ward was home to Weequahic High School, which was one of the best schools in Newark, with nearly all of its graduating students going on to four-year colleges (Curving, 2014; Logan et al., 2015).

The North Ward was the home for mostly Italian Americans who lived there in the 1950s through the 1970s. Today North Ward residents are mostly Latino, although there are smaller groups of African Americans and whites. The North Ward is also home to Branch Brook Park, built by Frederick Law Olmsted, who also built Central and Prospect Parks in New York City. Branch Brook is a 400-acre park that is known for its annual cherry blossoms, the largest number of cherry blossom trees in the country (Curving, 2014; Logan et al., 2015). The West Ward used to be home to predominantly Irish and Italian blue-collar workers, firemen, police officers and civil servants. Today the West Ward is mostly African American mixed with Haitian immigrants. The West Ward is also home to the largest Ukrainian Catholic church in the country (Curving, 2014; Logan et al., 2015). The East Ward had been home to a mixed population of Irish, Italian, and Polish immigrants, it also included Portuguese and African Americans. Today it is mostly Portuguese and Brazilian immigrants. The East Ward is divided into three areas, the Ironbound, Dayton South and the Downtown Central Business District that is east of Broad Street. The East Ward remains the most economically vibrant
neighborhood in Newark, with its Portuguese and Brazilian restaurants and food stores that bring in people throughout the Northeast on weekends or evenings (Curving, 2014; Logan et al., 2015).

In 2002, the U.S. Department of Housing and Urban Development (HUD) designated Newark as a “Renewal Community” which made it eligible for up to $17 million in tax incentives to stimulate job growth, support economic development and create more affordable housing (Domenico, 2002; Ramos-Zazas, 2012). The construction of affordable market-rate housing to attract middle class residents to Newark was a part of the HUD renewal incentive. During this time, for-profit developers, nonprofit community development corporations (CDCs) and the Newark Housing Authority (NHA) filed building permits for more than 1,000 new housing units in 2001 and 2002. More than 60% of the permits were for constructions with one or two units, which meant that the constructions were for single- or two-family homes. The demolition of the high-rise public housing left plenty of vacant land waiting for new housing developments to emerge (Newman, 2004). The construction of affordable market-rate housing was seen as imperative for attracting middle class residents to Newark in support of its economic development plan.

After 2002, the Newark Housing Authority (NHA) became embroiled in a misappropriation of funds scandal and was forced to return $6.4 million in misspent funds that had to be repaid to the Federal Department of Housing and Urban Development. The money came from a bond that was issued back in 1980 for four low-income housing projects and should have been returned in 2002 when the bonds were redeemed. Authorities are not allowed to keep excess proceeds from bond issues.
Auditors found that the Newark Housing Authority illegally used $3.9 million meant for a rent assistance program to buy property in 2003 near the downtown area (Cave, 2005).

After this happened, reports suggested that the Newark Housing Authority created wastefulness in the Section 8 federal housing subsidy program, inadequate maintenance, internal squabbling and excessively high vacancy rates among other issues. These reports were part of a federal suit that was filed by residents against the Newark Housing Authority, stating that families were on waiting lists that lasted over five years for a new Housing Authority apartment after the demolition of the high rise apartment buildings left vacant land across the city (Cave, 2005).

From 2006 to 2013 while Corey Booker was the Mayor of Newark, he tried to address housing issues. In the middle of the housing collapse of 2008, he created an ambitious schedule to double the production of affordable housing in the city of Newark. Under Mayor Booker, new lofts and luxury apartments were built near the Newark downtown arena and near the Newark train station to help attract residents for New York. During this building spree they tried to create a significant percentage of low-income units as part of these projects. Unfortunately, with the city of Newark where only 22.7% of the houses are owner occupied, it means that much more affordable housing was needed than what was provided during this time (Booker, 2016).

Seeing the city of Newark struggle for long periods of time with housing and affordable housing where the majority of the residents rent, shows that there is a real need for a housing solution that can be utilized by many of the residents, especially those in vulnerable populations. Perhaps smaller houses, tiny houses can be the first step in creating an additional alternative where residents not only live but can also own.
CHAPTER THREE: THE CASE FOR TINY HOUSES

3.1 Newark’s population

In 2017, Newark’s population was 285,154 which made it the largest city in New Jersey. Newark was on a steady population decline since the 1950’s, white flight, businesses leaving the city, joblessness and political corruption all took its toll. Newark didn’t see an increase in population until the 1990s which was the first time that had happened since the 1950s (Sidney, 2003). This signifies that Newark has had resurgence in popularity that has pushed it towards stabilization. Table 1 shows housing characteristics in the city. The overall number of housing units has increased since 1990 with the number of vacant units also decreasing. Most people who live in Newark rent their homes (78.2%), although the portion of homeowners has decreased slightly. Some housing unit loss has occurred through abandonment, although some has occurred though demolition through the Newark Housing Authority (NHA). Meanwhile this is a prime time to introduce low cost homeownership opportunities such as Tiny houses, since housing is still very much the focal point of city government (Sidney, 2003).

Table 1

<table>
<thead>
<tr>
<th>Housing Characteristics</th>
<th>1980</th>
<th>1990</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Housing Units</td>
<td>121,347</td>
<td>100,017</td>
<td>111,812</td>
</tr>
<tr>
<td>Vacant Units</td>
<td>10,435</td>
<td>10,864</td>
<td>6,403</td>
</tr>
<tr>
<td>Occupied Units</td>
<td>110,912</td>
<td>91,552</td>
<td>95,316</td>
</tr>
<tr>
<td>% Owner occupied</td>
<td>21.10</td>
<td>23.10</td>
<td>22.80</td>
</tr>
<tr>
<td>% Renter occupied</td>
<td>78.90</td>
<td>76.90</td>
<td>78.20</td>
</tr>
</tbody>
</table>

Due to the regency of the emergence of the tiny house movement, there have been relatively few academic discussions surrounding tiny houses as a long-term sustainable housing solution to the housing problem. The tiny house movement has been formed around an overall interest in minimizing, de-cluttering and downsizing, which has its origins in the 19th century romanticism of Thoreau and Emerson (Anson, 2014, Morrison, 2014): “Simplify, simplify. And once you have secured the necessaries of life, then you can confront the true problems of life with freedom” (Thoreau, as cited by Anson, 2014, p. 302).

The increased minimalism is a response to the recent foreclosures, joblessness, and underemployment. Simply put, Thoreau believed that when we need a lot of materialistic things, we are not truly free. This research adds to the growing body of evidence that the increased cost of college tuition along with an increase in student loan debt has had a major effect on how young people start to live their lives economically (Berman 2017, Sullivan 2018).

This literature review examines the potential of the tiny house movement through the bottom-line approach of sustainability which encompasses environmental, social, and economic considerations. Susan Winchip (2007) believed that people think that sustainability is a new word for green, or design for the environment, alone. She also believed that this usage of the word is too narrow. Winchip believed that the word “sustainable” should encompass environmental, social, and economic sustainability as a whole. The reasoning for this idea came from the 1987 United Nations World Commission on Environment and Development. During this commission there was a publication entitled “Our Common World” and the consensus of the document was that
sustainability is not just an environmental practice that cuts down on emissions and the size of our carbon footprint. Rather, sustainability is something that paves the way for change in a thoughtful manner over the long-term and that allows future generations to live in a physically healthy environment that also promotes social and economic equity (Scholl et al., 2008).

In order to specify how the tiny house movement can be a successful urban social movement we have to look at different social theories. Tiny houses have created social change in an urban environment (Birdwell, 2018; Kimble, 2018). Right now, people are more concerned about climate change, reducing their costs and possessions, as well as their ecological footprint, which is born from this is the full-fledged tiny house movement (Kimble, 2018). Tiny house communities in urban areas have currently been put into place or are in development as a planned community. As of 2019, there are six tiny house communities in urban areas. The first is Orlando Lakefront at College Park in Orlando, FL, where they transformed an old RV park from the 1950s into a modern and beautiful tiny home community. This tiny house community is only 10 minutes from downtown Orlando. There is another tiny house village in Asheville, NC, where each of the residents built their own tiny home. It is also 10 minutes away from Asheville, NC which is considered an art community (Stephens, 2019).

The Village Farm is a Tiny House Community in Austin, TX, which is eight miles from downtown Austin. This community serves residents who have already purchased their tiny home and need land to place it on. This village is built right next to a farmer’s market and the houses themselves are built along Green Gate Farms, which is an organic farm. They plan on expanding with an additional 112 lots in 2020. There is also Escalante
Village in Durango, CO, where residents can walk to the nearby coffee shops and go grocery shopping. Escalante Village has tiny houses for rent, or you can bring your own tiny house once it passes city ordinances (Stephens, 2019).

In Lake Dallas, TX, there is the Lake Dallas Tiny House Village, which is a tiny house community that is considered a “pocket neighborhood” in the Dallas-Fort Worth metro area. The tiny village is located just a few blocks from downtown and it is in walking distance. Finally, there is Going Places Village in Portland, OR, which is a small community model in Portland Oregon. This tiny house village is more of a shared amenities situation. Simply Home consists of a main common house with 1200 square feet and then a large backyard which houses two additional tiny homes. Costs are kept affordable by sharing expenses like the mortgage, property taxes and utilities. This is more of a cohousing situation, but it is also a tiny house village in an urban area (Stephens, 2019).

Many cities are adopting progressive tiny house zoning ordinances that allow the development of tiny houses to create a pocket neighborhood, which is a planned community that has groups of small residences as well as a redevelopment mixed use district area (Birdwell, 2018; Kimble, 2018). If we make use of different social theories, we can place the Tiny House Movement in the context of Post Modernity. Based on this framework we can focus on the issue of urbanism and dealing with the theoretical approaches towards urbanism. Postmodernity can be described as a term that describes a specific period in history. The term modernism ended in 20th century, sometime after World War II. A way to look at it would be to describe it as culture stripped of its capacity to function in any type of linear or autonomous state, which is in direct
opposition of the progressive mind state. In short, what once worked before in terms of housing, design, and functionality, does not necessarily hold true now, in the 21st century. The way that people work, their needs, their income and their housing have come to a point in time where the functionality needs to be somewhat different.

Anthony Giddens is a British sociologist who is known for his holistic view of modern society. Giddens (1994) believed that there has been a shift from a society that was considered modern, to one that now is considered. Postmodern or post modernity describes a point in time where people made informed decisions about their future and what their goals are to achieve that future. If you compare that to city planning and legislation, you will see that everything is predetermined, and everyone knows their place and what their responsibilities are. City planning tends to stick to predetermined designs and outcomes that have been consistent over time and are predictable. Tiny houses are not predetermined, and their outcomes can be considered somewhat fluid, because they do not fit within current structured housing grids or in a predictable way.

Examples of the “modern” are industrialization, suburban sprawl, and predetermined ideas about how people should live and their expectations. Now, however, we are in what are considered postmodern times. In post modernity the focus lies on developed countries that do not stay fixed within their societal structures of the past. This means that countries that can effectuate change determined by the needs of the people are going to be more successful at serving different housing needs because they are not fixed on what already worked. Tiny houses fit best within societies where people do not have a rigid mindset and can allow change within the traditional societal structure. People are more willing to break free of the predetermined expectations, take chances, travel, and
find more creative solutions to problems. In a way, the predetermined rationality of modern society has created more of an environment for uncertainty and more decisions grounded in the present. Part of this reasoning is that the world has become smaller due to its connections, the internet, and social media. We can see how other societies live and use that as inspiration for how we want to live. People can obtain jobs in places in the world that they only dreamed of living in before. Tiny houses fit in perfectly with the current changes that are happening.

During these postmodern times we have technological advances, urbanization, and rationalization, but these processes have become more complicated only through our rationalization and determination of our need for creative solutions. Through our need for creative solutions we come up with non-traditional thinking (Giddens, 1994). When you are describing modernity, you are putting the spotlight on what encompasses habitual reflexes – we have no choice but to make choices. As the amount of information to be interpreted about our practices is huge and more importantly, there is room for revision (Giddens, 1990, p. 36-45). Postmodernity creates the belief that the Left and Right are both ideologically worn out when it comes to providing answers to the problems of current social order and what new politics should be put into place. So, postmodern belief creates a stage where generative politics exist in the space that ties the state to reflexive mobilization within the society at large (Giddens, 1994, p. 15). Generative politics is about providing the conditions for people as individuals and people within groups to take life political decisions into their own hands. Therefore, postmodern generative politics is a politics which creates the platform to allow people as individuals and people within groups to make things happen, rather than to have things happen to them. Postmodernism
is associated with the belief that the state should play the role as facilitator only, providing opportunities and conditions for people to do things for themselves (Giddens, 1994, p. 93-94).

This non-traditional thinking doesn’t mean that we have forgotten our past relationship with modernism, but because of that past relationship we need to rethink how we are moving forward in the future. Homeowners reflect on their living habits. Some of these habits include finding ways to live more sustainably, with one large answer being the tiny house movement. Tiny homeowners think intentionally about their consumption, living big, spending money on furniture and mortgages and have come up with a solution that fits their thought process for change (Anson, 2014). With the state allowing changes in zoning laws so that people can choose tiny house living instead of being told what type of living is best for them, Giddens theory of people as individuals and people as groups working with the state government to create change becomes an effective way to institute change. With that being said, the following are different ways in which tiny houses can affect different demographic groups of people and affect their living environment.

3.2 Millennials

The millennial generation is having a significant impact on society as they make up the largest generation yet, with approximately 83.1 million in the U.S. (U.S. Census Bureau, 2015). Due to their range and size, this generation is currently driving the economy and will continue to do so for the next few decades. Table 2 shows that millennial also became the largest generation in the U.S. labor force in 2016 and are expected to continue as such for the next few decades.
Table 2

*Millennials Became the Largest Generation in Labor Force 2016*


Current demographics are showing three dominant trends: a huge group of millennial young adults entering the housing market, the continued influx of ethnic immigrants into the U.S., plus the baby boom generation heading into retirement age (Speak & Greco, 2013). The U.S. Census Bureau predicts 12% growth in 25 to 35-year old’s in this decade and a surge of people over the age of 65 by 39%. Included in this calculation is numbers of Asians and Hispanics of all ages forecasted to jump by more than 25% each (Speak & Greco, 2013).

Millennials are leading the way to renting as a single person. Renting a home as a single person in is due to many different factors. Many young adults want to travel or simply aren’t ready to commit to one area or one home. Student loans and stagnant incomes make it increasingly difficult to save up for a down payment as well (Martin, 2017; Sullivan, 2018). The age distribution of the U.S. population suggests that most
millennial are at the age where they should be purchasing a home. However, instead of purchasing new homes, the demand appears to be channeled into the rental market (Martin, 2017; Sullivan, 2018). According to a recent survey by Realty Mogul, 47% of young people between the ages of 18 and 34 would rather spend their money on traveling than buying a house (Martin, 2017). This is compared to only 26% of those ages 45 and older when asked the same thing (Martin 2017, Sullivan 2018). Young people also consider their luxuries a priority. Realty Mogul found that 47% of young people consider eating out at restaurants and daily runs to Starbucks more important than owning a home if it meant that they could still indulge in their daily luxuries (Martin, 2017).

An Eventbrite poll taken in 2014 found that 78% of millennials would prefer to spend their money on a desirable event than purchasing a home, and 55% said that they are spending more on experiences (Martin, 2017). With this way of thinking it is no surprise that many millennials are failing to launch with record numbers still living in their parents’ homes. Since 2000 the number of people aged 18 to 34 living at home has increased by over five million (Catkin, 2015, Marin 2017). Homeownership with young people also has a racial component. Homeownership among African American and Latino households, which often lack access to generational wealth, has dropped even further than that of non-Hispanic Whites or Asians (Catkin 2015). Hispanics, accounting for 42% of all millennial in California, have homeownership approximately half of what is seen in other parts of the country.

Thus, millennials, especially those of color, are reshaping the geography and opportunity of homeownership (Catkin, 2015, Martin, 2017). Homeownership by millennial has decreased nationwide, but the highest declines have been in metropolitan
areas such as New York, Miami, Portland, Seattle, San Francisco, and Los Angeles. This is why in all of these areas, tiny houses and micro-apartments are seen as a regulatory way to break the barriers in the housing market (Catkin 2015, Martin 2017). The homeownership rate for millennial was 37% in 2015, or 8 percentage points lower than that of the two previous generations (Generation X and Baby Boomers) at the same age (Choi et al., 2018).

Young adults today have more options for their living arrangements than previous generations. Only a quarter of young adult men live with a spouse compared with a third who live with parents and a fifth who live with roommates or in another living arrangement (Vespa et al., 2013). What is more is that this delay involves generational family ties (Goldscheider, 2000) as many young adults continue to live with their parents or with friends as roommates, especially in large cities. These types of living arrangements have the potential to change if the type of housing that is offered to millennial is made affordable and offered within cities or close proximity to urban areas.

There is a term called “urban infill” which means that existing land has already been built-out and what is currently being built is just filling in the gaps. When used as an urban infill tiny houses can offer an affordable place to live in neighborhoods that have full access to public transportation systems (Murphy 2015). Urban infill lots in established neighborhoods give people ready to purchase a home a ready-made community along with a close proximity to work, shopping, schools and entertainment. It also provides a walkable venue. Building a home in an already established neighborhood also brings a distinct charm that comes from being set among various housing types designed with different styles. It also adds in the benefit of character by old-growth trees.
or neighborhood shops. Working on infill projects has its challenges because the land and space is usually smaller and tighter than a traditional lot. Design, zoning and building regulations are sometimes difficult to obtain. You must also consider the building time and keeping neighboring residents happy during construction. Architects and designers are responsible for the size and look of the home that is fitting into the surrounding context. At the same time, they have to figure out how to create privacy for the homeowners and still allow occupants to reap the benefits of natural light, views and outdoor spaces that appeal to the eye (Hutchins, 2013).

**Illustration 13: Example of an Infill Lot for Tiny Houses.** Source: (Jersey Digs, 2017)

When one thinks of tiny houses as a concept, it is really a simple and homemade solution to solve a housing problem, increase sustainability and add something attractive and aesthetically pleasing to the world. The term homemade is used because many people decide to build their own tiny houses out of repurposed materials and a do it yourself attitude. When a person is working with 150 to 400 square feet, he can take a pre-existing material such as an empty shed or a container home and create his own sustainable tiny house. This is what makes tiny houses an appropriate technology for both inside and outside of communities. People who already live in tiny houses use the term “tiny house
movement”, which is used to describe people who opt to live in homes that average 400 square feet or less (Malcolm & Kondo, 2015; Qi, 2016; Sullivan, 2018). Their choices are intentional, just like those who live in a studio apartment, are often framed as having to make sacrifices; however, that thinking is not the proper way to look at tiny living. Scaling down to tiny living is a state of mind. The tiny house movement is not without its teachers who state that living with less is not about what you lose, but about what you gain from living smaller and having a smaller carbon footprint (Malcolm & Kondo, 2015; Qi, 2016).

Marie Kondo (2015), a Japanese expert on space organization has written four books about doing more with less. The entire concept teaches a person to find joy in what you own. If it doesn’t bring you joy, then maybe the person doesn’t need it. This is a perfect concept for young people who still want their daily luxuries but don’t want to trade off a huge mortgage or high rent for necessities that they are unwilling to lose.

In short, society is currently poised to make changes and embrace those changes when it comes to creating housing for Millennials. Due to what is already known about how Millennials are living, it appears as though they would love their own space but cannot currently afford it. A tiny house may just be the solution to a housing problem that is currently not being answered efficiently.

3.3 Baby Boomers

Baby boomers want to downsize when they retire, and millennials want homes and the ability to travel without debt. Both demographics created a boost to the RV industry which is seeing record sales (Sisson, 2018). In the city of Boston, Mayor Marty Walsh is spearheading an effort to pair graduate students with baby boomers to build
houses in backyards. This suggestion was created by the Mayor’s Housing Innovation Lab (Bias, 2018). The lab which was established last year as a permanent office within the city’s department of neighborhood development works to increase housing affordability by testing out-of-the-box solutions (Bias, 2018). This concept has already helped to change policies by allowing for more compact living within the city of Boston. The Housing Innovation Lab has also partnered with an intergenerational home share platform called “Westerly” to pair Boston’s baby boomers with graduate student roommates (Bias, 2018).

What this all leads to seem to be the mindset and the capability of integrating tiny houses into the American urban fabric. This paradigm is even more important because it is based around advocacy. If people have a smaller ecological footprint, less financial strain and more personal freedom, the world would be a better place and housing in America would regain its meaning of being the American dream. People need to dream differently and change the mindset that up until now has become forebodingly elusive to many millennial and baby boomers alike. Some housing analysts are predicting this as a new era for the housing market. This new era involves a historical shift away from large-lot suburban subdivisions and focuses more to smaller home sizes and higher density multifamily urban developments (Speak, 2013).

The term re-urbanism (Speak 2013) relies on baby boomers growing older and giving up their suburban homes for condos in the city. It also predicts that college graduates will gravitate towards the bright lights of city life and never want to leave. Both millennial and baby boomers want to be where the action is, and smaller units are what they can afford. According to Rent Cafe, changes in average apartment size have
decreased significantly. In 2006 the average apartment size was 1,015 square feet. By the end of 2016 the average apartment size was only 934 square feet (Rent Café, 2017).

Places like New York and San Jose are embracing the new micro-apartments which are 200 and 300 square feet which require rezoning laws, because they are so small (Rent Café, 2017). San Jose is planning to build over 1,000 tiny apartments with shared kitchens and living rooms (Li, 2018). In this new startup, half of the apartments will be affordable housing for tenants who make up to 80% of the area median income (Li, 2018). The model is fashioned after college dorms and single room occupancy hotels with shared bathrooms. Tenants can expect to pay $1,500 to $2,000 per month to rent a single room ranging from 180 to 220 square feet. Between 10 and 20 tenants share kitchens and living rooms, they also run events like wine tastings and volunteering outings (Li, 2018). This compares to one-bedroom apartments that include those amenities in San Francisco and rent for more than $3,000 per month (Li, 2018). Furniture is provided for common areas and bedrooms.

In New York City, Graham Hill is a tiny apartment guru. He converted a 420 square foot apartment in SoHo into a modern living space. He used a moving wall, floor to ceiling storage with an office and dining space for up to 10 people (Denison, 2018). In Long Island City, a developer called Ranger Properties is expanding micro apartments to accommodate families. A typical two-bedroom unit will measure up to 490 square feet and a three-bedroom unit will measure up to 735 square feet. These spaces will share a kitchen and a bathroom (Denison, 2018).

In short, there appears to be an opportunity to marry baby boomers and millennials with a solution to space and housing opportunities. The overall footprint for
new housing has grown smaller, but that reflects the way new housing is being planned for and built. Smaller is the new housing type and it seems to be taking hold. If you marry that with two generations that are having struggles with downsizing and growth, you have the potential for a good combination between the two.

3.4 Homeless and Veteran Housing

In 1985, in New York City, the homeless population reached unprecedented levels. Policymakers began trying to preserve whatever remained of the Single Room Occupancy (SRO) housing stock (Ionova, 2013). An SRO is a form of housing aimed at residents with low or minimal income in which single rooms are rented out with shared amenities such as kitchens, toilets, or bathrooms. Tax incentives that were meant to urge owners to turn their SROs into larger homes were replaced by new programs that offered tax breaks to owners who were willing to keep and upgrade their existing multi-unit SROs (Ionova, 2013). Programs offering low-interest renovation loans to owners of SROs were also introduced. The then mayor Edward Koch tried to pass a moratorium on conversions and demolitions of SROs, but the state Court of Appeals ruled it unconstitutional and overturned the bill.

Over time the SRO changed from cramped yet affordable housing for the working class into a last resort form of housing for only the most desperate populations. Considered substandard housing conditions, city regulators banned all new construction of single room housing in 1955 and at the same time made it illegal to divide up one- or two-family houses into SROs. The renting of single rooms and sharing kitchen and bathrooms was viewed as improper and unsafe. Landlords were charged to replace SROs with alternatives with higher standards. Afterwards, the number of legal SROs in New
York City has dwindled down to minimal amounts. New York City lost over 175,000 units between the 1950s and today. Single-room housing also fell out of favor in other cities across the United States, which led to the loss of nearly one million SRO units nationwide (Ionova, 2013). Chicago lost 80% of its 38,845 SROs while Seattle saw 15,000 single room houses disappear. In San Francisco, more than 10,000 units were converted or demolished between 1960 and 2000.

Then came the boom in homelessness.

In January 2017, 533,742 people were homeless on any given night in the United States. Of that number, 184,661 were people in families and 369,081 were individuals (NJ211, 2017). In New Jersey, Point-In-Time County revealed that there are 8,532 homeless men, women, and children across the state of New Jersey (NJ211, 2017). There was an overall decrease of 409 persons or 4.6% since the 2016 count. There were 1,092 persons, in 992 households identified as chronically homeless, an increase of 256 persons or 30.6% compared to 2016 (NJ211, 2017). Homeless Veterans make up approximately 9% or 40,056 of all homeless adults across the country (NJ211, 2017).

In 2015 over 45 people died on the streets in Seattle, WA, which caused their then Mayor Ed Murray to declare a state of emergency. In order to combat this problem, he pledged $5.3 million to fight this issue and of the pledged funds, $2.6 million was used to move homeless into housing (Ford & Gomez-Lanier, 2017; Johnson, 2016). Among the many efforts that were used to alleviate the homeless crisis in Seattle, both public and private funds were used to create Seattle’s first tiny house village for the homeless (Ford & Gomez-Lanier, 2017; Johnson, 2016). The tiny house village was made up of 15 houses and located in Seattle’s downtown district. It was created as a joint project
through Seattle’s Low Income Housing Institute and Nickels Ville, a network dedicated to proving green friendly housing to Seattle’s homeless (Ford & Gomez-Lanier, 2017; Johnson, 2016).

While micro-apartments have been mostly targeted to millennials, there is no reason why homeless and veterans should not also be able to take part in the micro-apartment movement. Former SRO housing was born out of urban overcrowding as cities tried their hardest to meet housing demands produced by industrialization and the large population explosion that took place early in the 20th century (Ionova, 2013).

Each house costs about $2,200 to build; they are insulated and have both heat and electricity. The heat is oil and is used during the winter with fans during the summer (Capitol Hill, Seattle 2016). The village is built on the lot of a former single-family home. Because of that they were able to tap into the current utility infrastructure that was already in place. In this case the utilities that were used for the former single-family home were now being used for the tiny house village (Johnson, 2016). Each tiny house can fit a family of three with the sharing of amenities such as a community bathroom pavilion, a kitchen tent, and showers (Capitol Hill, Seattle, 2016). Each resident of the East Union Village signs a contract; each adult will pay $90 per month to cover utilities for the tiny house village and they expect people to stay between four to six months as they transition to affordable housing.

In 2001 a group of homeless people in Portland, OR, started Dignity Village (Perry, 2014). Mark Lukeman, an activist and architect, volunteered design services for the community which has since served as a model for several other homeless tiny villages throughout the Northwest (Perry, 2014). There are now homeless tiny home villages in
In Kansas City, MO, there’s the Veterans Community Project, a nonprofit organization that was started by fellow veterans that is focused on helping homeless vets move into tiny houses and to obtain services to help them become self-sufficient (Harlan, 2018). Two veterans named Chris Stout and Bryan Meyer were frustrated by the red tape that is in place regarding housing for veterans. They said that currently, everything was defined by where a veteran served, how long they served and what conflict they served in. Help for veterans also ties in with their discharge status, whether it was honorable or dishonorable. Because of these reasons as to why an organization would serve someone or not serve them, veterans become frustrated and it also served to escalate the homeless veteran problem (Harlan, 2018). Stout and Myer wanted to create a program that served veterans no matter what their status. They also understood that veterans wanted their own space. Part of the homeless problem was that they didn’t want to move into a building or shelter and go into communal living.

According to Harlan (2018), Stout and Meyer worked with city planning officials to build a tiny house community. The Veterans Community Project worked with officials to make sure the community would be safe, have proper utilities and access for emergency services. They worked with community volunteers seven days a week to build the first 13 homes for veterans. Their goal is to build 50 houses and the current 13 homes have given veterans (11 men and two women) their own homes and helped them out of negative situations. The goal of the community is to have residents eventually transition out, but they also provide free health care, dental care, veterinary services and help veterans find work (Harlan 2018). Interest in similar Veterans Community projects have
come in from hundreds of communities across the United States. They are currently working with the city of Nashville, TN to replicate a tiny home community like the one in Kansas City (Haran, 2018).

3.5 Re-Entry Housing

Finding affordable housing is even more complicated for those with a criminal background. Ex-offenders are often passed over by landlords who have plenty of other tenants to choose from (Glucklich, 2018). This just makes it more difficult for those in re-entry to find access to market rate housing and subsidized low-income housing. In Eugene, Oregon there is a nonprofit group that helps former inmates find housing. The name of the organization is Sponsors Inc., and their goal is to transform lives and strengthen the community by providing life-changing opportunities for people with criminal histories (Sponsors, Inc., 2018). Their plan is to build 10 tiny houses for tenants with criminal backgrounds. The houses would be built as a five-duplex development on a vacant half-acre lot for people transitioning back into the community. The units were to become available in 2019 with rents around $300 per month (Glucklich, 2018). The nonprofit has built several housing complexes for ex-offenders, including one called Roosevelt Crossing which houses 84 residents. Roosevelt Crossing is a development for male tenants and transitional housing for female tenants close to downtown in Eugene, OR.

In 2013, at the annual Milan design fair, the Italian firm Cubic Workshop presented their Freedom Room, a micro-apartment prototype created by Italian prisoners. Cubic paired up with a group of designers called Comoro that offers professional design training to inmates to recruit them as professional consultants on tiny homes. Together
Cubic and Comoro visited a high-security prison in Spoleto, Italy, which also happens to be the town where furniture for the nation’s penitentiaries is made. The purpose of the visit was to ask inmates and local carpenters how they would go about creating the most scaled-back efficient space using a prison cell’s 116 square feet (Schellenbaum, 2013). After all, who would know better how to utilize a small space then the people who have already had to live in them?

In St. Petersburg, FL, there is an organization called Pinellas’ Ex-Offender Re-Entry Coalition (PERC) who provides community empowerment through collaboration, rehabilitation, advocacy, and innovation. They believe that successful re-entry of ex-offenders need really, strong public safety policy to create the sustainability of that success (PERC, 2018). They offer a paid training program called Second Chance tiny homes program where they train ex-offenders Carpentry and OSHA Certification at Pinellas Technical College in St. Petersburg, FL. They pay part-time salaries for hands on training in the construction trades. The hands-on training include worksite building of tiny homes, working with Habitat for Humanity and construction projects with other organizations. They also have placement commitments from contractors within St. Petersburg (PERC, 2018).

In summary, housing for re-entry is just as important as housing for millennials, baby boomers and veterans. Re-entry may be comfortable with smaller spaced living as well. Other countries have adopted housing for re-entry, creating similar spaces for people with criminal histories is just as important. Small housing for re-entry can help with autonomy and break some of the stigma that some private homeowners have with renting to people with a criminal background.
3.6 Micro-Unit Housing

As the global population increases, more and more people are moving into the world’s cities. According to Geoffrey West, a leading theorist on the scientific model of cities, one million people per week, from now until the year 2050 will move into these urban centers (Yee, 2013). Micro-Unit housing is comprised of entire buildings with tiny apartments. Micro-Unit housing is popping up in some of the most densely populated cities all over the world. They are about the size of a single space garage and are exactly what the name suggests, tiny micro sized places to live. Currently they are being touted as one type of solution to the affordable housing crises that is currently facing major cities. Micro-Unit housing typically ranges from 400 square feet down to as little as 200 square feet in size. They typically consist of just one room and they usually include space for sleeping and sitting, along with a kitchen, a bathroom and a limited amount of storage (Epstein, 2013; Ravenscroft, 2017). The term has become prominent just recently as the densest cities in the world have struggled to make accommodations for the increasing amount of people who want to live centrally within cities. While small apartments have been a feature for many major cities historically; buildings have been sub-divided and adapted in an ad-hoc manner so that this new wave of micro-units are built with intention, to be small and deliberate (Epstein, 2013; Ravenscroft, 2017).

In Providence, RI, where the population has declined significantly in recent years, the Arcade, America’s first indoor shopping mall, was a nineteenth-century architectural achievement. It was modeled after the streets and passages of Paris and is now being converted into micro-apartments (Epstein, 2013; Ravenscroft, 2017). In Seattle, WA, there are the Solana micro-apartments, which are taxpayer subsidized apartments.
averaging 170 square feet per unit. The Solana is one of four tax exempt micro-apartment buildings in Seattle (Epstein, 2013; Ravenscroft, 2017). The Mayor of Seattle Mike McGinn is proud of the micro-apartment developments in Seattle and heralds them as affordable and transit friendly options for people who live in the city of Seattle. In Santa Monica, there are micro-apartments called Olympic Studios that have units as small as 361 square feet and are income restricted. In Santa Monica that means that developers receive tax credits each year from the U.S. Department of Housing and Urban Development (HUD) (Epstein, 2013; Ravenscroft, 2017).

Recently San Francisco reduced its minimum unit size to 220 square feet on a trial basis to allow for the construction of a 375-unit micro-apartment building filled with 220 square foot units (Epstein, 2013; Ravenscroft, 2017). In New York there are no direct subsidies, so developers are simply freed from zoning regulations to allow them the freedom to create space appropriate housing.

Unfortunately, micro-apartments do not have income restrictions that hold fast across the country. In New York, micro-apartments with free market units are expected to bring in more than $2,000 a month which is roughly the equivalent to the rent for a New York City studio which holds standard at approximately $1,950 (Epstein, 2013; Ravenscroft, 2017). Rent in New York City is 40% higher than the median New York City household. If there were more subsidies put into place, micro-apartments would be much more affordable in New York City. In Portland, OR, another state that has embraced the Tiny House movement, in 2011 the average rent for a 485 square foot apartment was $1,215. At Portland’s “Freedom Center”, micro-apartments rent at $865.00 for a 267 square foot studio. In comparison, the average rent for a one-bedroom
apartment in Portland is $774 per month (Epstein, 2013; Ravenscroft, 2017).

In the Bronx, NYC, NY, about 30% of its residents live in poverty and they also spend about a third of their income on housing. This is the highest percentage in the nation (Ionova, 2013). In January of 2016, Seattle, WA, opened the doors to its first tiny home village for the homeless. The village is comprised of 14 houses that each take up an 8 foot by 12-foot footprint, and cost $2,200 each to build (Ford, 2017). Similar villages in Austin, TX; Olympia, WA; and Eugene, OR, were all created and funded by local nonprofits or churches.

Micro-Unit housing is certainly not for everyone. Seniors may find the daily conversion of bed to couch too daunting. It does imply a household with limited accumulated possessions. Also, Micro-units probably provide inadequate space for raising children. The main beneficiary of Micro-units is the real estate market which can provide choices to meet the needs of various constituencies, including market sectors that may be underrepresented at the moment in urban cities. Micro-units may currently serve as a niche market, but that market promises to be an expanding one. The bottom line is that micro-units are intrinsically healthy for adults in that they encourage walkable urbanism much to the way that Jane Jacobs envisioned in her theory of neighborhoods being a living, breathing, and walk-able space.

3.7 Tiny Houses Sustainability

In order to efficiently understand the sustainability about the tiny house this subtopic will be breaking into two further subtopics. They are:

*Importance of tiny houses to an economy*
The incorporation of circular economy and sustainable development are the crucial steps to becoming economically and environmentally amiable. Tiny house living provides many opportunities to adopt these sustainable features (Albright et al., 2017). There are two other features that are intertwined with adaptation of sustainability. They are equitability and bear-ability. The cost of tiny house preparation is on the affordable side. Therefore, it is feasible to invest in tiny houses and include sustainable features in them. There are three chief elements that tiny houses need to focus on to gain a strong foothold and acquire sustainability (Cares, 2019). The elements are social sustainability, economic sustainability, and environmental sustainability. Social sustainability can be included in architectural designs and framework as well. People who live in a small or tiny home are often looking for a slower pace in life; this allows them to focus more on what is important. Less time spent at home, cleaning, repairing etc. gives a person more time to get out into the world and indulge in what they truly feel is important.

Cost effectiveness is also annexed in this sustainable approach. Sustainable architecture can be incorporated in recreation space and communal spaces as well. Quality of life can also be improved when people choose to live in such a tiny sustainable house. If we focus on the end user and why it is economically sustainable, we are talking about reduced space, less materials for construction and labor and this leads to a more financially viable option. A smaller home is also an investment, if you were to live in a tiny house for five to ten years, the savings generated due to the reduced construction and maintenance costs are huge. You also have reduced monthly bills and can start to save towards retirement. Environmental sustainability comes from less materials being required to build a tiny home which creates a smaller carbon footprint, less energy and
heating in a smaller space is required and the amount that a person consumes overall is reduced so that creates a stronger environmental sustainability.

People can observe the advantages of sustainable living by selecting overtly sustainable buildings in lieu of costly buildings (Albright et al., 2017). Community structure can be cohesively bound together when people tend to live in tiny houses. The architectural design of tiny houses makes this type of housing smarter and allays the fear that some people have of tiny house communities becoming slums. If they are closely managed by an outside agency, this is unlikely to happen.

The compact binding of tiny houses can be beneficial for individuals to become amicable to each other. If a tiny house is constructed well, following cost efficiency guidelines that include efficient heating, access to natural air and proper heating and ventilation, they maintain their efficient cost elements. As tiny houses are structured to remain adjacent to each other, proper ventilation is required to expel indoor polluted air. It has been observed that in traditional houses, significant energy is wasted in the compost streams, air, and water. Such waste can be recycled in the tiny house complexes (Wong, 2017). Technologies like on-site energy recycling can efficiently accumulate the wasting energy from stale air or hot water and modify that energy into fresh air or fresh cold water. Centralized anaerobic digesters can be considered as an effective way that can be easily implemented in the tiny houses (Albright et al., 2017). Building efficiency can be enhanced efficiently with tiny homes and site orientations. Solar energy can be captured and used in the sustainable tiny houses with solar hot water panels or photovoltaic cells. The passive solar designs help in accumulating active energy with less cost than using conventional energy.
Wind turbines have been observed to save energy costs effectively when it is implanted in the appropriate site. Another transparent and sustainable energy producer is geothermal heat pump which retrieves energy from the earth. Household water usage and its cost can be curtailed by leaning towards rainwater collectors. The rainwater stored in a barrel can be used in toiletries and gardening. Filtering process is an additional step to use such water for drinking purposes. Thermal mass of certain tiny houses determines the capacity to regulate, store and absorb heat internally (Wong, 2017). These tiny houses can be structurally designed as per the requirement of heat. As the East Coast of the United States is a winter dominated area, tiny houses are constructed with higher thermal mass so that it can regulate the heat after accumulation and keep the rooms naturally heated.

Sustainability in tiny houses have an impact environmentally, economically, and socially. Environmentally by producing a smaller carbon footprint because you are utilizing a smaller space and less materials. There are also several ways that a tiny home can be heated and cooled efficiently. There are also additional ways that costs can be offset by deriving energy from different sources such as solar, rainwater and filtering. These are environmentally friendly resources that can be used in tiny homes. Socially, tiny home communities can be designed and positioned in a way that allows people to interact with one another due to commonality and when structured by an outside agency, tiny home communities will maintain good condition and remain aesthetically pleasing within their neighborhoods.
Tiny houses act as solutions to housing problems

Designs of specific tiny houses emphasize on eco-friendly materials and affordability for the general population. Depending on eco-friendly architecture, Tiny houses exhibit decent and affordable living solutions for many people. As mentioned by Alexander et al. (2018), the sustainable tiny house movement has promoted living conditions and provides solutions to housing problems to the homeless and poor people by offering affordable housing features. The ultra-compact houses have provided affordable housing features providing stability and permanent living options. Moreover, varied locations in congested cities such as Newark, NJ, can offer communities for homeless people with developed tiny houses. On the other hand, Shearer and Burton (2019) argued that modeling sustainability often remains questionable while maintaining price affordability. In addition, legal constraints also impede establishing tiny houses as the solution to housing problems for a large population. Considering the funding issues and authoritative support in the form of GI Bill, Veteran Home Loans and such can hinder the progress of tiny houses to provide housing solutions.

Tiny houses chiefly include factors such as modeling sustainability, this can work when it comes to housing homeless and replicating affordability with the notion and solution that tiny homes can support each of these demographics. There is an increase in homelessness in the city of Newark, NJ, at 9% provided with the need for social support and living facilities at an affordable rate (Mangold & Zschau, 2019). The congested city dwellings make it hard for dealing with new communities, which is addressed by tiny house movements supporting micro-living features and providing stability in housing facilities. As mentioned by Ford and Gomez-Lanier (2017), the micro-apartments offered
through tiny house concepts has helped in supporting settlement of homeless people, veterans, and economically poor people locally, making the society sustainable. National Law Centre on Homelessness in United States has reported 3.5 people experiencing homelessness, which is why each of these demographics have been addressed through tiny houses in other parts of the country. Tiny homes facilitate, stable shelter and economic support from local authorities and are legally proven as a sustainable form of housing in other parts of the United States (Ford & Gomez-Lanier, 2017).

Tiny houses are affordable with costs about $2,200 (Lee, 2017) to build with houses that include heat insulators and electricity. Moreover, the funds are available in the form of loans for homeless and veterans. Moreover, a family showing low income can also obtain home loans to afford such houses. The limited down payments and self-sufficient features make tiny houses amicably attractive for homeless and financially challenged people. As mentioned by Brokenshire (2018), the micro-unit housing or apartments provide the entire essential features of houses within a limited area, typically a 400 sq. ft. area with sub-divisions and an ad-hoc adapted manner. The attractive facilities increase its demand in urban areas with features of stable living. The transitioning concept of homes has helped in developing plans for tiny houses, where social acceptance increases its demands in urban areas where spatial scarcity and economic demands have affected homelessness positively. On the other hand, Jackson et al. (2020) contradicted that the concept of tiny houses is still in theory infancy and the solutions to housing problems are only hypotheses that are needed to be actualized to develop communities with sustainability. Nonetheless, the housing projects can help in
mediating health and related factors supporting standard livelihood among veterans and homeless people.

There are many different benefits that appear with tiny houses, some of them are illustrated in Figure 1. These can also become a decider for many people who wish to opt living in these tiny houses as it gives them a clear picture.

**Figure 1**: Benefits of Tiny Houses. (Source: Influenced by Brokenshire, 2018)

### 3.8 Studies of Tiny Houses

Advocacy for the tiny house movement has increased over time with increasing need for housing solutions and the potential role of tiny houses in maintaining sustainability. Increasing population and the effects of racial inequity from two world wars, and Vietnam and the Middle East over time has resulted in higher population of homeless people and veterans. As stated by Schneider (2017), the features such as environment-friendly, simplicity and mobility increased its popularity among urban
people with low financial strength as in need of stable shelter. The demand for tiny homes in the United States has increased by 67%, where 68% of people acquire tiny homes without a mortgage.

In contrast, the growth of the market for tiny homes and its acceptance among urban populations is increasing gradually. However, Bartholomew et al. (2019) argued that the need for safe shelter and management of economic affordability for tiny homes often neglect environmental sustainability. Moreover, the legal structure to sustain such homes within the urban community is still facing barriers regarding its impracticality. This has limited its growth in urban communities, while it is flourishing in suburban areas. Even the research findings indicate that legal constraints and funding difficulties have restrained its growth in urban areas like the City of Newark.

The appeal of tiny homes in maintaining personal values and obtaining personalized features within the home has resurrected the demand of tiny homes among young people, specifically students, economically financially challenged families, homeless, veterans and retirees without enough savings in urban areas of the United States. As explained by Mangold and Zschau (2019), self-sufficiency, sustainability and economic affordability remain the prioritized features of tiny houses, which successfully increased the trend of possessing tiny houses.

This has created opportunities for developing these housing facilities in urban areas to offer shelter and living facilities to people with need. In addition, Kilian (2016) reported that tiny houses have become popular despite their smaller square footage. Many Americans are dissatisfied with the ever-increasing size and cost of the typical American home. According to the U.S. Census Bureau, the average size of a new single-family
home in 1973 was 1,660 square feet. As of 2015, the average size new family home has
grown to 2,598 square feet. That is a gain of almost 1,000 feet or 64% over the course of
42 years. This is a turn off for many Americans because the average number of people
per household has dropped from 3.01 in 1973 to 2.54 in 2015. So, with the standard
house size growing and the size of households shrinking, a number of people looking to
own a home are seeking a more viable option. Tiny home mortgages offer low down
payment (in some cases, no down payment is required) which supports the progress of
the tiny house movement resulting in an 18% increase homeownership rate in the United
States. This rationalizes the positive perception and greater future for tiny house
movements in urban areas (Brown, 2016). However, this raised the valid question of
social perception about home size, sophistication, comfort level and environmental
concerns. Social concept about size of home and environmental concerns show the more
positivity one feel in home where there is healthier interaction, affective response,
decision making, and emotional expression. The United States has great diversity of
housing types, residential locations, cultural, environmental concerns, and health policy.
This raises implication of health care given at home. Tiny homes of low-income persons
give risk of vermin, water leakage, pest infestations, exposure to lead paint, lack of air
conditioning; which results in asthma, physical or cognitive impairment, disabilities or
chronic diseases, respiratory problem, dehydrations, infection or hypothermia. Comfort
level can be vulnerable due to difficulty in use of electronic devices such as low
lightening level making it hard to be visible; noise level may make it difficult to hear
alarms or prompts for patients. High and low extreme temperature can cause adverse
effect. The tiny layout of the houses can put higher risk on daily activities which may
result in accidents and create need of moving to a new place or nursing home.

Environmental conditions include lightening condition, room acoustic, noise level, humidity and temperature level, sanitation, spatial layout, and privacy. Tiny homes make it physically crowded and hinder mobility aid maneuvering. Tiny homes range from 100-400 sq. ft., as compared to average size home the requires smaller energy cost, their power grid is through solar panels which decreases the home expense. 914-kilowatt yearly requirement of tiny homes emitting 1144 pounds of CO2 whereas an average home requires 12733 kilowatts against 16000 pounds of CO2. Through public utilities and electric grid tiny homes receive electric, water and plumbing services at lower environmental exhaustibility. However, the fame of tiny homes has increased the charm of amateur architectures and builders, who are risky in regard to safety and security for tiny home residents as compared to professional tiny homes builders.

The legal requirements of tiny houses have increased their issues of practical implications. The desire for practical application of tiny houses has faced legal barriers in local communities due to legal framework, which has caused a restriction in its usefulness for restricting its utilities in supporting social needs. As explained by Vail (2016), legal construction such as property values and standard housing facilities often contradict the features of tiny houses, nullifying their efforts in social development. The research findings indicated that tiny houses have greater potential in consideration to housing facilities, local development and business growth related to tiny house manufacturers that can uptake the traditional housing perceptions to support community development and help people with shelter needs. Furthermore, De Bellefonte et al. (2019) proposed that the awareness and proper planning procedures can help in integrating the
tiny house themes within cities and urban areas as supported by suburban municipalities to afford the large population of homeless people and veterans in cities and urban areas. Effective financing and city planning with architectural needs can increase the future prospect of tiny houses in urban areas. One of the key elements to discuss is the changing perceptions of tiny houses to support demography.

The perceptions about housing facilities and homes are primary triggers for changing architectural needs and patterns in housing structure. Regarding the housing crisis in the United States, the perception about tiny houses began to grow with supportive documentation that created opportunities of living in smaller dwellings while reducing expenses. As proposed by Harris (2018), the notion of tiny houses is looked at favorably because of the increasing need for housing and problems faced due to high levels of homelessness, including homeless veterans and people who are financially challenged. The perennial problem of high-cost houses and expenses increased the appeal of tiny houses with compact living facilities and stable shelter. Besides, Hutchinson (2016) indicated that the changing perceptions for family structure and social developmental facilities are contributing to a developing interest for tiny houses that promote living security among homeless people. The combined effects of family structure and housing facility perception have promoted the concept of tiny houses within the community.

The psychological benefits of tiny houses have increased their appeal among inhabitants and larger populations across the United States. The shift from consumerism to a more minimalist lifestyle has triggered positive perception for tiny houses. As described by Schveibinz (2018), standard development, promotions for best practices in
construction and widespread use of tiny homes with permissible features helped in increasing the growth trend of tiny homes among larger populations. Financial stability, debt management, environment-friendly space and flexibility in personal living standards have all influenced population perception; in addition to the changing trend among legal authorities to provide legal facilities (De Bellefonte et al., 2019). The growing support for the concept of tiny houses is influencing community development policy, home-related perception, and mainstream perception of success. Besides, the urge to reduce debt and financial flexibility has promoted the growing appeal of tiny house. On the other hand, Kiser (2016) highlighted the psychological appeal such as maintaining values through living, with simplicity in limited choices; freedom and portability are effective in inclining the perception towards tiny house movement. Financial freedom, debt-free living opportunities and solving living or housing problems with unexpected uniqueness helped in creating positive perception for tiny houses, specifically among homeless people, veterans and people who are financially challenged.

Figure 2 is inspired by Jabbing (2019) that shows how the United States compares to other countries in terms of floor space. Americans for decades have preferred to exchange a higher cost of living in many cases for a larger amount of living space. It doesn’t have to be this way, and many people are starting to understand that if you economize on housing, you can spend more on other living expenses, like traveling and you can also save more money.
Figure 2: Average floor area of newly built houses. (Source: Influenced by Jabbing, 2019)

Psychological benefits involving mental health improvement, conscious life practices and independent life choices are positive aspects of living in tiny houses. However, Low et al. (2016) argued that there are still stigmas attached to tiny houses, meaning that they have social acceptance but are frowned upon by those who are more affluent. They may look at tiny houses as an eyesore (Jabbing, 2019). It is almost like some people driving tiny economic smart cars on the road while everyone else is still in a big car. They admire the smart cars, they know that they make sense, but not everyone wants one. The thing that cannot be ignored is that many demographics can only afford to live small and tiny houses are a perfect way to provide a home and let individuals have pride in sense of ownership. Jabbing (2019) also suggested that micro cohousing communities that have facilities with common areas and that cater to the group that is
living in them has been received positively, despite some of the legal zoning issues that can hinder tiny house communities from happening.

**Ecological Sustainability of Tiny Houses**

Economic and social sustainability of tiny houses is often combined with ecological sustainability which can be supported with materialistic needs for construction, saving of space and recycling opportunities available with tiny house facilities. Minimalist living remains the primary focus of tiny houses, which introduced the facilities of managing environmental balance. As described by Wu and Hyatt (2016), micro-dwellings are more ecologically friendly than large homes in terms of carbon footprint and wastage of natural resources while constructing the homes. The minimalist features promote sustainable living including minimized consumption, behavioral sustainability, and recycling habits to support ecological balance. Smart designs, technological adaptations and limited space for construction provide sustenance for maintaining environmental safety. However, Kilian (2016) proposed that energy development and supply often violate environmental protection-related regulations, which restricted its legalization in some parts of the country. Nonetheless, tiny houses as housing solutions adapt to social and environmental needs making the movement effective for ecological sustainability.

Tiny houses are characterized by better building facilities, reduced energy use, less waste with fewer possessions and increased environmental connections. Fewer materials, environment-friendly supplies and lower life cycle cost are primary conditions for constructing tiny houses. As explained by Schneider (2017), the materialistic benefits of tiny houses reduce wastage and emission of toxic substances in nature. Moreover, the
reduced energy use increases the sustainability of these houses. For instance, tiny houses with 400-600 square feet area are responsible for reducing 86% of energy consumption compared to 2000-3000 sq. ft. houses. This is beneficial for ecological balance maintenance and controlling environmental sustainability. Fewer appliances, technology-mediated electrical fixtures and indulgence in outdoor activities increase environmental concern and develop positive outlook for environmental conservation.

Increased environmental connections can be developed with the housing architecture and facilities that can create a more positive aesthetic that is more pleasing to people, and therefore more accepting when it comes to environmental development and conservation. On the other hand, Alexander et al. (2018) commented that increased industrialization and concern for environmental safety have supported the growth of tiny houses. The psychological benefits, as well as ecological concern, can be fulfilled with tiny houses that maintain sustainability. Besides, the increasing population and social development can be promoted with these facilities in urban areas where energy consumption is at its most. With tiny house communities, sharing of resources and managing waste from environmental pollution can be supported as tiny houses feature natural processes for waste management, energy consumption and space control.

**Economic Support Provided by Tiny Houses Sustaining Livelihood**

Sustainable living coincides with four key pillars such as reduction of water, curtailing utilization of natural resources, ensuring quality living environments and wise application of the environmental properties (Reinecker & Kugfarth, 2019). Incorporation of sustainable material in construction of tiny houses can reduce the cost efficiently. Green construction is often overlooked relevant to its budget and schedules, but long-
term effects are not considered. The cost of the tiny houses can be controlled according to the features used in them. Modern educated urbanized people are more leaning towards sustainable living that reduces the cost of daily living. Therefore, application of sustainability in tiny houses can attract people towards it. The construction material of tiny houses can be reduced by 30% when they are sustainable. Sustainable material for building tiny houses may cost $45,000 to $50,000 (Wong, 2017).

We have just discussed the potential advantages of the tiny houses; simultaneously there are also many different problems in regard to the tiny houses. Some of these problems include:

**Problems of Tiny Houses**

- **Mortgages:** Mortgages for tiny houses are a complicated challenge that threatens the livable presence of tiny houses in the United States; however, more and more banks are becoming amicable to tiny home loan mortgages. Sustainable advantages such as infrared heating system, solar panels, and rainwater storage facilities may reduce the cost of living in a tiny home. Tiny Houses can save on the cost of living by focusing on four key areas. They are mobility, energy saving, renovation, building and renewable energy sources. Innovative modular design of the tiny houses can be arranged from the cost savings through sustainable living. Moreover, the cost of air conditioning and heating can be curtailed by the designing of the houses. Proper insulation can naturally reinforce the requirement of cooling or heating properties.

- **Cost reduction:** One of the most obvious measures to reduce the cost of a tiny house is the implication of appropriate building orientation and sitting arrangements. Financial load of the summer cooling can be reduced by leveraging green vegetation on
the roof and walls (Reinecker & Kugfarth, 2019). Recycled materials often cost much less than conventional construction material and hence, it can be used in tiny houses. Unnecessary features and finishes should be reduced to curtail cost. For example, ornamental wall paneling and dropped ceilings can be skipped to reduce finances and make it affordable.

- Construction waste: Advanced framing techniques and optimal value engineering are helpful in eliminating construction waste and avoid structural overdesign. Creation of construction debris can be reduced by application of modular or standard sized materials. Costs of labor and disposal can be eliminated through application of modular and pre structure material use (Beckerman et al. 2019). Energy system optimization can shorten the schedule and cost as well. Natural ventilation can be obtained through operable windows and daylight maximization techniques. In the United States, the waste disposal cost has been observed to be $75.00 per ton which can be skipped through sustainable approaches of construction waste management (Reinecker & Kugfarth, 2019). VOC (Volatile organic compound) tends to be present in paint materials which should be replaced with recycled paint or low-emitting paint. Recycled paint is accumulated from the leftover paint in the construction sites. Certified wood products can be implied in tiny house formation as it costs less expensive ($150) than conventional doors. No-water urinals installation cost are often less than the traditional ones. There is also no requirement of pipes or drainage mechanisms for this. Therefore, it is observed that sustainable features in tiny houses can be beneficial in terms of economy.

- Difficulty in living: The general problem with owning a tiny home is that in many places it is hard to live in them legally (White, 2016). Finding land is difficult,
particularly in densely populated communities with strict zoning laws on the number and size of units allowed. Any vacant land use must be carefully investigated for back taxes and liens. Another complication is insurance, because due to its smaller size you usually have to insure a tiny home through an RV insurance company. Financing can be another factor because most builders of tiny houses don’t offer financing to go along with it. The final and most difficult factor is that many cities and counties mandate that single-family homes must be at least 1,000 square feet in size (White, 2016).

**Current Research**

**3.10 Tiny Houses in Newark**

The City of Newark is beginning to embrace the Tiny House movement. Development partners Cor10Concepts and Community Asset Preservation Corporation (CAPC) are building their first livable space made from 18 repurposed shipping containers. The space will be built at 393 Halsey Street, Newark. In creating this sustainable living space, they have created renderings for an open living room, dining room and kitchen space; three bedrooms and two bathrooms (including a master suite) and a washer/dryer in each unit. The floors will be made from poured concrete, and the insulation will be made from foam. The base will be made from pile footings to allow for better rainwater absorption and they will also be built with the option for solar panels (O’Neill, 2015; Stephens, 2015). While these proposed homes are not exactly tiny, they are sustainable. Using repurposed materials such as shipping containers and designing then to be built for solar power connects them to a physically healthy environment that also promotes social and economic equity. Reducing costs and paving the way for younger generations. A typical two-bedroom in Newark sells for between $240,000 and
$280,000. Using repurposed shipping containers projects the price to be 10 to 15% lower and the house will market for about $200,000.00 (O’Neill, 2015; Stephens, 2015).

When building a tiny house, it is important to have ally utilization of the resources and space and thus make the living sustainable. Illustrations 14 and 15 show how beautifully a tiny space area can be used to build up a tiny house which is so sustainable and that how even a tiny house fulfills all the requirements needed.

Illustration 14: Cor10 Concepts – Sustainable Living on Halsey Street
(Source: http://www.cor10concepts.com/)
The containers would be sourced locally, from the Port of Newark. There are tens of thousands of containers at the Port of Newark, stacked everywhere. The cost of a one-trip container is about $200 (O’Neill, 2015; Stephens, 2015). Since the announcement of the Halsey Street project, several interested groups have contacted C+C Architecture about exploring the possibility of shipping container facilities, including local community gardeners and a prison reentry organization (O’Neill, 2015; Stephens, 2015). Based on
these findings regarding tiny house living, it is important that we have evidence on the practicality of building tiny houses in the City of Newark. The next chapter will discuss the methodology used to confirm or deny that practicality.

**Evolution of Tiny Houses**

The evaluation of the entire chapter has been summarized in Table 3. It will help in recalling and remembering the main terms and their concepts.

**Table 3**

*Glossary*

<table>
<thead>
<tr>
<th>No.</th>
<th>Tiny House Term</th>
<th>Concept</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Vernacular</td>
<td>Small homes that look like different buildings, example: a cottage, a bungalow or a small community</td>
</tr>
<tr>
<td>2</td>
<td>Accessory Dwelling Unit</td>
<td>Small housing as primary or main dwelling example: Servants quarters</td>
</tr>
<tr>
<td>3</td>
<td>Prefabricated small home kit</td>
<td>Home mail order home kits that can be transferred via train. To address home shortage after WWI</td>
</tr>
<tr>
<td>4</td>
<td>Mobile home</td>
<td>Mobile home offered housing solution for the poor</td>
</tr>
<tr>
<td>5</td>
<td>Manufactured home</td>
<td>Smaller homes for a community</td>
</tr>
<tr>
<td>6</td>
<td>Counterculture living</td>
<td>Buses converted into dwelling, small farm sheds or geodesign homes.</td>
</tr>
<tr>
<td>7</td>
<td>Tiny Houses</td>
<td>400 ft. or smaller capacity for living</td>
</tr>
<tr>
<td>8</td>
<td>Tiny Houses on wheels (THOW)</td>
<td>Mixture of downsized and mobile living</td>
</tr>
</tbody>
</table>
CHAPTER FOUR: METHODOLOGY

As a research method I conducted semi-structured interviews with key informants about the issues of sustainability for these groups. Semi-structured interviews were the right way to do this because the interviewer does not strictly follow a formalized list of questions. Instead stakeholders were asked more open-ended questions that allowed for a discussion with the interviewee rather than a straightforward question and answer format. This type of interview structure also allowed for the interviewee to be more open and candid about their thoughts on tiny houses and whether or not they felt they would be a good fit for the city of Newark.

These specific stakeholders were chosen because they are experts in their field and were able to provide key information that represented sustainability issues for each of the six demographics that I covered in this research document. The City Planner for Newark oversees the land use and resources for the city of Newark. He helps to draft legislation, plan the construction of new public housing or buildings, helps to protect the environment, and suggest zoning regulations for private property. Because of this, I felt that he would be a key proponent of what would be needed to discuss tiny houses in the city of Newark.

CEO of Monarch Housing is the team leader for Monarch’s Ending Homelessness initiative. The goal of Monarch Housing Associates is to expand the supply, accessibility, and variety of affordable permanent supportive housing through development, planning, advocacy and partnerships. Homelessness is a very large problem across the country and Monarch Housing works with homelessness and people who are challenged with finding
a safe place to live. I felt that she would be a good candidate to discuss tiny houses in the city of Newark.

Facility Director at the NJ Reentry Corporation was chosen to discuss housing for people recently release from jail and are considered reentry. New Jersey Reentry Corporation has a statewide model that reduces the likelihood of formerly incarcerated citizens relapsing, committing new crimes and returning to prison. This model also includes housing for reentry, so I felt that they would be a good candidate to interview for tiny houses.

A Veteran’s Services Officer of Essex County was chosen because they are dedicated to empowering veterans to lead high-quality lives. They ensure that veterans and their families can access the full range of benefits to them, including housing benefits. He specializes in benefits for Veteran’s in the city of Newark and was instrumental in explaining to me how Veteran’s benefits work and how tiny houses an instrumental component in housing for Veterans and Homeless Veterans can be.

Manager of City Owned Properties in City Hall, Newark, was chosen because of his knowledge of available properties in the city of Newark. He has access to all lots in the city of Newark that are available to purchase or rent, which is a key piece on where tiny houses can be built and on what properties they can be placed upon. My interview with him was a key piece of information when it came to tiny houses.

Senior Program Officer at NJLISC, was chosen because of NJLISC’s focus on a strong and healthy community that includes well-maintained housing that addresses the needs of a range of income levels. Housing is a core element of creating communities that thrive and grow. NJLISC helps with homes that have rents or mortgage payments within
the financial reach of local families and that includes tiny houses. NJLISC was one of the first organizations to help fund a tiny house container home plan that is slated to be built in Newark sometime in 2020.

Head of Program of the Housing Development and Partnerships Coordinator as well as Director of Housing Development at Unified Vailsburg Services Organization (UVSO) were chosen because of their commitment to create a stable and compassionate community in the Vailsburg neighborhood of the city of Newark, which includes housing opportunities. They were very informative about how well tiny houses might be accepted and conceptualized within the city of Newark.

President of the Urban League was chosen because they are ahead of the game when it comes to tiny houses. The Urban League has HUD-approved program counselors that work with constituents to address current housing concerns, prepare for home ownership and they also help protect your home from foreclosure through their Financial Opportunity Center. The Urban League is already in the process of building micro-apartments for Millennials that will be the first of its kind in the city of Newark.

Councilman, West Ward, Newark, NJ was chosen because of his history with working with Veterans and seniors in the West Ward of Newark, NJ. He was very interested in tiny houses and feels as though they would be a good fit as a housing option in the West Ward of Newark, NJ.

After choosing each of the stakeholders listed above, I then had to go through the process of setting up the interviews. Many were not easy to schedule and I had to work around their calendars. Each interview took place at the business where they were
located, except for the NJ Reentry Corporation because the location was very far. Each participant was given an agreement to sign for IRB safety and confidentiality.

Table 4 identifies the different interviews that were conducted throughout the procedure when collecting data about the tiny houses. The chart includes designation, date, length, and targeted groups of the interview.

Table 4

<table>
<thead>
<tr>
<th>No.</th>
<th>Designation</th>
<th>Date/Length of Interview</th>
<th>Target Group for Tiny Houses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CEO of Monarch Housing</td>
<td>12/18/19 - 30 Minutes</td>
<td>Homeless</td>
</tr>
<tr>
<td>2</td>
<td>Facility Director of NJ Reentry Corp.</td>
<td>12/9/19 - 20 Minutes</td>
<td>Reentry</td>
</tr>
<tr>
<td>3</td>
<td>Veteran’s Services Officer, Essex County</td>
<td>12/3/19 - 20 Minutes</td>
<td>Veterans</td>
</tr>
<tr>
<td>4</td>
<td>Manager, City Owned Properties, City Hall, Newark</td>
<td>11/7/19 - 23 Minutes</td>
<td>Workforce</td>
</tr>
<tr>
<td>5</td>
<td>Morris, Senior Program Officer, NJLISC</td>
<td>11/6/19 - 35 Minutes</td>
<td>Contractors/Builders</td>
</tr>
<tr>
<td>6</td>
<td>Program Housing, Unified Vailsburg Organization (UVSO)</td>
<td>10/31/19 - 34 Minutes</td>
<td>Workforce Housing</td>
</tr>
<tr>
<td>7</td>
<td>Director, Housing Development, Unified Vailsburg Organization (UVSO)</td>
<td>10/31/19 - 34 Minutes</td>
<td>Housing/ Subsidy</td>
</tr>
<tr>
<td>9</td>
<td>President, Urban League of Essex County</td>
<td>9/4/19 - 35 Minutes</td>
<td>Millennials</td>
</tr>
<tr>
<td>10</td>
<td>City Planner, City of Newark</td>
<td>1/21/20 - 35 Minutes</td>
<td>All Housing</td>
</tr>
<tr>
<td>11</td>
<td>Councilman, West Ward, Newark, NJ</td>
<td>9/17/19 - 31 Minutes</td>
<td>Veterans/Seniors (Baby Boomers)</td>
</tr>
</tbody>
</table>

Each interview was recorded via Audio Note on an iPhone XR. After each interview was recorded, it was then transcribed for accuracy of information and to review key details of the interviews. This type of qualitative analysis was chosen because
interviews are crucial to getting less measurable data from direct sources. This allowed the researcher to provide relatable stories and perspectives, and even quote important contributors directly. This type of qualitative data allows the writer to avoid embellishment and maintain the integrity of the content as well.

A narrative analysis was then created by making sense of the interview respondents’ individual stories to highlight important aspects of their stories and highlight critical points found in other areas of the research. Each transcript was read through carefully. Evidence of themes were noted and taken into account for important insights. The transcripts were then annotated by labeling relevant words, phrases, sentences and sections with codes. These codes helped to identify important qualitative data types and patterns.

Once the data was anodized, it was then conceptualized to align with critical data themes that were identified during the initial review of the transcripts. Categories and sub-categories were created by grouping the codes that were created during annotation. The data was then segmented by connecting the categories and then the results were written.

Because this research deals with the potential plans to build and create tiny housing in the City of Newark. The concept of tiny housing and its position in society are important for city, state, educational and government institutions in order to address their potential sustainability as an urban lifestyle. The focus lies on the tiny houses in particular and their ability to create a sustainable form of housing that can serve diverse populations as the driving force, the push behind the research and that overall growth and development of tiny house communities. Therefore, tiny house communities and their
sustainability and how it supports many different populations are the focus of this case study.

4.1 Research outline

There is a paucity of peer reviewed literature about tiny houses, which is why this research is important to enhance the small amount of academic research that exists regarding tiny houses. I used semi-structured interviews, and open-ended questions to follow relevant topics according to the interview guide. The analysis was done by making use of interviews and documents found on social media platforms and information from websites that deal with the Tiny House Movement. The history of the need, emergence, and evolution of the tiny houses has been discussed in Chapter two of the instant paper, and the research outline will be in accordance with the research made on the history of the same. As discussed in Chapter two, the history of the tiny houses helps us recognize the importance and significance of the same. Keeping in mind the population growth, the increasing demand of houses, immigration, and all other factors including the history that led to the creation of the tiny houses, the paper will conduct an in-depth comprehensive analysis and finally, the conclusion is formed based on the analysis.

4.2 Research methods

The principal method for examining tiny houses in an urban city in this study was through interviews with leaders of multiple community-based organizations in the city of Newark, NJ. Case studies are often regarded as the best means of answering “how “and “why” questions (Creswell, 2012; Maxwell, 2005; Yin, 2009). The case study is regarded within the social sciences as a way of providing an in-depth examination of a
phenomenon within a specific context (Creswell, 2012). Because of this, case study is the most appropriate method for studying tiny house integration within a city.

4.3 Case study research approach

Case study research involves the exploration of a subject matter in a bound system (Creswell, 2012). The bound systems under study in this research are community-based organizations within the city of Newark, NJ. At these base site locations, tiny house integration measures were examined. These community-based organizations and city government officials have been chosen because they can change existing land use policy to accommodate tiny homes. The city of Newark has a culture and environment that make it distinct from other places that have already worked to integrate tiny houses into communities, such as Portland, OR and Detroit, MI.

This study began with a review of what was known about tiny houses. A tiny house is defined as a home that is anywhere between 100 and 400 square feet. The average American home is approximately 2,600 square feet. People are choosing the tiny house lifestyle by embracing the philosophy and freedom that comes with downsizing the space that they live in by simplifying and living with less. Most of the information about tiny houses comes from websites and online advocacy groups. This research is important because it fills a void for empirical evidence of which up until now there is very little information for stakeholders and city government to draw from.

Using research from journal articles, online newspaper articles, blogs and interviews I created a literature review that shows that tiny houses can work both inside and outside of communities. Tiny houses are usually priced affordably at $50,000 or lower and can act as a viable alternative to many different demographics of people.
Millennials are burdened with a disproportionate amount of student loan debt, which is causing a domino effect when it comes to moving to the next steps in life and participating in what are considered milestones in financial growth and development. Millennials are delaying traditional life advancements because they can’t afford them. Student-loan debt in the United States is at an all-time high and current Democratic presidential candidate have proposed policies to offset the cost of college. Student loan debt coupled with a higher cost of living is delaying millennials from saving for the down payment on a new home. First time homebuyers today are likely to pay 39% more than first-time homebuyers did nearly 40 years ago (Hoffower, 2019). Millennials differ from other generations because they have different priorities when it comes to home buying. Less tied down with things and more open to convenience, they tend to want to experience life and travel more than they want to be tied down with material “things”.

Baby Boomers without enough retirement savings are aware that life happens. After raising their children and often faced with an empty nest, Baby Boomers can finally get the opportunity to downsize to a more manageable space which allows them time to fill their lives with experiences and connections rather than material items. Many Baby Boomers can benefit from the change to small living in a tiny house, suddenly finding themselves needing less square footage, Tiny houses can be a viable alternative (Simple Life, 2019).

Homeless people can also benefit from tiny houses. These small homes can offer independence, stability, and compassion on a critical micro level. If you’re living in a tent on the street by yourself with all of your belongings, you’re going to be nervous, uncomfortable and afraid of robbery or assault. You don’t want to go into a shelter and
sleep next to someone you don’t know. If you move into a tiny house, you can lock your door to the outside world and you can feel safe. More than half a million people experienced homelessness last year. Homeless people, veterans, re-entry, and people who are in need of workforce housing can all benefit from living in a tiny home to save money and still enjoy a quality of life that allows them to have independence and affordability that comes with being independent.

A recent report by the Sentencing Project shows that at least 100 million people have a criminal record and over two million people are currently in jail or prison (Johnson, 2016). These days having even a minor criminal record can create numerous barriers that can create lifelong obstacles that include access to housing. There is a program called Pinellas Ex Offender Re Entry Coalition (PERC) that helps people who were formerly incarcerated get back on their feet upon reentry to society. PERC teaches ex-offenders construction skills to build tiny houses. This skillset will reduce their chances of repeat offenses by affording them training and developing a skill that allows them to generate income and become self-sufficient (Johnson, 2017). PERC builds these tiny houses for veterans.

After reviewing the literature on tiny houses, I learned that they have the potential to work particularly well in urban cities as well as suburban and rural areas. This led me to research if tiny houses would be a sustainable type of housing innovation in the city of Newark, NJ. In researching if tiny houses would be a sustainable type of housing in the city of Newark, I began by reviewing the history of housing in the city of Newark. From that review I learned that Newark was a port city where industry was built along craft lines that were there to primarily meet local needs. Newark was also a pedestrian city,
where the circulation of goods was slow and expensive. This all effects the way that the city was built and its spatial arrangement. This spatial arrangement made it difficult to live and do business in separate places. Consequentially, those who were rich and affluent were able to live where they chose and usually picked central sites next to their wealth and power building activities. All public buildings, docks, and churches were drawn together into the center of this compact system. Those who worked within those industries with low economic positions were located on the margins of the city. There were not a lot of affordable housing options in Newark in 1880 and the Newark Board of Trade built housing to attract skilled craftsmen or artisans.

Through the growth of manufacturing technology and improved machinery, less emphasis was placed on skilled artisans and more demand for semi-skilled and unskilled workers became the high demand. This encouraged those who were less affluent, particularly new immigrants to move to the city of Newark and settle there. By 1910 there were many crowded and unhealthy slum districts located in Newark. By World War I and World War II, whites responded to the many African Americans that moved to Newark by creating barriers that restricted where they could live. Many were trapped within the center of the city because of its close proximity to jobs, but overall white flight began in the early 1920s and the city continued to ignore the housing needs of Newark’s residents. Racism which was enforced by government housing policies were key components in creating the economic housing disparities that fueled the urban ghettos in Newark and across the country.

Historically housing insecurity has been prevalent for immigrants and African Americans in the city of Newark and across the United States respectively. Racism which
was enforced by government housing policies were key components that created the economic disparities which in turn created the urban ghettos in Newark. Upon learning the way that housing was created and distributed within the city of Newark, I took a look at six different demographics and explored the way that they have been impacted by housing. I looked at housing for Millennials, Reentry, Veterans, Homeless, Aging Baby Boomers, and Workforce housing. With each demographic facing unique housing challenges, one thing that they all face is the need to obtain an affordable home that they can call their own.

There was a proper research carried out with different research questions in order understand the different methodology and justifications attach to it. All of which is summarize and presented in Table 5.
Table 5
Research Questions

<table>
<thead>
<tr>
<th>Research Question</th>
<th>Methodology</th>
<th>Justification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can tiny house communities successfully serve the needs of different populations in an urban environment? And if so, how?</td>
<td>Recorded interviews with administrators that oversee each of the different populations listed: Millennials, Baby Boomers, Homeless and Veterans, Re-Entry and Micro-Unit Housing</td>
<td>Literature review that supports the research problem; need for tiny house data; authentic data required of stakeholders who do community-based housing</td>
</tr>
<tr>
<td>What are the perceptions of stakeholders about the need, practicality and sustainability of tiny houses in Newark?</td>
<td>Recorded interviews with community-based organizations that oversee housing for each population. Interviews will be with the Urban League who oversees housing, and Unified Vailsburg Services Organization who also has an outreach Administrator. NJLISC who helped with funding for the tiny house container homes in Newark.</td>
<td>Literature review that supports the research problem; need for tiny house data; authentic data required of community-based organizations that oversee housing for each population</td>
</tr>
<tr>
<td>What are the perceptions of political leaders about the need, practicality and sustainability of tiny houses in Newark?</td>
<td>Recorded interviews with political leaders that oversee housing for each population.</td>
<td>Literature review that supports the research problem; need for tiny house data; authentic data required of community-based organizations that oversee housing for each population</td>
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4.4 Data Analysis

With this research my aim was to build a foundation for future city planners to institute tiny houses within urban communities. I focused on a broad scale of factors rather than on particular details, for example the focus throughout the major part of the paper was on the broader and more important factors, like population growth, poverty in the community, immigration, sustainability, instead of more specific and particular details, for example, inequality of income, tiny houses being more environmentally friendly, less cost of construction and easier to maintain, etc. Sustainability theory is used to describe a form of economy and society that is lasting and can be lived on a global scale. It is also a form of social justice that creates justice between generations.

The theory of sustainability explains how and when human societies manage environmental resources sustainably, it is built on the science of cooperation. The sustainability theory with regard to its methods, validity and scope, was to explore the phenomenon of tiny housing and its potential to have a positive impact in urban cities. Also, the theory helped in assessing how the tiny houses contribute to the urban communities in different ways – which was taken into consideration in the current research. Therefore, this research is a needs-based research because its focus lies on building the connections that living small and sustainably within urban communities and a future lifestyle in the city of Newark. For this, I made use of qualitative analysis; mainly document analysis and data analysis.

The initial research was done to create the information regarding tiny housing and the sustainability of tiny houses in urban cities, required the information from a number of sources such as websites, newspaper articles, information from social media platforms
as well as research done on the topic. In order to provide an analytical framework, the main source of information was environmental literature dealing with the phenomenon. The analysis extracted data from journal articles, social media platforms, Instagram, interviews, and tiny house movement websites, as well as documents found through research journals were taken into account. Thus, the sustainability of tiny house communities in urban cities as a case study was explored using information that was published mostly by the active members of tiny house movement and those living sustainably within those Tiny houses.

Because the research relied heavily on the insights, perceptions, and participation of individuals, the study went through the institutional review board process at Rutgers University. The project was thoroughly explained to contributors and a consent form was given to each interviewee before participating. The interviewees in this study were purposefully sampled. This involved the selection of stakeholders who could provide specialized information that lead to a greater understanding of the phenomenon under study (Singleton & Straits, 2010). This included city planning officials, developers and community-based organizations. The face-to-face interviews were semi-structured in format, tape-recorded and later transcribed in order to develop codes and themes.

Each interview was recorded via Audio Note on an iPhone XR. After each interview was recorded, it was then transcribed for accuracy of information and to review key details of the interviews. This type of qualitative analysis was chosen because interviews are crucial to getting less measurable data from direct sources. This allowed the researcher to provide relatable stories and perspectives, and even quote important
contributors directly. This type of qualitative data allows the writer to avoid embellishment and maintain the integrity of the content as well.

A narrative analysis was then created by making sense of the interview respondents’ individual stories to highlight important aspects of their stories and highlight critical points found in other areas of the research. Each transcript was read through carefully. Evidence of themes were noted and taken into account for important insights. The transcripts were then annotated by labeling relevant words, phrases, sentences and sections with codes. These codes helped to identify important qualitative data types and patterns.

Once the data was anodized, it was then conceptualized to align with critical data themes that were identified during the initial review of the transcripts. Categories and subcategories were created by grouping the codes that were created during annotation. The data was then segmented by connecting the categories and then the results were written.
CHAPTER FIVE: FINDINGS AND DATA ANALYSIS

This chapter presents the major findings that were derived from the interviews. The interviews were conducted with 10 major city stakeholders in order to cultivate discussion on tiny house concepts. The interviewees were chosen because of their knowledge of the six demographics that have been identified in this study. Descriptive analysis of the interviews in their entirety with coding processes is presented in this chapter. The full transcription of each interview is located in Appendix C. I begin with a summary of each interview. I then provide a content analysis of the interviews. This chapter concludes with a summary of what was learned from the interviews.

5.1 Summary of qualitative data and interpretation

5.1.1 Summary of interview with Candidate 1

Candidate 1, Facility Director, NJ Reentry Corporation was chosen because of his knowledge of reentry and housing for reentry. The New Jersey Reentry Corporation (NJRC) is a non-profit agency that has a main focus on removing barriers that people returning from jail or prison are usually confronted with. One of those barriers is finding proper housing upon release.

The NJ Reentry corporation offices are located in Kearny, NJ and are somewhat difficult to get to via car if you have to return to Rutgers Newark within that same day. He was kind enough to come to Rutgers Newark and let me interview him in my office. It was somewhat difficult to conduct the interview in my office because of constant student interruptions and phone calls, but we were able to still conduct a successful interview. The interview lasted for 15 minutes.
He was relaxed and easy going. The interview itself resulted in understanding the potential benefits that tiny housing projects and the movement can do in Newark with reentry functionalities. He had a positive perception towards the potential of tiny house buildings in the city of Newark. He saw it as effective in providing housing facilities with limited finances. The interviewee was aware of urban Tiny houses in terms of housing strategy for low-income people. When asked “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so how?”

Candidate 1 responded that the issues faced in re-entry can be solved with effective application of tiny housing strategies. The basic features of current housing in re-entry involves halfway houses that can be used for shelters, rooming houses and Section 8 related programs. The relevance of re-entry and tiny housing resulted in the creation of additional facilities and the issues with re-entry can be solved easily. If there were funding to build tiny house micro-apartments and focus groups were held the way that the Urban League held focus groups for Workforce housing and Millennial housing, he said that the common shared space would more than likely hold a gym and a computer lounge.

Apart from housing shortages, the interviewee highlighted the issue of discrimination in social as well as legal formalities to maintain housing needs under section 8. As per the participant’s opinion, tiny housing projects can alleviate discrimination while providing housing facilities as micro-apartments. The funding vouchers obtained from social welfare, services and participations in addition to referrals, add to the value of housing facilities. When asked about collaborative practices between tiny housing and re-entry facilities, the interviewee was eager to make a collaboration to support housing crisis. As per the opinions of the interviewee, the concept of tiny housing
is not novel, and this strategy is often established in Newark city as projects to support housing facilities. The contradiction to area of apartments and houses resulted in analyzing the current situation and differences in past projects. Depending upon the level of reintegration of services and housing needs, the projects have evolved to maintain feasibility within the urban region.

The interview suggested that building Tiny houses in urban areas in the city of Newark needs to incorporate specific strategies of communication, income management and venue selection. These are effective in addressing undesirable and untrained people while maintaining feasible shelter. Moreover, law enforcement, community participation, government or city municipal indulgence and involvement of non-profit organizations in such projects can help in achieving the effective results for re-entry services and facilities. Nonetheless, the perspectives of clients can also be considered to make the process more compact and make the clients feel accomplished in obtaining a reliable shelter through this project.

5.1.2 Summary of the interview of Candidate 2

Candidate 2 is an Urban Systems PhD candidate; he also happens to currently be the City Planner for Newark. Candidate 2 was very difficult to catch up with, and it was not until I had a conversation with Assemblywoman, whose Chief of Staff referred me to Candidate 2, that I was granted an audience. Candidate 2 was kind enough to meet me on the Rutgers campus, where we went to lunch and discussed tiny houses at length. The interview itself lasted about 25 minutes. It was clear that Candidate 2 was on a tight schedule and during the interview he had to call his assistant to move another meeting around, however, he was very helpful, and very knowledgeable about the subject matter.
Candidate 2 also had a clear vision of what a tiny house community could look like in Newark (See Appendix B, page 129 for reference).

The interview with Candidate 2 helped in understanding the position of tiny house constructions in the city. Moreover, the interview led in unearthing the political influence and local perception about building tiny apartments and houses across the city to support shelters in urban areas. When asked about the success potential of tiny houses in providing different needs for people in urban areas, the interview respondent agreed that tiny houses are capable of serving housing purposes. The Planning and Zoning practices in the office assured that urban tiny houses can suffice the needs of the large homeless population However, the interviewee also highlighted the need for an activation project for stakeholder acquisition.

The standards are maintained in tiny house buildings with previous experiences as the idea is not novel and activation projects can be undertaken to support the planning and retrieving relevant grant from the city authorities. The activation projects are thought to be applicable as a pilot to acquire stakeholders and help in erasing misnomers about tiny house developments. Baby Boomers with limited retirement savings can also be helped by building tiny houses. The interviewer mentioned that the mayor’s support in developing the first container home being in Newark. This showed the authoritative support to the project and the potential that it brings to space management and helping homeless people and low-income people in containing the minimum shelter needs in urban areas. As per legislature, tiny houses are to be built in rental areas in Newark, which changed application procedures as mentioned by the interviewee. Accommodation
with city planning can be helpful for streamlining processes and providing suitable locations for housing.

Concerning the political leaders, the respondent replied that the local authority and city mayor is accepting this planning to sustain homeless people in terms of space, finance, comfort and living requirements. Moreover, the participant provided example of Sire Morris of Newark-based form with Cor10 concepts, which opened the path for transitioning the concept of home and accepting the value of tiny homes in urban areas. The concept is still in its infancy and the funding is dependent upon individual perceptions and eligibility of using available loans. For instance, home loans and other loan structures would be applied as the current funding structure for accessory dwelling units and block units are not available. Moreover, advocacy, expert management and piloting can demonstrate positive response to building urban tiny houses.

5.1.3 Summary of interview of Candidate 3

The interview with Candidate 3, a Veterans Service Officer of Essex County through the GI GO Fund, investigated the condition of veterans in the country and the potential improvement that can be gained with the project of urban tiny house constructions. The GI GO Fund offices are located at 1 Gateway Center, right across the street from Newark Penn Station, where many homeless veterans live. Candidate 3 gave me a parking voucher which was very helpful because the area around Newark Penn Station is extremely congested. Although I had confirmed earlier that the interview would be about tiny houses and veterans, when I arrived at the interview Candidate 3 thought that I was there for Veteran’s benefits for myself. Once we got that clarified, we both sat down in the conference room at the GI GO Fund and had a relaxed interview. The
interview itself only lasted about 15 minutes. My questions were answered quickly and thoroughly. Candidate 3 was very knowledgeable about Veterans, their housing needs and Veteran benefits. The interviewee was aware of Tiny House movement, which can be supported for veterans with housing needs. The financial conditions and requirements for housing are relevant for veterans and are effective, instead of VA home loans. The application of GI bill for housing features is not always available for all veterans; and it has specific eligibility criteria that linked homelessness and veteran discharge.

As per the concern of interviewee, the average cost and income-based facilities related to tiny houses was the primary issue for veterans. However, the availability of tiny houses is dependent on affordability of users and clients. Moreover, bank mediated mortgage facilities are also available for tiny houses across the city. Tiny houses and VA home loans are integrative and help in obtaining housing facilities at lower prices. There was no need for down payment and the low cost of loans helped in increasing the efficiency of tiny houses for veterans in Newark. Irrespective of GI Bill involved expiration date, the average housing loans can be helpful in supporting payments for tiny houses. The interest in coming areas and community-based organizations can lead to transitional housing options that can be included in tiny housing projects. The extension of tiny house building projects can reduce or temporarily fix homeless veteran problems.

Considering the average housing allowances, paying off a mortgage and maintaining a job has become a critical issue for veterans. Allowances available in Newark are limited to $2,600, which can be included with mortgage payment between the ranges of $210 to over $3,000 per month. The limited allowances restrict paying off mortgage payments, which increased the possibility of tiny house building projects in the
city for homeless and veterans. Supportive Services for Veteran Families (SSVF) has become a subsidiary veteran administration to support housing for veterans. Moreover, the interviewee agreed that micro-apartments and tiny housing projects are effective in dealing with health and practices of veterans as well as homeless people. However, the concern of tax incentives was there. Nonetheless, the opportunities and attractiveness of tiny houses to address essential needs can help the population.

5.1.4 Summary of interview of Candidate 4 and 5

The interview with Candidate 4, Program, Housing Development, Partnerships Coordinator and Candidate 5, Director of Housing Development at Unified Vailsburg Services Organization (UVSO) were conducted together and took place in their offices on a rainy day in October. UVSO runs a school and a childcare center. All of the space that is owned by UVSO is within one or two blocks of each other. The actual UVSO Administrative Offices are in a private house located on Richelieu Terrace in the West Ward. UVSO was chosen for to be interviewed about tiny houses because for one, Candidate 5 was a former Senior General Engineer for the U.S. Department of Housing and Urban Development, and Candidate 4 is well informed about housing program operations, HUD requirements and performance benchmarks related to participant eligibility, compliance, financial reporting and waitlist management.

Candidate 5 became the Director of Housing Development for UVSO in 1999. As the current Director of Housing Development, Candidate 5 works towards creating a stable and compassionate community in Newark by responding to the evolving needs of the people who live in the West Ward of Newark, including housing.
There are not many large open swaths of land to build on in the city of Newark, but there are plenty of open lots for what would be known as “infill housing”. Infill housing is the insertion of additional housing units into an already-approved subdivision or neighborhood. They can be provided as additional units built on the same lot, or by creating new residential lots by further subdivision or lot line adjustments. Infill housing can provide high quality affordable housing by using existing zoning and building codes. Infill housing can also regenerate communities by re-weaving the neighborhood fabric. Infill housing repurposes scattered, vacant sites throughout urban neighborhoods and as a result, serves as a strategy for reviving living in these neighborhoods.

Candidate 5 was instrumental in teaching me about infill housing and how it could operate in an urban landscape. Candidate 4 gave great insight into her views on tiny houses as well. She was also instrumental in referring me to Talisa Kelly, CEO of Monarch Housing Associates whom I was able to interview regarding tiny houses for homeless. Her interview and knowledge about the layout of the city of Newark; along with her thorough understanding of infill housing, led me to a greater understanding of how tiny houses would best fit as infill housing within the city of Newark. The way that Newark is set up, it will have a block with three good houses or more in a row and then suddenly open up with an empty lot on the same block, these empty lots are not always large enough to build another large house, but the space may be large enough to place a tiny house.

During my dual interview with both Candidate 4 and 5, I discovered that they both learned about the tiny house concept from the famous show called HGTV. Candidate 4 and Candidate 5 have a difference in opinion. They opined that they prefer to
build houses with much space which does not align with the tiny house concepts.

Candidate 5 said that “If we have the land, but …for me being in development, it would not be my first choice because I like space, and that’s just a personal thing because I think that everybody should have a lot of space”. They also suggested that tiny house concepts are not meant for families of six or more people. Candidate 5 continued “They do have some larger tiny houses that can accommodate families and sleep up to six people”. The target population for these tiny apartments can be downsized or retired people, elderly people, and young people. Millennial, homeless and even veterans are in the target of tiny house builders. People often remain stuck in their families as they cannot afford their individual space or apartments. Therefore, tiny houses offer an affordable and lively space to the requisite people.

The participants discussed the increasing infill properties in the city of Newark. Candidate 5 indicated that citizens of Newark must accommodate them in shorter spaces. The infill is a smaller lot size which is not a whole block but a much shorter space in between the two houses. The interviewee also mentioned that there are much older properties that include much infill and curtailing much space for building new houses. In some cases, there are two lots found adjacent to each other. In that place, new houses are built without making any subdivisions. Candidate 5 considered unified Vailsburg as being part of the West Ward. They also mentioned that such concept of infill houses can work only for single individuals such as single mothers and others. For family members such infill house concepts do not seem congruent.

The family members can also isolate their grandchildren or others in that infill area in lieu of making home in the attic or basement. The newer constructed houses do
not consist of any basement as flooding or excavation can be a major problem. The interviewees stated that UVSO mainly contributes such housing that is suitable for two family houses. They also mentioned that houses offered by UVSO do not consider subsidy and the cost for two families ranges $240,000 to $250,000 as they provide subsidy. Properties are mostly developed with subsidies and the NJ Department of Community Affairs (NRTC). Candidates 4 & 5 commented on being asked about structuring tiny houses controversially. Candidate 5 stated that, personally she loves space but if the community prefers, she can do it. During the interview we discussed the tiny house program in Detroit that is run by Cass Community Services. We discussed that these houses are not movable but built on foundations without any infill but on a decent lot size. In order to purchase a tiny house, one must be employed and pay at least $400 to $420 per month. Once the deed is clear, the property can be owned and passed on to the next generation.

On asking suggestions regarding making tiny houses in Newark, Candidates 4 & 5 suggested few options to note. First, Candidate 5 suggested finding an appropriate location and the number of houses that she wants to develop. Next, Candidate 4 suggested that the houses must hold aesthetic properties as well. The area that is subjected to demolish or double lots areas has been recommended to be utilized for this purpose. In terms of target population, millennial, veterans, and homeless people are addressed. The financial issues regarding lower mortgage was explained by Candidate 5. She mentioned that the bank provides loans on lower mortgages at 7% of interest.
5.1.5 Summary of interview of Candidate 6

The interview with Candidate 6, Manager of City Owned Properties, City Hall, and Newark took place because Candidate 6 has access to all vacant lots in the city of Newark. He was also instrumental in showing me the only tiny house that has been built in the city of Newark (starting with Illustration 10 on p. 64 and continuing through illustration…). The role of the city property manager is more than just knowing where vacant lots are available. Candidate 6 knows that people want to live in urban environments, and that living in an urban area is more than just about location. People want walkable areas in dense neighborhoods. One of the key roles of a city property manager is to analyze this data to find opportunities to improve the resident experience. Candidate 6 was very knowledgeable about not only lots, but the size of the lots and which lots would be best to build a tiny house upon.

In this case, Candidate 6 had very limited ideas about the tiny house movement. The concept regarding tiny houses came to be known by Candidate 6 from HGTV shows. Candidate 6 also believes that tiny house concept is much more suitable for single individuals rather than family members as they require space. Micro apartment ideas are mushrooming with smart furniture and furnishing. In this case, flexible designs of the furniture help in creating much space in a smaller room. Candidate 6 stated that there is a 20:80 ratio of affordable housing in new buildings built in the city of Newark. He also stated that the only hindrance by the city of Newark to accept micro apartments is preference to maximizing space.

The aesthetics properties of tiny houses were emphasized by the manager of respective city owned properties. Candidate 6 suggested the compartmentalized concept
can create much space for the tiny houses. In this way, the family members can even live in such a space with affordable and designed furniture and appliances. Candidate 6 mentioned “Yes, there’s the 20:80 ratio of affordable housing for any new buildings here in the city of Newark”. It refers to the fact that there are very few people in Newark who can afford the large complex and housing options. Therefore, tiny houses can be the prime affordable opportunity for them. The interviewee said “it would be difficult to build tiny houses in the city and you need the master plan needs to have some of the zoning laws to build some of these tiny homes on 25 x 100 lots”. It is necessary to understand the zoning laws and regulations of the city of Newark to build such tiny projects.

The Hunterdon Street house has been used as an example where a tiny house has been planned and built with modern design and furnishing. Candidate 6 went into the system and looked up the pricing costs for the house on Hunterdon Street. The home itself is made up of 1000 square feet which is rather large for a tiny home but small for a traditional home. The house includes 2 bathrooms and 3 bedrooms and goes for $183,356. This particular tiny house design came from Brazil which offers a charming design both inside and outside of the structure. The concept of Tiny Houses on Wheels (THOW) has been mentioned by Candidate 6 in a positive manner. He mentioned that structures similar to THOWs were seen by him in the city of Hong Kong. Candidate 6 also mentioned that in his opinion it would be difficult to build Tiny houses without a large swath of land. There are several zoning laws that can prevent it from being pragmatic.
The city of Newark also possesses several infill lots which are creating hindrance. If you are using a bank to leverage the mortgage system, it is much more affordable in comparison to larger properties. The cost of purchasing infill lots is much higher than the cost of actual housing in Newark. Of course, at the time of the interview with Candidate 6, the research had not been discovered about the bill that was passed to allow lots in the city of Newark to be rented for the placement of tiny houses.

On the other hand, Candidate 6 believed there is the possibility of developing slums when people tend to live in small spaces. Funding has been suggested by donation or mortgage. People from large metropolitan cities such as New York and New Jersey cities are migrating to Newark to maximize their spaces. Candidate 6 mentioned that although the concept is a little bit challenging it can be accomplished. He also suggested 500 to 600 lots that can be used in this case. Lots are required purchased so driveways can be built for their home. The property owner allows individuals to purchase the lot in lieu of agreement of paying taxes and maintaining that lot. People of New Jersey are convinced with their tiny homes as neatly packed material for living, highchair tucked in closet, kitchen bench used as shoe holder, children play from bed to stairway all in front of every eye. Quality of living increases despite compromising space. The benefits of tiny houses outweighed the small space; built specifically as per need making it comfortable and affordable. Its mobility makes them free to go whenever and wherever they want.

Illustrations 16-19 provide different images of tiny houses. These images give a very comprehensive view of how the tiny houses looks from outside the homes to visitors and strangers passing by as well as the entrance view of the houses.
Illustration 16: 613 Hunterdon Street, Newark. A Tiny Home in Newark, NJ.
(Source: zillow.com, 2020)

Illustration 17: 613 Hunterdon Street, Newark. Driveway, Tiny Home, Usage of Space
(Source: zillow.com, 2020)
Illustration 18: 613 Hunterdon Street, Newark. Small Kitchen, Usage of Space

(Source: zillow.com, 2020)
5.1.6 Summary of Interview with Candidate 7

Interview with Candidate 7, CEO of Monarch Housing Associates was chosen because Monarch Housing Associates addresses homelessness across the state of New Jersey, including Newark, NJ. The interview took place in a building in Cranford, NJ, a quiet suburban town. The building itself was confusing and difficult to find the entrance to. Once I was able to navigate myself to the suite where Monarch Housing Associates was located, I found Candidate 7 to be quite welcoming. We met in an open cubicle, but the entire space was set up in an open floor plan setting. Candidate 7 was referred to me by Candidates 4 and 5 at UVSO. Until that time I had not found anyone who might have information on both housing and homelessness. Candidate 7 was more than informed about the situation, she is passionate about it. The interview lasted 23 minutes.
As per the discussion on the process to allot houses to homeless people, Candidate 7 pointed out that there are two ways with which access to housing can be gained. These are vouchers and partnership with profit or non-profit developers. With the help of vouchers, homeless people can access the housing facility anywhere in the state and with any private landlord. The other option helps in creating housing facilities at subsidized rates. However, the latter option is available for those who belong to lower or low-income groups. In addition to these, Candidate 7 indicated there are a lot of challenges in providing an accommodation to homeless people. This is because in New Jersey there is a scarcity of affordable housing. It is an expensive place to live and the prices are always elevated. Moreover, there is a lack of funding as well that proves to be a challenge for offering support services to homeless people. On the other hand, it has been known that private landlords find ways to keep homeless people away, in spite of the fact that rejecting housing vouchers is illegal.

In response to the second question, Candidate 7 agreed that affordable housing vouchers are more like that of section 8. Furthermore, she added that tiny homes do not address the intensity and number of issues that housing market faces. This is because tiny homes can be sold to people at higher prices and hence sellers would not be willing to sell it to low income group of people.

Furthermore, Candidate 7 agreed that having a large number of options for housing would be a good thing. She also agreed to the idea that providing free housing options would also be a good choice, as it would serve the interest of large number of people. She stated that a person who has a job can easily get a loan; however, it would
not be possible for a homeless person. In this situation, tiny houses would serve a good option.

Candidate 7 said that even if the issue of funding is resolved, there are several other challenges that prove to be a hindrance for creating tiny houses. For example, there are certain local zoning regulations that do not allow creation of tiny houses. Moreover, in suburban and rural places, the problem of zoning is there because certain communities are restricted by residents of the place. Furthermore, the respondent stated that instead of tiny homes, there are other better options available at present. This is because there are various forms of housing projects going on in the state of Newark and this aims to ensure that homeless people are not isolated. It appears generalizing the tiny houses for each of the people would be a good option rather than focusing on who or which group of people are about to live there.

5.1.7 Summary of Interview with Candidate 8

The interview with Candidate 8, President, Urban League of Essex County took place because of her knowledge of housing overall and in particular housing for the workforce and Millennial population. The Urban League of Essex County has served disadvantaged individuals and families for close to 100 years. Candidate 8 is well versed in helping to improve the lives of others. The Urban League is known for finding solutions to problems with outcomes that benefit families and individuals. Candidate 8 has been instrumental in the growth of the Urban League from being solely a social services agency to becoming a community development corporation that works comprehensively with members of the community, this includes housing for the workforce and millennial population. The interview with Candidate 8 took place in
September in the Urban League offices and lasted 31 minutes. Candidate 8 is a very calm and methodical person, therefore she put the interviewer at ease with asking questions about tiny houses.

Candidate 8 believes that tiny houses are costly. In addition to this, it has been learned that to build tiny houses; a lot must be changed. For example, zoning changes are required to build tiny houses. On the other hand, it has been observed that a new form of perspective needs to be incorporated. For instance, home ownership and HUD approved counseling agencies should be taken on for help.

In response to need, sustainability and practicality of tiny houses in Newark, she stated that tiny houses are indeed a solution to the problem of accommodating homeless, seniors and people on fixed income. On the other hand, Candidate 8 also stated that around 30 units of tiny houses are being developed, though the cost of constructing the tiny houses is high and the project needs to be subsidized. This is because it would be available to target the market group of people at a low price. On the other hand, it has been observed that there are several issues like that of the affordable housing problem in Newark that must be addressed. However, regarding the problem of affordable housing, at first the issue of zoning or rather inclusionary zoning must be solved. The urban League is poised to break ground on Micro Apartment Units for the Millennial and Workforce population. The Micro Apartments are primarily for single working mothers and single Millennials. They have already held focus groups with Workforce and Millennials to decide what they would want in the common areas of the building.

Candidate 8 commented “I have a favorable opinion, given that the cost of housing is so high, I think that it makes sense, you spend less of your money on living
and space to live in, and then you actually have more to live on”. Candidate 8 believes that because the cost of housing is so high, that people are willing to spend less on housing, accept less space, and yet be able to live more freely because of more liquidity with their income. It is a beneficial opinion in respect to tiny houses. She also believed that the financing and economic issues are a major problem. Moreover, it can create serious issues in qualifying of the tiny house ideas. She also stated “I was going to say, you have to get some type of subsidy or philanthropy or something”. This statement explained she selected subsidizing as the reasonable solution to the financial problems.

After the Urban League conducted several focus groups it was determined that Millennials and people in the workforce would like a beauty salon and a music studio within the building. They will also have a common rooftop area to entertain friends and family. One of the attractive aspects of a Micro Apartment building is that you don’t stay cooped up in your 400 to 420 square feet all day. One is really building a community and that community has shared common space. Illustrations 20- are of the Micro Apartments being built by the Urban League.
**Illustration 20:** Micro Apartments being built by Urban League. Façade of building

(Source: ulec.org, 2020)

**Illustration 21:** Basement Layout of Micro Apartment Building – Urban League

(Source: ulec.org, 2020)

Illustration 23 shows how the apartments would be built and how they connect in terms of space.

Illustration 23: Typical Levels of Micro Apartments – Urban League (Source: ulec.org, 2020)
Illustration 24 shows how the rooftop space would be utilized

Illustration 24: Roof Plan Image of Micro Apartments – Urban League
(Source: ulec.org, 2020)

Illustration 25 is another rendering of the building

Illustration 25: Front Revelation of Micro Apartments – Urban League Fiji
(Source: ulec.org, 2020)
Another issue is related to financing of projects which has been identified by Candidate 8 involves the (Qualified Allocation Plan (QAP). This is a form of points that are allocated to projects is essential in this regard. However, these forms of sources of financing are currently available for rentals, which means that tiny house projects or small house projects would not qualify, because they are purchased rather than ended. Another option that has been identified to be viable and less costly is that of building modular units that are stackable. Candidate 8 indicated that procuring loans for building
tiny houses is not easy, and therefore Urban League is looking forward to becoming a Community Development Financial Institution (CDFI). This would help them to conduct their own lending as well as provide loans to others. To become a CDFI, steps that include setting up, and having a loan officer are required to be undertaken. Urban league has been identified to build tiny houses projects on multiple levels. This includes homeownership, affordable homeownership, and others. In addition to this, one of the ways to reduce the overall construction costs is to get materials and labor through donation. Candidate 8 supported the cause of introducing self-financing and sustainable tiny house projects.

5.1.8 Summary of interview of Candidate 9

The interview with Candidate 9, Senior Program Officer for New Jersey Local Initiative Support Corporation (NJLISC). NJLISC has been around since 1979 when the Ford Foundation created a non-profit that would connect difficult-to-access private and public funding resources with underserved and underinvested areas. The role of NJLISC is to connect government, foundation and for-profit companies that have capital, with residents and local institutions, and then bridge the gap and act as a liaison by attracting the best organizations to fit together. NJLISC has been in operation for over 40 years. It was during my interview with Candidate 9 that I discovered that NJLISC helped connect funding with Cor10 Concepts (mentioned earlier), the builders of the tiny container homes to be placed on Halsey Street, the downtown district of Newark.

In July of 2019, the Mayor of Newark, Ras Baraka swore in a new commission at Newark City Hall, made up of 11 members of the city’s community, academic, business, and nonprofit sectors to help fight gentrification within the city of Newark. Many Newark
residents fear that with all of the building and revitalization that is happening in the city, residents will become squeezed out, the same way residents have been squeezed out of New York neighborhoods like Brooklyn and Harlem. The mayor heard the concerns of the residents and created a commission to discuss planning and land use/policies, housing law/policy, public financing for housing, real estate, and infrastructure development, related public health matters and business development and procurement. NJLISC is a part of that commission, represented by Candidate 9. The interview with Candidate 9 took place on a crisp November morning at the NJLISC offices in downtown Newark (540 Broad Street). The interview was conducted in the NJLISC conference room and Candidate 9 made me feel very at ease. She is soft spoken, yet direct. The interview lasted 35 minutes.

Candidate 9 has a congruent knowledge on the economic concept of tiny houses in urban cities, since she is the provider of technical and financing assistance for building tiny houses in the city of Newark. She mentioned the requirements of veterans, senior citizens and Millennial are different, and all of them need different financial schemes for making the concept of ethereality. To meet the housing finances, Candidate 9 described seeking assistance from some non-profit institutions and community corporations of Newark. The concept of micro apartments seemed not to confront any cultural issues. Candidate 9 suggested that in western culture is more acceptable to accommodate in micro apartments within small urban space irrespective of their cultural background. This concept also observed as affordable in terms of middle-class family members earning $100,000 per year without compromising with their comfort and ease. The focus is also
on the inheritable ownership of respective houses which is not feasible in micro
apartments.

The concept of tiny houses emerged from the THOW program that shows small
houses on wheels. Candidate 9 is a senior NJLISC senior program officer who was
interviewed in the conference room of NJLISC. Candidate 9 indicated “Yes, we do get
requests for funding for a variety of housing types and a variety to meet different needs,
depending on who’s doing the development and what their need is”. This signifies that
tiny houses can be optimized as per the requirement of the customers. The interviewee
emphasized demographic factors rather than financial requirements. “I’m looking more at
demographics than I am income level, but they’re all pretty much low income level, my
six demographics are Workforce housing, homeless housing, veteran housing, senior
citizen housing, re-entry housing, and millennial housing”. The interview suggested that
the main focus on building tiny houses is to avail affordable housing options to the
employed homeless rather than unemployed. The financial factors are more dependable
for the employed individuals. The unemployed person cannot be trusted to pay the
financial loans and installments.

The target population of tiny houses marketing is the employed homeless. Candidate 9 also
mentioned that she can arrange funding for developmental costs and
other funding options as well. The major challenges of funding such tiny apartments have
been highlighted in this interview. The funding is not a major issue unless developer is
looking for a return on investment. Financing strategy of a homeless employed man does
not support to own apartments. Therefore, there must be a strong financial strategy
through which needy people can afford their own houses. Candidate 9 has also mentioned
the challenges of property management. Cultured people always have preference to settle in an open space rather than in a small standalone house. She also suggested communicating with a broker to understanding the value of such apartments.

5.1.9. Summary of Interview with Candidate 10

The interview with Candidate 10 took place in September 2019, in Newark City Hall, where he is a councilman. Candidate 10 was very busy that day, and did not know that I was on the schedule when I arrived. He seemed a bit flustered but was able to pivot and was happy to discuss tiny houses with me. The interview lasted 15 minutes (on the record). Candidate 10 was chosen because he is the Councilman for the West Ward in Newark, NJ. The West Ward of Newark is known as an Urban Enterprise Zone. He explained an Urban Enterprise Zone means that funding from the city is poured into a certain area to work on affordable housing projects, community planning, revitalization, streetscape improvements, open space projects and public art initiatives. The funding is shared with different community-based organizations to make sure that the residents are a part of the entire process. I found that the Ward most likely to have access to potential Enterprise Zone funding for tiny houses. Candidate 10 also serves on several municipal committees, including Health, Veterans and Homeless Committees, Education, Affirmative Action, and is also a Board Member of the Newark Community Economic Development Corporation (NCEDC).

Candidate 10 also holds key knowledge about housing for Senior Citizens within the West Ward of Newark, which made him a prime interview candidate to discuss potential tiny houses for aging Baby Boomers. Candidate 10 sits on the Newark Municipal Council, which regularly holds meetings regarding Economic and Housing
Development for the City of Newark. At these meetings they discuss authorization to rehabilitate existing housing structures or build new housing structures within the city of Newark, including the length of time and funding to complete the project. Candidate 10 feels as though tiny houses would be beneficial to aging Baby Boomers living in the city of Newark who need affordable retirement housing.

Candidate 10 stated that benefits of building tiny houses outweigh the disadvantages of buying them. He has around 450 abandoned and blighted properties in the West Ward, and he would prefer having a small space and then renting it at a cost of around $1,500 to $1,600. In his Ward, lack of homeownership is a big issue. One of the reasons for it has been known to be concentration of properties in the hands of few investors.

Candidate 10 mentioned another suitable measure to increase the acceptance of tiny houses to the Newark population. Candidate 10 said “One of the things I’m trying to do in the ward is build up the infrastructure and build up – make the ward more beautiful, safe and beautiful and I think with that, everything else would fall into line”. Candidate 10 also stated:

tiny house builders have been working with the banks more, because the banks at first didn’t want to give a mortgage for something that was only going to cost $40,000, but they’ve been working with the tiny house builder companies to become more flexible.

Banks do not tend to give mortgage or loan to an individual person. However, bank facilities can be flexible in case of builders of micro apartments. The councilmen
suggested charging almost $450 to $550 of rent per month as per the financial capacity of individuals.

He added that the biggest problem with West Ward is re-entry. The medium income is very low which also proves to be a hindrance for buying or renting a home in Newark. Candidate 10 indicated the tiny house movement is also taking place in Texas, San Diego, Portland, OR, Detroit, and other cities. He is getting more calls from seniors who are unable to afford a place to live in the city. The seniors are mostly identified as those who are also unable to pay taxes and hence there are certain groups of people who are more willing to leave their big houses and move to smaller places.

It has been understood that the $450 to $500 per month rent is a better option by Councilman Candidate 10. In addition to this, tiny homes are another good option of housing facility because it is not very big and can accommodate a sufficient number of people.

5.2 Summary of the results

The concept of tiny houses emerged from the THOW program that shows small houses on wheels which makes it movable. Candidate 9 is a NJLISC senior program officer who gave the interview at the conference room of NJLISC for 35 minutes. Candidate 9 argued “Yes, we do get requests for funding for a variety of housing types and a variety to meet different needs, depending on who’s doing the development and what their need is”. The opinion signifies that tiny houses can be optimized as per the requirement of the customers. The interviewee emphasized on the demographic factors rather than financial requirements. The statement given by the interviewee in this matter was “I’m looking more at demographics than I am income level, but they’re all pretty
much low income level, my six demographics are Workforce housing, homeless housing, veteran housing, senior citizen housing, re-entry housing, and millennial housing”. The interview suggested that the main focus to build tiny houses is to avail affordable housing options to the employed homeless rather than unemployed one. The financial factors are also dependable on the employed individuals. The financial loans and installments cannot be trusted to be paid by the unemployed person.

The interview with Candidate 8 took place on 5th September 2019. Candidate 8 commented “I have a favorable opinion, given that the cost of housing is so high, I think that it makes sense, you spend less of your money on living and space to live in, and then you actually have more to live on”. Candidate 8 believes that the cost of houses is much higher and therefore, people tend to invest less for their houses. It is a beneficial opinion in respect to tiny houses. She also believed that the financing and economic issues are a major dilemma in this situation. Moreover, it can create serious issues in qualifying of the Tiny House ideas. She also stated that, “I was going to say, you have to get some type of subsidy or philanthropy or something”. It defines that she selected subsidiary as the reasonable solution to the financial problems.

Candidate 10 was interviewed at City Hall of Candidate 10’s office on September 17, 2019. In spite of unpreparedness, he decided to conduct the interview which lasted for 12 minutes. Candidate 10 mentioned another suitable measure to increase the acceptance of tiny houses to the Newark population. Candidate 10 opined that, “One of the things I’m trying to do in the ward is build up the infrastructure and build up – make the ward more beautiful, safe and beautiful and I think with that, everything else would fall into line”. Candidate 10 also stated:
Tiny house builders have been working with the banks more, because the banks at first didn’t want to give a mortgage for something that was only going to cost $40,000, but they’ve been working with the tiny house builder companies to become more flexible.

This refers to the fact that banks do not tend to give mortgage or loan to an individual person. However, bank facilities can be flexible in case of builders of micro apartments. Candidate 10 suggested charging almost $450 to $550 of rent per month as per the financial capacity of individuals.

Candidates 4 and 5 described the concept of infill lands with examples and illustrations. They discussed prioritizing placement of tiny houses or full-size houses. “If we have the land, but it depends…for me being in development, it would not be my first choice because I like space, and that’s just a personal thing because I think that everybody should have a lot of space”. They also suggested that tiny house concepts are not meant for families of six or more people. They said “They do have some larger tiny houses that can accommodate families and sleep up to six people”. The target population for these tiny apartments can be downsized or retired people, elderly people, and young people. Millennial, homeless and even veterans are in the target of tiny house builders. People often remain stuck in their families as they cannot afford their individual space or apartments. Therefore, tiny houses offer an affordable and lively space to the requisite people.

Candidate 6 was invited to give an interview on the 4th floor of City Hall. The entire interview extended up to 23 minutes. The aesthetics properties of tiny houses were emphasized by the manager of respective city owned properties. Candidate 6 suggested
that the compartmentalized concept can create much space for the tiny houses. In this way, the family members can even live in such a space with affordable and designed furniture and appliances. Candidate 6 mentioned “Yes, there’s the 20:80 ratio of affordable housing for any new buildings here in the city of Newark”. It refers to the fact that there are very few people in Newark who can afford the large complex and housing options. Therefore, tiny houses can be the prime affordable opportunity for them. The interviewee said “it would be difficult to build tiny houses in the city and you need the master plan needs to have some of the zoning laws to build some of these tiny homes on 25 x 100 lots”. It is necessary to understand the zoning laws and regulations of Newark city to build such tiny projects.

Candidate 7 mentioned an idea regarding marketing of tiny houses to the homeless people of Newark. She also mentioned two different approaches “One of them is vouchers, particularly housing twist vouchers, which allow them to live anywhere with any private landlord in the state. That can go through the local housing authorities or through the state voucher programs.” The second idea was to partner with the profit or non-profit organizations. Candidate 7 also entailed “The other is that we try to partner with non-profit or even profit developers that are creating subsidized housing specifically for low income or lower income people and sometimes it’s connected with support services”.

Candidate 3 mentioned “Veterans that dealt with substance abuse are also eligible for veteran’s affair healthcare, so they can live in a dormitory or domiciliary until they can find permanent housing”. She stated tiny houses provides enormous opportunity for veterans to get employment and make their life of standard quality.
Candidate 1 stated that there are several discriminatory practices are in dominant in the housing industry. The procedure can disrupt the entire process. He stated “Some of the problems that we find are discrimination. When it comes to someone being formerly incarcerated, we find that when people do have vouchers for housing subsidies, they’re still discriminated against when the landlord runs the background check”. He also believed that a successful strategy can bring success to this project as well. Better communication strategy is effective in providing many resources to the plan. Candidate 1 mentioned:

I think it’s all about the strategy behind it, communicating that strategy, because right now, if you have a crisis for low income housing, most of the time the reason why low income housing doesn’t get built is because of the stigma attached to low income housing.

Candidate 1 did not like the concept of tiny houses as he opposed the thought by comparing it with slums.

Candidate 2 described the placement of the tiny houses in the city of Newark. He stated “I think if we just do a space activation project, where we use a city owned lot, get a planning grant from whichever entity, and we use the planning grant to build some tiny homes and orient them on one of these city lots”. Planning grant was given ultimate priority by Candidate 2 before planning of tiny house formation.

5.3 Discussion

5.3.1 Coding of interview results

Table 6 summarizes the different interviews being conducted and their coding.
Table 6

Coding of interview outcome

<table>
<thead>
<tr>
<th>Interview respondents</th>
<th>Open coding</th>
<th>Axial coding</th>
<th>Selective coding</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Candidate 1</strong></td>
<td>Urban tiny housing, re-entry housing, facilitative accommodation, discrimination in re-entry, voucher funding, tiny housing projects, social and legal support</td>
<td>Support for reentry housing, collaboration between tiny and reentry housing, effective funding</td>
<td>Reentry issues resolved with tiny housing projects</td>
</tr>
<tr>
<td><strong>Candidate 2</strong></td>
<td>Serving needs of urban environment, standard facilities, activation project, homeless shelter, legal authoritative support</td>
<td>Urban development, shelter of homeless people, legal support for supporting homeless people</td>
<td>Tiny housing is beneficial</td>
</tr>
<tr>
<td><strong>Candidate 3</strong></td>
<td>Resolved veterinary issues, affordability for tiny houses, effective VA home loan, GI Bill issues, sustainability</td>
<td>Interested veterans, financial strength, affordability, housing opportunities</td>
<td>Tax management, effective tiny housing for veterans</td>
</tr>
<tr>
<td><strong>Interview respondents</strong></td>
<td><strong>Open coding</strong></td>
<td><strong>Axial coding</strong></td>
<td><strong>Selective coding</strong></td>
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</tr>
<tr>
<td><strong>Candidates 4 and 5</strong></td>
<td>Infill properties, old demolishing properties, double lots, ADU (adult dwelling units), subsidy, NRTC (Neighborhood Revitalization Tax Credits), generational wealth, aesthetic, veterans, micro apartments</td>
<td>Use of subsidy and NRTC in housing, infill properties, double lots and old properties used in micro apartment, aesthetic tiny house in creating generational wealth</td>
<td>Application of NRTC and subsidy can be used in modifying infill and double lot properties into generational wealth by creating aesthetic tiny houses.</td>
</tr>
<tr>
<td><strong>Candidate 6</strong></td>
<td>Comfortable place, tiny houses on wheels (THOW), Millennial, free standing home, zoning laws, mortgage, slum</td>
<td>Zoning laws can be burden, tiny houses are free standing home, THOW is comfortable place</td>
<td>Zoning laws may become burden and there is a possibility of forming a slum.</td>
</tr>
<tr>
<td><strong>Candidate 7</strong></td>
<td>Demographics, vouchers, Partnership with profit and non-profit developers, subsidized housing, zoning, section 8, zoning laws</td>
<td>Group of individuals who are homeless, types of programs that help in availing housing facilities, legal considerations for providing houses to homeless people</td>
<td>Legal considerations as well as housing programs required to be undertaken for building tiny houses for different types of homeless people.</td>
</tr>
<tr>
<td>Interview respondents</td>
<td>Open coding</td>
<td>Axial coding</td>
<td>Selective coding</td>
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<tr>
<td><strong>Candidate 8</strong></td>
<td>Housing projects, limited equity participation, SRO, Capsule hotels, QAP, Modular units, CDFI, Homeownership</td>
<td>Projects that are underway for building small or tiny houses, various forms of scoring platforms that are available for projects to procure finance, variants of tiny houses, lack of homeownership, loan agency</td>
<td>Role of scoring agencies in providing loan or funding and solutions to the problem of lack of homeownership</td>
</tr>
<tr>
<td><strong>Candidate 9</strong></td>
<td>non-profit and profit developers, senior citizens, Millennial, re-entry housing, urban league, culture issue, small affordable apartments, HUD standards, homeless housing, employed homeless, subsidy</td>
<td>Getting financial help from non-profit organization, cultural issue and HUD standards can be hindrance, tiny house for senior citizens and employed homeless.</td>
<td>Although cultural issues can generate in small space, it is an ideal option for homeless, Millennial and senior citizens.</td>
</tr>
<tr>
<td><strong>Candidate 10</strong></td>
<td>Micro apartments, trailer park home, philanthropy, zoning ordinance, viable alternative</td>
<td>Variants of tiny houses, solution to the issue of high cost of construction, legal regulations governing projects related to housing, alternatives of funding</td>
<td>Role of philanthropy in reducing cost of construction to build variants of tiny houses as per legal regulations by selecting the right alternative</td>
</tr>
</tbody>
</table>

(Source: Influenced by Amrollahi and Rowlands 2016)
5.3.2 Analyzing qualitative data

The coding helped in understanding the issues and direction of interview in evaluating the essence of tiny housing projects in different social aspects. The interviews indicated that the construction projects for tiny housing are effective with standard procedures and financial savings while supporting the college students, homeless people and others. The legal support and authoritative help implied a positive approach of this project in planning and developing facilities for a large population in the city of Newark. The veteran issues are also addressed with tiny housing projects and the theme is effective in delivering the shelter needs for veterans and homeless people (Sauvé, 2017). The concern for financial allowances and affordability are well addressed for veterans making tiny housing projects acceptable for veterans. The discrimination problems faced for re-entries can be supported with tiny housing projects. Collaboration between re-entry facilities and tiny house building can promote housing management in urban areas.

This analysis of the interview sessions illustrates that there are several burdens in giving reality to this tiny house project. The most discussed burden that came out of these discussions is infill lands and financial dilemmas. Infill lands are free space between two houses which are not usually used by property owner (Jackstone al. 2020). In case of double lots, tiny houses can be prepared. This concept mainly targets employed homeless individuals. This is because the project must ensure that purchasers are able to pay the housing costs through loans or mortgages in a certain period of time. Some of the interviewees mentioned that there is a possibility to develop slums as there will be limited space available. Tiny houses are found to be ideal for single individuals or a couple only
however not for a family. The principal advantages of this project are that people can own and even transfer their property to their future generations.

It has been identified that the main issues that hinder the projects related to housing are lack of homeownership, lack of funding opportunities and zoning regulations. Moreover, it has been recognized that there exist mainly two types of housing programs (Leindecker & Kugfarth, 2019). These are vouchers, and subsidized housing facilities. With the help of these vouchers, homeless people can afford a place to live. Furthermore, it has been seen that since there are lack of funding sources hence CDFI has been found to be a solution. In addition to this, philanthropy and donation has been known to be an effective source of reducing cost of construction.

5.4 Summary

From these findings and interpretations, the current perception and position of tiny housing projects can be understood. From the analysis, it can be seen that the application of this project is effective in providing standard shelter for homeless, veterans and low-income people. Moreover, the scope of financial affordability and authoritative support promote the effectiveness of this movement in the urban area of Newark.

Challenges of low income and payment of high taxes as well as inability to afford highly priced houses have been a major issue for people in Newark. In case of tiny house developers, the main issue that arises is linked to lack of financing sources. This could be overcome with the help of donations, institutes like that of CDFI and others.

The three coding’s were totally different since they describe the different aspects of the interviews and it gives an explanation on three different ways, hence I can conclude that all of the coding’s were different. In Chapter six we move on a further
established summary of everything that we have come across through the different interviews and the research.
CHAPTER SIX: DISCUSSION AND CONCLUSION

In this chapter I will write a detailed account on the discussion conclusions to all the parts that have been mentioned to give a comprehensive and clear view of the above.

6.1 Key Issues and Limitations

The two main issues that were identified from the academic sources as well as interviews with different candidates were financial constraints associated with tiny homes and zoning issues in the Newark city. The issue of financing these projects has remained the major hurdle in front of city planners and decision-makers. From a resident’s perspective, buying or renting such houses can relieve them from debt and other financial burdens. On the other hand, the psychological effects of a small dwelling have been well documented as explained earlier. Residents feel claustrophobic and are at a higher risk of mental illness according to a study by Washington Post (Smorti, 2019). Similarly, the financial cost of weather precautions and other measures to make the house livable have also skyrocketed in recent years. Having said that, the main financial issue with tiny houses is not from the resident’s perspective. It is from the investor or planner’s perspective. Tiny homes are a costly venture because of the zoning, permits, and other regulatory requirements. The dilemma encountered in the review of tiny houses was that if the property is offered to renters, it cedes to serve as an intergenerational wealth prospect. On the other hand, if it is sold or mortgaged to the buyers, then the benefit of escaping debt goes out of the window. Therefore, the financial impediment must be resolved through the existence of philanthropists and Non-profit organizations. Many of these organizations have shown commitment towards provision of affordable housing. It aligns with the Corporate Social Responsibility (CSR) programs of these organizations
such as Bethesda Lutheran Communities and New Jersey Nonprofit. The second issue is related to the zoning laws and state approved facilities for tiny houses in New Jersey. The problem requires amendment of statutes and might require a long duration of time. On the other hand, mobile homes are far more convenient and face little zoning issues. However, other problems associated with them based on the critical analysis and comparison make them less feasible for a small family compared to tiny houses.

6.2 Proposed Solutions

The solutions proposed for the underlying problems associated with tiny housing reflect survey results (feedback from participants) and analysis of Detroit’s case of overcoming obstacles and hurdles associated with tiny housing. The issue of financial impediment can be resolved through an inclusion of Nonprofit organization for the structuring and construction of tiny housing communities across Newark. The feasibility study for that has already been presented. The challenges that require support from state enterprises requires a committed approach to provide housing solutions in the state of New Jersey. The solution to overcome zoning issues require a modification in the statutes and current laws of the state. This is necessary to make tiny houses mainstream in Newark. The state authorities must lay out a clear plan for the areas and zones for tiny housing. This can be done by tweaking the minimum requirement of housing size in the state. The provision of licenses must also be simplified. Moreover, tiny houses must be allowed for specific citizens for example veterans or older people etc. These solutions can overcome the problems identified with tiny housing scheme.
6.3 Conclusion

The previous discussion reveals that tiny house properties mostly target singles, couples, and not large families. This research study has conducted interviews with 10 respondents including political leaders and stakeholders who are associated with housing and its related matters. This study found a mixed and differential overview from all the respondents. All have a basic to intermediate understanding about tiny houses. Some of the stakeholders mentioned the pragmatic challenges of accomplishing this project in Newark. The price range is affordable for employed homeless people who cannot afford large properties. Employed Homeless can also mortgage and take bank loans to afford such small and aesthetic tiny houses. The advantageous utilization of land infill and lots can be done with the concept of tiny houses were also identified by the respondents. The consumers of tiny houses need to compromise in storage space, cultural factors and living space in terms of financing and obtaining a house of their own.

Financial challenges and political boundaries have also been raised in the interview session. Although several other metropolitan urban areas have accepted the concept, the idea of tiny houses in this country is still a relatively new experience. Preference of people varies largely when it comes to selecting space for a tiny house. The neighborhood and the culture of the area matters even further in this case. This proposition seems reasonable for homeless individuals who are employed to ensure that they can pay the taxes and payments. Tiny houses also support affordability of transferable properties which affirms its positive side in community and urban areas. Zoning rules and laws in the United States has been discussed previously as a possible hindrance to building tiny houses. The culture of the United States does not fully support
tiny houses. However, in terms of affordability and counterculture persuasion tiny houses stand in a positive side. Therefore, from the above discussion it can be concluded that there is more research required to identify its viability and acceptability in urban areas like Newark. As of January 2019, the Senate, No. 3408 State of New Jersey 218th Legislature, passed a bill on the regulatory guidance on use of municipal land for tiny houses (see Appendix E).

This bill was a major breakthrough to allowing tiny homes to be built on rented lots in the city of Newark. Tiny homes are a sustainable option for not only for the homeless people but also for the millennial, veterans, re-entry, and aging baby boomers. Being sustainable also creates opportunity for people to contribute to nature and sustaining the environment. Through the help of eco energy engineering, the cost of tiny houses can be reduced efficiently. Moreover, the spacing issues of tiny houses can be mitigated by strategically placing furniture and application of it. Flexible and modulated furniture can be utilized in such tiny homes to increase the space with available modular options. In addition to that, living in a tiny house community, makes people more amiable and social.

6.2 Objective Linking

This study began with 3 major research questions. In this section, I have summarized what was learned in regard to those questions.

_Linked with research question 1: Can Tiny House communities successfully serve the needs of different populations in an urban environment?_

The objective was targeted in this study by inclusion of different people in the interview process and accumulating their perception in this topic. The targeted respondents in this study are
veterans, homeless, re-entry, baby boomers and millennial. There are several issues that may arise while making this proposition into reality. However, it can be helpful for employed individuals as they can own their property and even transfer it to the next generation. Not only the employed homeless, retirees and re-entry, but also young people. People with even a small source of income can opt for living in tiny houses. Tiny houses also offer low cost for maintenance and to lead a simpler life. People from different cultural backgrounds can live in a similar place with increased harmony. Tiny house communities also offer self-sufficient life and a greater financial footprint.

*Linking with research question 2: What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?*

The stakeholders that are directly involved in the maintenance or supervising houses were incorporated in this interview session. Community based organizations were also included to identify their view on tiny house concept. Respective urban league that are engaged in overseeing the housing in Newark were also invited in this interview. Mixed view relevant to the tiny house establishment has been accumulated. The principal issue that came out of this discussion is regarding taxes, financing problems and community problems. Some of the stakeholders were also interested and gave their support in accomplishing this project.

*Linking with research question 3: What are the perceptions of political leaders about the need, practicality and sustainability of Tiny Houses in Newark?*

The interview section also included respective political leaders who are efficient in overseeing housing for Newark population. Candidates 6 and 10 are the political leaders who own larger city owned properties and housing in West Ward. They suggested that there is the potential of developing slums when tiny houses communities are built.
However, support is required from financial institutions and non-profit organizations to accomplish the entire project. It was also revealed that tiny house propositions can be beneficial for the homeless and employed individuals as well.

### 6.3 Recommendations

The principal issues that have been raised in this study are financial problems and regulation-based dilemmas. Such dilemmas can be mitigated by adopting two simple tactics such as Form based codes (FBCs) and accessory dwelling unit (ADU).

- The acceptability among all the generations and populations of Newark and migrants towards tiny houses can be increased by integrating aesthetics in tiny houses. Built environment has been observed to be largely influenced by public perceptions. As per Nelson and Schneider (2018), the traditional perception regarding relation between low income and tiny houses can be diminished by representing beautifully crafted house.

- Designing of the houses must be also incorporated with sustainable properties such as use of features that can be economically, environmentally and socially sustainable. Environmental sustainability can be achieved by reducing the emission of greenhouse gases, saving energy and water. On the other hand, social sustainability can be achieved by universal designs that increase a sense of security and provide comfort to different aged people (Alexander, 2017). Careful planning can be sufficient to avoid future renovations and saving costs of energy and water. In this way, economic sustainability can be achieved as well.

Millennial, veterans and homeless people can be attracted to this smarter planning of tiny houses as well. Sustainable housing also helps on recycling the wastes
generated in the daily usage. Popularity of such sustainable eco tiny houses can be increased to attract a wide range of people.

● Smart code or form-based code specifically leads to enhanced design requirements and raising the price of new development. FBC is a unique consideration regarding it’s transecting that facilitates are sustainable and attractive to urban development. Unified coding helps in constructing tiny houses with smarter technologies.

● Financial issues of tiny house can be addressed by ADU policy. ADU is principally constructed on side lots or large backs that serve as housing opportunity for young family members or elderly (Alexander, 2017). Housing affordability concerns and enhancing density standards can be solved by ADU policy.

● Smarter zoning measures can be initiated in order to accommodate tiny house communities. Neighbors can be planned accordingly so that cross cultural barriers can be dissolved and integrity develops (Wu, 2017). Certain communities can be tailored land utilization policies to fit specific desires and particular needs.

● Lower expenses are the key criteria that make tiny homes affordable to the homeless person who is also employed. The luxury living of life can be integrated into tiny houses as well to attract people of all ages. Moreover, people who prefer to live in freedom can afford tiny houses easily (Evans, 2018). This is also an effective way to have smaller footprint and make living space for others as well. The tiny house concept is also beneficial for creation of sustainable environment by reducing the urbanization rate. People can live by maintaining harmony with
nature and natural resources when selecting standard of living standard of living in a tiny house.

- In regard to cost determination of tiny houses, it must be flexible according to the needs of the purchaser. As mentioned in this study, the target population of these tiny houses in the United States varies from employed homeless to millennial. It clearly states that desire of financial investments varies as per the purchaser. Therefore, the tiny house builder must be flexible to the aesthetic beauty of the tiny homes. The amount of investment required to furnish and design the house should depend upon the amount of money that the purchaser wishes to spend for their tiny home. Basic finances are reduced exponentially due to sustainable living material and architecture (Beckerman et al., 2019). On the other hand, aesthetic and sustainability purpose are the only criteria that attracts millennial towards tiny houses. On the other hand, in case of employed homeless, affordability is the principal criteria in comparison to aesthetics. Therefore, the amount of aesthetic properties can be included or excluded as per the requirement of the purchasers.

- In addition to that, the zoning and placement of the tiny houses must be structured in such a way that can accumulate much air, sunlight, and space. There must be a harmonious and strategic placing of the houses so that the tiny house complex can look better (Mangold & Zschau 2019). Haphazard placing of the houses may obstruct air, sunlight, or space of the other. Therefore, the measurement must be similar for all the tiny houses and minimal gap between the two tiny houses should be placed appropriately.
6.4 Research Limitations

This research study has addressed a unique topic that is demonstrated in a structured way. Interviews with respective political leaders and stakeholders of housing properties have been conducted in this study. The principal limitation is regarding methodological section which involves only interviews and no quantitative data collection method. Lack of quantifiable data is creating issues in making a transparent conclusion. Therefore, it is not possible to compare the preference level of individuals towards space included in larger homes and tiny houses. This research does not also include a sufficient amount of secondary research. Relevant information is not available from journals and articles as this a new concept. The respondents who were included in the interview also possess limited knowledge regarding tiny houses and their related properties.

6.5 Future Scope

The rising trend towards tiny house communities indicates its growth due to increasing population and their financial affordability. The tiny house concept is also beneficial for administering counterculture lifestyles. The current issues regarding land in Newark has been addressed by the new bill that was passed in January 2019. Tiny house aesthetics still need to be addressed in future studies. People also possess varying opinions regarding enhanced density standards and aesthetic properties of tiny houses. The barriers relevant to political priorities are financial dilemmas also need to be demonstrated in future studies. The next study will also contain the designs of the tiny houses that can be congruent for homeless and millennial as well. The acceptability among different cultures while living in tiny houses must be addressed in future studies.
Viability of the tiny houses for future generations must be discussed in the next study. Quality of life and housing affordability are the two major elements that support the tiny housing proposal majorly. Dweller satisfaction also depends upon the longevity of tiny houses. The designing of the houses and materials that is effective in providing that longevity must be demonstrated in the future. The resale properties of those tiny also required to be discussed.
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APPENDICES

APPENDIX A: TINY HOUSE BLUEPRINT
APPENDIX C: EXAMPLES OF TINY HOMES

Illustration 27: Sample tiny house community in San Diego, California

(Source: Sullivan, 2018)

This village consists of 50 Tiny Houses with private backyards, edible landscaping, on-site farmers market, and an urban garden. (Sullivan, Deirdre, “15 Livable Tiny House Communities” (2018, March 27).
Illustration 28: Sample tiny house community in Detroit, Michigan

(Source: Sullivan, 2018)

This village consists of 25 Tiny Houses for veterans through donations from the Ford Motor Company. After 7 years, renters will be deeded the property. (Sullivan, Deirdre, “15 Livable Tiny House Communities” (2018, March 27).
Illustration 29: Micro Nest Apartments in Jersey City with 413 square feet range (approx.)

(Source: UrbyMicroNest Apartments, 2020)
Illustration 30: Shared Café Space for Residents in Jersey City’s UrbyMicroNest Apartments

(Source: UrbyMicroNest Apartments, 2020)
Illustration 31: Package pick-up space with filtered water station in the Post & Parcel at UrbyMicroNest Apartments in Jersey City. (Source: UrbyMicroNest Apartments, 2020)
APPENDIX D: INTERVIEW TRANSCRIPTS

Transcription of notes from interview with Candidate 8. Urban League

September 5, 2019

**Question 1**: “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

“I have a favorable opinion, given that the cost of housing is so high, I think that it makes sense, you spend less of your money on living and space to live in, and then you actually have more to live on.

**Question 2**: “What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?”

I think that there needs to be a lot of changes around zoning – I think that’s where the major changes need to take place. “Have you run into issues with zoning?” Yes, we are going before the zoning board monthly, we still have our capital staff, but we have a small unit project, because I think that the image of Tiny Houses has to change. I think that the view is that it’s more of a white young people movement that is sort of faddish and that we have to change the language and ways to describe these units. So when I grew up we used to call them efficiencies – so how do you create – like for co-ops you can have equity participation in co-ops so I’m looking for limited equity participation in units for people to buy and own. These units are a way to give people home ownership at the first level. We have home ownership and HUD approved counseling agencies to help people get into home ownership because the price of real estate is going up and the price of construction is going up. The initial threshold for home ownership has been going up but people’s incomes have not been going up. So really all of the projects that we do
around home ownership, we have to get a lot of subsidy so that someone from lower incomes can get in. I’m probably going off the question, but the median income is so high in this area that the thresholds for affordability are a lot higher.

So you can say a $75,000 income will still qualify you for affordable housing depending on how many people are in your household but I’m building units in housing for a single mother who’s a nursing assistant and has two kids, that is my buyer, so my buyer, how can she build wealth for her family? Most families are headed by women, single mothers and they are responsible for raising their families and my goal is how do they build wealth? You can’t build wealth if you just barely get by and how do we put you into the ownership situation and that is why I think that the tiny house has opportunity and also for young people who have aged out of foster care – but just even young people, a lot of families are like once you’re 18 you’re on your own. That’s not a very realistic way in today’s economy and what leg up do they have? So if you don’t have family with a lot of money that can give you your down payment, you may be paying a lot of money in rent but you really could be paying that in an ownership unit if you have the down payment money.

“Well, you’ve kind of answered my 3rd question within the second question was, “what is your perception about the need, practicality, and sustainability of Tiny Houses in Newark?” So I think it’s great because you have issues with homelessness, seniors, and people on fixed incomes and I think it’s one of the solutions. Like I can remember — I’ll say back in the day – using sort of a colloquialism – but you know, I remember when there were SRO’s and then there was a movement that frowned upon SRO’s but SRO’s actually provided people with an affordable living arrangement right? So, not necessarily
ownership but it was affordable, they weren’t homeless, they had a place to live and it might have been a room and a shared common area, but they weren’t out on the street. Yes. So in that sense there was a certain type of gentrification cause I grew up in DC during a time – it must have been in the 70s and 80s to push out all of the SRO’s because of the undesirables, you know, they wanted to condo-size everything, the SRO’s so I think the SRO’s were kind of like the prequel to the Tiny Houses. “I agree with you”. I think for Newark you’re not going to have the little tiny mobile units with manufactured housing but where you can have like some areas of the housing but where you can even have like – well some areas of the city you can have large areas that maybe have something and I don’t know if with Brownfield and something to look at like — can you put a mobile unit there? Are you not on the ground? Are you building on the ground is that a possible way to increase your affordable housing stock but not have to incur like there’s a lot of clean up usually with these Brownsville sites whereas could you cover it and then have mobile units and provide housing for people – I think there might be some opportunities for that and if you could change the legislation for that, change the statutes, really because I think there’s some minimum size units and you would have to get variance but what we’re going to do is for young people who are aging out, but we think it’s a way for young professionals network and they already have a lot of student debt, they already have debt so how do they get into ownership if they have debt? Maybe a way to get into it is if they have a smaller unit, you can build some equity and then you can save and move up. I think younger people and maybe even older people too, but if you’re not raising children and you don’t have a large family demand of raising children in terms of the type of unit you need you can have common areas and I’m interested in
cooperative housing like in Wisconsin, there are a number of cooperative housing models.

“So the project that you’re working on, how many units is you looking to build?
“He changes it all the time so we’re looking at maybe 30. Sometimes I tell him that I don’t think you can fit that many units in the space, its right across the street so um, it’s somewhere between 30 and 40 – so what are you looking at price wise for them? Well we’re trying to figure out how much subsidy we can get for the project because the cost of construction is high so that determines the pricing but my ideal market is like a single mother with two kids, what size unit does that look like and where can I put that? “So, you’re looking at how you can lay out the living space… and these are apartments right?”

“Yes” I think that the issue in Newark is that everything is going up, but I think that they can get creative on it. You can put these units, and they even have things like capsule hotels. Have you ever heard of capsule hotels? It’s in Japan, it’s in Asia. They have this space called a capsule hotel. So, in Japan it’s very expensive to go to a hotel or whatever, so they have these things “is that the little thing that you can sleep in on the street? Like a little pod?”

It’s not on the street, but yes, it’s in a hotel, so — and I was thinking this is something that we could really consider – not for Tiny Houses but for homelessness, you have a secure sleeping unit right? And they’re small. You look at one, because my nephew is going to Japan and has staying in this capsule place, it’s like big enough for a sleeping area, there’s a TV and something else, but everything else like the bathrooms, showers, everything, but some of them are luxurious, that’s the other thing, the amenities are nice, so if you put your funds into the amenities instead of the square footage for the
apartment, how would that improve people’s quality of life, then you have amenities that people normally couldn’t afford but now they access to it.

That’s almost how people started buying condos instead of the big houses because the condos were smaller units but they had all of the granite and marble in the bathrooms and it was more appealing than a big house that needed work done in it. So, it’s almost like a smaller version of that.

Exactly, you can have a gym, and even I think around people who are low income, there is a lot of food insecurity, and you can deal with a lot of issues like that if you can deal with the issue of housing. A lot of people have these issues because the cost is so high for housing, that once you take care of your shelter, what do you have left to do? I’m really interested in how you can put more money into the hands of families, get them more resources and I feel like if you can reduce their housing cost, housing burden, and I feel like some of the things we have not are not necessarily long term solutions to that, but I feel like Tiny Houses could be a long term solution – so outside of inclusionary zoning and things like that, yes, those things are all important components to you, but I think that the Tiny Houses are true because you own your space, and if I can help you own your space? If the ideal is like $40,000 to own your own home; that is what I would like to try to do.

I agree with you, there are six different domains that I am looking into: there’s workforce, we have homeless, we have veterans, we have aging baby boomers, re-entry, - all of these people have the same issues, affordable housing and I think that the city of Newark has room for all of the different demographics in terms of Tiny Houses and being served well for it. But just like you said, because of the zoning and I am not sure how
well it received because I see them building all of time but they’re not necessarily affordable houses.

I think the other thing is that you have to get with the finances on the project too, because what I’ve found when I was discussing the project is that we have some of the people who generally have affordable housing, their view is that you need 2 bedroom units, you need a certain number of square feet right? They’re looking at the traditional lens and I think we need to have changes around the finances of that so that projects that are for Tiny Houses, small houses, you will get better reception for. The financing because whatever your project, if you can’t find financing for it, you don’t have a project right? I think there’s also the HMFA, you’re going to talk to the New Jersey housing association? But there’s something called a QAP and that’s how they allocate your points to projects – so they’ll score your project in terms of housing qualified low income bracket so right now all of those projects are for rentals, so if you want to do a project for low income families you’re limited as to where you’re going to get your source of money, your source of subsidy, because for sale you’re going to need subsidy because the cost of construction vs. the cost you’re going to sell it for, you’re going to have a gap. So, you need subsidy, that is a big factor and how is it viewed for how subsidies are going to go? I don’t think it’s viewed by like small houses or units or whatever. They’re not going to get favorably scored, so I think the scoring on that has to be looked at – you have to look at the scoring on the project.

Do you think that they have some flexibility in terms of revamping how they’re scoring? They have periods where you can give input. I provided for the last one, but they favor certain types, the scoring is meant to favor certain types of projects. Like we
have in Newark we have a lot of scattered lots, we have scattered lots, and like why couldn’t you put some tiny mobile units? It’s a vacant lot anyway; some of the vacant lots are small. Most of the housing vacant lots are 25 x 100 – it would be cheaper to construct a tiny house for $30,000.00 I can’t build a house on that lot for $30,000.00 I think it’s all the zoning and how do you do that? Is there a way? I think that I saw some units that were modular, like stackable, you can do that and then — (employee enters with a copy of the plans). What’s a small unit? 410 ft., 405 ft. – we put someone bedrooms in there as well – squeezed some 1 bedroom – color coded is the studios etc. It shows where all of the furniture is as well.

Vivian: so, the idea would be a similar project would be for ownership. So the pricing right now is for…well, we have the construction pricing, so any project, either you have to figure out how you’re going to pay the mortgage back, the rent or the sales of the unit, so that’s really what we’re working with. So this is a similar thing that we have, see this is on the first floor (see this is right across the street) we have some focus groups for some of the young people in our programs, so they’ve got the rooms downstairs, they have the music studio, the hair salon, laundry, multipurpose space, and then they said the urban league can have some commercial space so that we can make some money for the urban league. The top floor has a rooftop deck, so the goal would be to have it and I’m trying to figure out – 372ft and 525 ft. is a one bedroom – that’s for a person who has a child, they can stay in a space like that.

LP: Do you think they’re going to have any problems getting financing for a space like that? Most banks don’t want to give you financing for a $40,000.00 home.
VF: Yes, that’s why I’m working on becoming a CDFI (LP) what’s a CDFI? A community development financial institution so that we can do loans and is able to do our own lending. LP: What are some of the steps that you have to take to become a CDFI? VF: Well one is through the department of commerce, so we’re trying to get setup because you have to get set up to do lending, we have all of the policies and procedures and there’s quite a bit that we set up…and you’ve got to have a loan officer, and you’ve got to be able to fund that staffing, so for the funding to get us started, but then the goal would be projects like that – nontraditional mortgages like that.

LP: So, I’m thinking I’m going to come and say, “let me explain to you what a tiny house is, let me explain to you the concept, but you are so far ahead of the game, you’re like OK I like Tiny Houses and let me show you what we’ve already put together!

VF: It’s not that I like Tiny Houses so much, but I want people to have a sense of freedom. What I feel is that we are like a slave to your home, to like having a place to live, like so many families come in on the edge because they’re spending all of their money on where they live, and it’s like how do you change that right? Because you don’t change it unless you own it for one, because I tell people, you’re worried about gentrification? Why don’t you worry about owning something; let’s figure out how you can own something, because if you own it, you won’t be gentrified. Like I grew up in DC, we still own the house we grew up in, and it’s all gentrified around there, so we need to figure out how to stop being spectators and be real stakeholders, because right now, we’re like spectators and we’re worried about gentrification. You’re not going to change anything wringing your hands. The only thing that’s going to change anything is if you
take the resources we have, pool them together and create ownership opportunities, so that is what we’re trying to do here. So, this is our first tiny unit project.

LP: So, you have pretty much answered all of my questions, they kind of got tied into one another, but you’ve definitely answered all of my questions.

VF: I think it’s just like you said, it’s a way for building wealth, we’re trying to do it on multiple levels, we’re trying to build homeownership, affordable homeownership through 1-2-3 family houses, we’re also doing a multi-unit building as another way to go, and a way to create ownership as another way to go.

LP: Exactly, because that’s one type of tiny house, you can have free standing Tiny Houses, I know that in Michigan they have the Cass Community homes, which is a re-entry type of home, where each one is built differently, like this one is like a colonial, this one is a tiny Victorian and all of the materials were donated and the labor was donated, so that there were no overhead costs in this project.

VF: So really like when you think about those construction costs, like how do you reduce it? Like you know, one the materials that they’re using, you’re either going to pay for them or get them donated, labor is what it is, you’re either going to pay for it or get it donated. So we look for ways to reduce costs and we get about as much subsidy into your project as you can; and you know it’s for the subsidy, like we have a construction training program, we ran…we had a Victorian house that we renovated, an 8 bedroom Victorian house that we renovated and we had a construction training program that did a lot of the portion of the work and we also had a contractor, but I’m saying like, you can get a skill, a trade, but you’ve got to have the skill and you can do it over and over again. Purchase, renovate, sell it, purchase, renovate, sell it…you can do it over and over again.
LP: The way they had it in Michigan, was because the materials and labor were donated, there were no overhead costs, they charged $1 per square foot, so if the tiny house was 450 square feet, you paid $450.00 a month and if the person showed that they could hold a job, they were also required to take classes on financing, how to keep your home up, but after 7 years they were given the deed to the house, then that is building generational wealth as well. I felt that was so fascinating and another good way to get it done, but of course they had a couple of million to start it with.

VF: I was going to say, you have to get some type of subsidy or philanthropy or something.

LP: Yes, it was the Ford Motor Company, they donated X amount of million dollars for them to crate the project and since they used to be a big employer in Michigan

VF: Exactly why a lot of people are homeless now.

LP: Exactly:

VF: A little corporate guilt? I’m not above shame! (Laughter) For me it’s like how you do the projects, you don’t need that because so much is built and dependent on convincing somebody else that what you’re doing has value. I really would like to figure out a way to have a sustainable program to do what we’re doing. We still have to form the construction training piece, that has to be funded, and they need something to live on while they’re training…so a lot of it still requires funding. How do you minimize how much you have to get? For example, the house that we did with the trainees, the problem was that I didn’t want to sell it afterwards, but the idea would be to sell it and then the next project would use the funding from that sale to fund the next project and pay it forward. When people were coming to buy the house, I didn’t think it through and I was
like, we can make this affordable housing! It was an older couple that was interested in the house and they were being foreclosed on and the housing council was trying to help them to save the house and keep them from getting foreclosed on but they’re on a fixed income…like it was an 8 bedroom house but the roof had caved in, they had a tarp on the roof, water damage, because they couldn’t afford it, but the house was beautiful and it had all original stained glass, moldings in there etc. We acquired it and then started restoring it, and then we said well maybe we’ll sell it and use the money to fund our next project but all of the people who wanted to buy it were other non-profits, so I was like, I’m not going to sell it, but still, I have to figure out how to program it to cover the costs. But still it’s kind of like the same thing, financing and covering the costs. I think the whole idea though is that you can build something that’s self-funding AND sustainable around the tiny house movement.

LP: I agree!

VF: Are you doing anything around state laws and municipal ordinances that have to be changed, in order for this to happen. Part of the issue is that you have to get variances for every project, but if the ordinances were changed or the state statutes were changed, then you could do certain types of projects, which could be better because having to go through all of these different hurdles, these are legal costs. To go before the zoning board, you have to have a lawyer with you. You can’t go before the zoning board (even if you know what you’re doing) without legal representation. You can’t get tax abatement, you can’t get anything without paying for a lawyer, so I think the whole idea about how projects are scored, what tax abatements can be provided for what projects,
you would want to give some preference to tiny house projects and to make it so that you can build them without going through.

LP: These zoning laws are antiquated, even from when the city was built, a house had to be a minimum of 1,000 square feet or larger, but times have changed, and people’s income has changed as well. It’s time for things to be adjusted.

VF: What’s living space? What’s required around living space we have to have, so I think that if all of those things are changed, then it will create an environment for tiny projects.

LP: I agree, thank you!

Transcription of Notes from Interview with Candidate 10

Tuesday September 17, 2019

Question 1: “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

CM: Yes if you can supplement what I know

LP: OK, so Tiny Houses is a living space between 180 to 450 square feet. That’s considered a tiny house. They can be any type of structure, they can be on wheels, like you see on the TV shows or they can be a free standing house with a foundation, or they can be an apartment, like a small studio type of apartment and it’s called micro apartment, but it would have all of the different types of amenities inside of it. So the philosophy behind it is that if you have a smaller living space, it’s going to cost you less money, but because the small space is limited, it’s going to entice you to do more things outside, because the smaller space and paying less money is going to give you more
money to live on. You’re more apt to be out doing things, being with your family and this is just a place to live.

LP: I know that the urban league is building tiny house micro apartments over there by the urban league and they’re anywhere from 400 to 450 square feet, they’re all studios and they’re targeting millennial and the workforce population. They’re targeting single mothers who might be homecare workers or something along those lines. So many populations in my opinion can benefit from Tiny Houses because you have so many populations. You have workforce populations, you have veterans, you have homeless, and you have all of these different populations

CM: “It makes sense”.

LP: Because people spend so much of their income on housing that they’re just living to pay for housing and keeping a roof over their heads. So, I was thinking how would something like that be received in the West Ward? That would be my first question.

CM: “Well, for me, obviously, the pros would outweigh the cons, I don’t even know what the cons would be, but off the bat, immediately, I think of disposable income. One of the things I’m trying to do in the ward is build up the infrastructure and build up – make the ward more beautiful, safe and beautiful and I think with that, everything else would fall into line. The arts and culture, the educational system, but I’m trying to change the perception. My background, I used to teach urban sociology, and I’ve done a lot of different things with education and just from observation and living in the city, I want to make it more beautiful and change people’s perception as I’ve stated.
“What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?”

Something like this would work for me because it would increase the density, and have more people who can afford to live where they live because the residents are so stressed out in our ward, and the pressure of the foreclosure that came about from the predatory lending that took place about ten years ago, and people moved out and left abandoned properties. So I have over 450 abandoned blighted properties, so for me, a nice small space would be good, because people can’t afford to pay $1500 and $1600 a month rent unless they’re on section 8”.

LP: “Tiny house builders have been working with the banks more, because the banks at first didn’t want to give a mortgage for something that was only going to cost $40,000, but they’ve been working with the tiny house builder companies to become more flexible and now you’re giving people the opportunity to own something and now you’re also giving people an opportunity to borrow against that if they need to, you’re building generational wealth and you’re giving them an opportunity to pass this along to their children”.

CM: “That’s homeownership! So, another big issue that we have is lack of home ownership, because the investors own so many of the properties that we have in the city. And so, they rent to pretty much anyone who can pay it. Section 8 is justified, because people, who can afford to pay it, mostly do not want to live in Newark. So, it is a problem with the environment. There’s a discussion with the kids not understanding what litter does. Just because the families have no attachment, because they move all of the time, and they don’t have the pride of homeownership which would make you want to keep up
the area. There’s nothing invested in there. I have a homeowner right here, and right next to them is the property owned by the investor. So, the homeowners are out here cleaning outside of the house and next door, they throw thing and will not even pick anything up. Sometimes I watch across the street from me, how long a box or something will just sit on the property. Even if it’s a piece of paper, they’ll never even move it.

LP: “I know that most cities have strict zoning laws, including the city of Newark and that you have to get the zoning laws change to build these tiny structures. Historically they say that a home needs a lot of 1,000 square feet. You don’t need a 1,000 square foot lot for a tiny house.”

CM: The zoning ordinance which I’m sure, I can get that done, if I got it done going up, I should be able to get it done going smaller. There’s the zoning ordinance and then there’s securing funding for the tiny homes themselves. I think it would be capable of moving forward after that.

LP: What would you say is the biggest need in the West Ward for Tiny Houses? The biggest population needs. Is it families? Is it veterans? Is it re-entry?

CM: Re-entry and probably the families, because median income is so low, it’s probably like $32,000 or something like that and you can’t pay $1,500 or $1,700 a month rent making $90,000 or $95,000 with kids. So, I just see immediately, like a trailer park home, they’re not that big, and people live in them. So, this would be a different type of home but I see it clearly. So I’m very open to it.

CM: Are Tiny Houses happening anywhere else in the country?

LP: Yes, they’re happening all over the country, San Diego, Detroit, Texas, Portland Oregon, etc.
CM: You’re also getting a lot of older people who cannot pay their taxes. Lately I’ve been getting more calls from seniors who can’t afford to pay their taxes. They wouldn’t mind downsizing – people would like to shift away from these big houses with all of this space. I have a lot of development going on in the west ward, but I might get 20% affordable housing out of a project, but other people can’t pay $1600 to $1800. We have to do something, but this sounds like a viable alternative. $450 to $500 per month sounds like a viable alternative and I’m going to look more into it.
Transcription of Notes from Interview with Candidate 4 and Candidate 5 UVSO

Thursday October 31, 2019

Once again, my name is Lenore Pearson, and I am here gather information on whether or not Tiny Houses can be a sufficient and sustainable option for housing within the city of Newark and I will be using this recording device for this interview which I will be placing on the table.

My first question:

“Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

A: I haven’t heard of tiny house communities, but I’ve seen Tiny Houses on a show that I watch on HGTV and they have lots of really Tiny Houses. I’ve seen the show; I’ve never really been inside of one or anything like that?

Q: What is your perception about the need, practicality and sustainability about Tiny Houses in the city of Newark?

A: Well, in the city of Newark, most people are used to a lot of space, so because of the age of some of the homes. Now the new homes that are being built, you know, have been down scaled quite a bit, at least between the years 2001 through to about 2008-9 around there. There were quite a few vacant properties and these properties, a lot of infill properties were built and the rooms were much smaller than what the average family was used to so it’s something that I think that the residents of Newark would have to get accustomed to, and it all depends on location, for instance, I think…well let me answer your question first.

Q: When you refer to infill, what does that mean?
A: Yes, infill is if you have a vacant lot between two houses that are in existence, and you have a house here and a house here and the lot in-between – that’s considered an infill if you put another house there. It’s not necessarily a smaller lot size, it’s any size lot and we call it infill because it’s not like the whole block. In Newark, the City, there’s a lot of demolition…let me put it into perspective. All over Newark there were a lot of old properties, very old, so in the early 2000’s they started demolishing dilapidated houses, so in some cases you would have a whole block that would be cleared, however, in Vailsburg there were not a lot of blocks that had all bad properties so that they didn’t knock everything down, therefore that’s how we ended up with infill lots, because these houses would be good and then you would have a space in the middle and so we got a lot of properties from the cities that we developed in the early 2000s that were called infill because we were putting houses wherever there were vacant lots. Sometimes we were lucky to get two lots together and we didn’t want them sub-dividing or anything so we just merged the lots and put one house on two properties because I wanted them to have more space.

Q: Is Unified Vailsburg considered West Ward?

A: Yes it is the West Ward

Q: Do you believe that Tiny Houses can serve the workforce population in the city of Newark?

A: I believe that people without families can use infill houses and I think it can work if you have…this is how I’m envisioning…if a family has a double lot or if they have a deep lot, they can have their house in the front, or a child or grandchild has no place to live and they want to put a tiny house in the back yard, I think it would work as opposed
to the child living in the attic or the basement. I think that Tiny Houses can take the place of basements or attics, especially because the newer houses that were being built were not built with basements.

Q: Why were the newer houses not built with basements?
A: Because of the flooding and because most basements, they didn’t want to have to have to deal with the land during excavation, they might bump into old tanks or whatever, so they just slap on grade and put it up. Also excavation for a basement becomes more costly.

Q: What would you say is the primary housing that UVSO contributes to the community?
A: Two family houses.

Q: Looking at two family houses and I see that you’re looking at Tiny Houses as an additional unit, so like for the elderly they call it an adult dwelling unit (ADU), it would still be a tiny house, it’s another thing that I’m looking into because the cost of housing is so high. So how much would a two family house in the West Ward go for?
A: Our houses are not priced based on subsidy, if we have any subsidy. The average sales price for a two family is $240,000 or $250,000 because we have subsidy. When we develop properties, most time when we develop it, we develop with subsidy, NRTC meaning Neighborhood Revitalization Tax Credits or we might do home that’s a grant from the state or the city of Newark and those are federal funds, federal dollars. NRTC are private monies because its organizations and financial institutions that are looking for a tax break, they want to reduce their taxes. They put money in the pool and the department of community affairs disburses the funds. We have to put in an application.

Q: Do you think UVSO would be interested in developing Tiny Houses at all?
A: If we have the land, but it depends...for me being in development, it would not be my first choice because I like space, and that’s just a personal thing because I think that everybody should have a lot of space. However, if the community is saying that that’s something they would like to have and the city would pass the zoning and or the site plan requirements, if the City agrees to that, I think that...personally I would not like to see lots...in the city of Newark lots are 25 x 100 and if you can put a bigger house on a 25 x 100 lot, why would you just put a tiny house. Again, I think that it would work if you were replacing a basement or an attic, and in lot sizes where you can put it into the rear of the property.

Q: So there’s different types of Tiny Houses, there are the ones that you see on wheels like in the TV show (THOW), they do have some that are free standing, and they do have some that are in Detroit Michigan where it was for veterans and they had a huge grant from the Ford foundation. They had no overhead costs because they had funding from the Ford Foundation, as well as in-kind for materials and volunteer labor so they were able to offer $1 per square foot for veterans, so if it was a 400 square foot home, they were only paying $400 per month.

Q: So where were these houses placed?

A: In a neighborhood in Detroit

Q: No, when I say where was these houses placed are there special lots? Were they movable?

A: No, they weren’t movable, they purchase the land for an affordable price and the whole neighborhood is made up of Tiny Houses, it is a tiny house neighborhood. There were no infill and there was a big enough lot for everything.
Q: So when the person buys a tiny house, what is the minimum lot size?
A: It’s a pretty decent size lot, I would have to look that up for you, I don’t have that information off hand, but they have a front yard and a back yard, they’re pretty sizable, they were placed on traditional lots
Q: So what is a traditional lot? About 1,000 square feet?
A: 25 x 100 in Newark, that is the minimum size of a lot.
So there was plenty of room for the Tiny Houses to be constructed.
Q: I thought you said in the article that you wrote that the housing was transitional?
A: Transitional to own. So if you were a veteran and they let you move in, and you have to go through certain programs, like finance programs, and programs about how to keep a small space clean, because it’s a tiny space they don’t want people to become hoarders. You had to stay employed and pay the $400 or $420 a month, for seven years and then you are deeded the property. Now you are a homeowner, now you are creating generational wealth, now you have something that can be passed down to your children and you also have something that you can borrow against if you need to. It breaks the stigma of renting and these are all positive attributes. They do have homeless and/or veteran housing that is transitional in other places, where you are living there on a temporary basis until you are back on your feet and then you transition out so that someone else can come to live in that space but the Cass Community homes were not transitional in that sense, they are there to create homeownership.
A: In the past, Newark would do lease purchase options, and you didn’t have to be a veteran, you could be anybody and they would provide these lease purchase options.
Q: So if I wanted to start a tiny house neighborhood in the city of Newark, how would you recommend that I go about doing that?
A: The first thing I would think about is where, number one, the location, you have to find and how many you wanted to develop, you would be better off looking at a neighborhood with vacant land that you can subdivide. I don’t think that it would be fair to put it in-between taller houses because it wouldn’t look good. Aesthetically it wouldn’t look good; the taller houses would dwarf the taller houses and make it look even smaller. Also people who own larger homes may take offense to Tiny Houses as infill because they feel as though it’s low income housing and could bring down their property values. If I’m paying $10,000 in taxes a year and their taxes are maybe $2,000 in taxes per year, people may get concerned.

“I don’t think that you should look at it that way, you can think it out, in comparison. In terms of assessed values and even appraised values, it shouldn’t affect their properties especially if the lot size is different. That is why I was asking about lot size. I think that for it to work in Newark, you would have to designate a particular area, of houses that need to be demolished and then you take that lot and develop it specially for Tiny Houses. The only other alternative is to target houses with double lots, or have a house on the side with a driveway or another lot without anything on it but has an extra lot. To me that tiny house should be set back to the side or area, depending on the location of the property. I would want to give present owners an opportunity to add a unit to their lot, if they have a large enough lot. I’m saying it could work that way as well, so that individuals can profit for having a tiny house for a family member or to rent. That’s how
it could work for families who already have large lots. Other than that, you would have to get a wide-open space and subdivide it specifically for each tiny house.

Q: Are you looking to target a certain population?

A: There are several different populations that I am looking into Tiny Houses for. There are millennial, there are the elderly, people who are looking to retire and downsize. Re-entry for someone who always needs housing, veterans, the homeless and the general workforce population is needed.

Q: If the homeless is not a family, because a tiny house would not work for people with several children.

A: They do have some larger Tiny Houses that can accommodate families and sleep up to six people. It would be more cramped for space, but they do have them. Micro apartments are another option in urban areas. I know that Urban League got approval to build micro apartments, same thing as a tiny house but they’re micro apartments instead. Same concept as a tiny house but they’re apartment units, they’re targeted for young people, mostly millennial, because they did their focus groups and found out from young people, what would you like? Because they have their shared space. A tiny apartment, but then they have rooftop where they can barbeque, they have a music studio, they have a hair salon, and they have these shared common spaces, because you’re not going to spend all of your time in this tiny space. The whole idea of living small is so that you get out into the world more.

Q: When you’re looking for a space in the area, you should look for those, especially if you’re looking for a specific demographic. Just recently I went to a workshop with a partnership and they were building workshop housing that was targeting health, they
placed their housing close to a hospital. So, I would say when you’re looking, you should look to place housing in an area that can help with the need.

A: I really think that Tiny Houses can work in the city of Newark because when you say Tiny Houses, you automatically think of Tiny Houses on wheels, you think of rural areas and then they say that would never work in the city, but I think that it could work in the city and that is why I am focused on that. I think that a lot of people want their own space, a lot of people are stuck living with family members because they can’t afford to live elsewhere, but they would love to have their own space. Tiny Houses have been around a long time now and in the beginning it was a problem because banks never wanted to finance Tiny Houses, they didn’t want to finance a mortgage for $40,000.00, but now since the demand has picked up exponentially and people are more interested in Tiny Houses, the banks are reconsidering.

Q: Who says the banks don’t want to finance low mortgages, when my parents bought their first house it was like $40,000.00 my first house was $56,000.00. I mean, interest rates were higher then and when my parents purchased, it was like 7% it is still a mortgage so you know, I don’t understand why the banks would be averse to it.

A: Now the banks don’t want to hold you for 30 years for a $40,000.00 mortgage.

“Well not now but back then they did, my parents’ house was a 30 year mortgage on a 2 family house, back then salaries were a lot lower, but both units had 3 bedroom units, and it had an attic space and I remember the rooms being very large, very spacious, I remember being able to put my table and my drafting board in my bedroom. This was East Orange, we had moved from Newark and in Newark, it was a two family house with the third floor and the bedroom used to be an attic, but the ceilings were so high, the
owner was able to put a third unit even though it was a two family house. It didn’t have a
front entrance, but they were able to put the access in from the back door and you could
go straight up to the third floor and the attic. So that’s why
when I picture that, I see Tiny Houses, for houses that don’t have large attic space that
can be converted into an apartment. You can use a tiny house instead.

Q: Can you suggest to me anyone else in the city of Newark that I can talk to about this
research? Other community-based organizations? I need to speak with someone who
does housing for Veterans, Homeless and housing for senior citizens as well.
A: Well the Veterans Administration is right down on Tremont Avenue, it’s a hospital,
it’s everything, and its actually veteran’s administration. When one of our board members
was a priest, that was not his title, but he was one of our founding fathers and when we
had vacant units, he would refer some of the veterans to house with us. Most veterans,
some of them might have mental issues and regular people don’t want to rent to them
because they might be afraid or whatever, and so we have rented to a few veterans in the
past. I know that they’re usually looking for housing and most veterans if they never use
their GI bill, if they want to purchase a home for that kind of money, they can get the
money from their GI bill to purchase a tiny house. They can then concentrate on having a
small space that they want to go to.

Q: Do you have any contacts for the homeless?
A: Well, there’s a homeless lady right out there you can talk to (laughter). No, they have
an organization in Candidate 9town, but in Newark there’s Kim Gilchrist and I can
connect you with her. There’s also a magazine that comes out every year. Have you
heard of the Housing and Community Development Network of New Jersey? They have
all of the non-profits and their directory might have everything that you need. Shelter Force is also a good magazine, they write articles for the Homeless.

Candidate 7 through Monarch Housing Associates for the Homeless

tCandidate 7@monarchhousing.org

(908) 270-5363

Thank you.
Transcription of Notes from Interview with NJLISC, Candidate 9

Wednesday November 6, 2019

Q: “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

A: Sure

Q: Are you aware that there are different types of Tiny Houses, now just the tiny house on wheels (THOW) because that’s what they make the shows focus on. There are also micro apartments, Tiny Houses on foundations and other types of Tiny Houses. I was wondering has LISC ever considered Tiny Houses for people in the community.

A: So just to give you a little background on who LISC is, we are not direct service providers, we are intermediaries that provide support for development for non-profit and for profit developers who are mission driven focusing on a charitable purposes. So basically our mission as a 501c3 is to revitalize neighborhoods. So we don’t directly do housing, but we provide support financing and technical assistance, all of that. So if there was a developer that came to us with that concept and either the need for support and it meets our parameters, we definitely would look into it if the need came up. I know LISC is located in around 35 cities around the country in terms of our program areas, and on the west coast in San Diego I know they have invested in micro apartments because you know housing is an issue on the coast and they are exploring different housing options but I know that at least one development was a micro apartment type project. In the broader landscape I know that there have been investments, in the LISC world in the concept and so that’s a long answer to say it’s something that we would look into if there’s a need.
Q: “What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?”

A: Yes, we do get requests for funding for a variety of housing types and a variety to meet different needs, depending on who’s doing the development and what their need is. We have gotten requests for funding for that type of housing. Not so much on the re-entry development side because there are developers doing housing for that population already.

Q: Could you possibly refer me to developers who would be doing re-entry housing for potential interviews?

A: So, I don’t know if I can refer you to the non-profit organizations which are probably the best entities. You can go to New Communities Corporations, they’re probably one of the biggest non-profit organizations that have a number of housing projects that they develop and that they manage. On the non-profit development side in Newark, they’re probably one of the bigger non-profit developers in Newark and you probably want to look into them, the Urban League has just gotten into that but not deeply, so you many want to talk and New Community would be the best to talk about the housing types that they have provided. They have seniors, nursing homes, transitional housing for the homeless so you would want to reach out to them. For profit developers I do not know any of them, so I do not know of any off hand that specifically targets a population, it is a function of where they’re operating and the need. Their entry into that space is specifically what they’re entering and what the need is.

Q: What are your feelings about tiny housing and placing them into an urban city?
A: I’m agnostic about it. My goal is if there an option that really serves the neediest population that we should always look at it. I do think that it will be a cultural issue in certain urban spaces in terms of how people are socialized around housing. On the West Coast it may be more acceptable. I don’t know if it has been tested in this market yet, that would be something you would have to consider…as to whether or not people will accept it in this market. When you mention Tiny Houses, you’re not necessarily talking about the stand alone you’re talking about micro apartments.

A: I am mentioning any type of small space living. I think that people have a cultural association when you say tiny house they automatically think about Tiny Houses on wheels (THOW) and that automatically makes you think about rural areas where you are pulling them around. I know that in terms of micro apartments, there are several micro apartment developments that are in Jersey City, and actually the Urban League is also building a micro apartment development that they’ve received funding for and have been approved for. I spoke with them and their project is very exciting, but their target demographic is young people, focusing on millennial and workforce housing. This is why I am very interested in the tiny house movement because I feel as though it can be successful in urban areas.

A: I think that people are defining the tiny home movement with the stand-alone types. If you’re defining it broadly with micro apartments and shared living spaces, it’s a broader option and I know that Newark doesn’t have standalone Tiny Houses but small apartments that really meet that definition of your Tiny Houses and shared spaces.

CAPC which is community asset preservation corp. which is a subset of NJ community capital has a project in conjunction with other developers in St. Michael’s Hospital. They
bought a wing that was on sale and they’re developing a mixed use faculty and one aspect of that facility is a shared living complex, it’s rental you don’t necessarily have to purchase it, but the concept is communal living for those millennial who don’t really want to have a big space, but they want to have an apartment where its affordable, and they want to have shared space where there’s common areas that can be used by all. That is already underway…if that definition expands then there’s something in terms of tiny living that is going on.

Q: Do you know how much they’re charging for something like that?
A: I don’t, not off of the top of my head.

Q: I would like to contact them about that, because the whole thing speaks to affordable living and the price of housing is way out of control right now for most people. Even if you’re a family and you’re making $100,000.00 a year and you have a family of four, that’s not enough to pay $2K plus per month, so I’m trying to do this research and come up with recommendations for stakeholders so that they can buy into it. But I’m also looking at the same time for more people to contact as I am gathering more information.

A: I will give you the names so that I can speak to them, however the idea of small affordable apartments -- the affordability concept is something already that non-profits and for profits tackle. They already stay, if you’re talking about affordability, if there is a strategy on the part of those who are doing development to try and build affordable units. As you know the city has an inclusionary zoning ordinance which requires that new developments have to include a certain percentage of units that are affordable. Affordable means the definition of affordable by HUD standards. That is definitely something that has always been in the mix.
Q: Yes, however when you look at affordable housing in a new development it’s usually something like 20% which is not a lot when you look at the median income of the average Newark resident. My whole goal is this, if we can get something in Newark the way that they did in Detroit, where there were no overhead costs, so after they were charging $1 per square foot and after you showed that you could pay that for seven years they would deed you the property. So now you are creating generational wealth, you are creating something that you can borrow against if you need to and you are creating something that you can pass on to your children. This is what I think that most people need; especially people who can’t afford to buy the large houses. I think that is something that would be unique to this city, so I was just gathering information to find out what your insight is on this, what your feedback is, and if I wanted to pursue something say…along the lines of what Cass Community Services created, how would I do something like that in Newark?

A: So just to clarify, your focus is on ownership type housing, small housing, housing that not necessarily but stand alone, not micro apartments.

Q: Single-family free-standing house OR apartment but to own. Ownership is the key here more than the type of housing.

Q: So, you are looking at homeownership strategies for a small space, that’s affordable for what? What income level are you looking at?

A: Correct. I’m looking more at demographics than I am income level, but they’re all pretty much low income level, my six demographics are Workforce housing, homeless housing, veteran housing, senior citizen housing, re-entry housing, and millennial housing. So I know that’s a large group and they all need housing. I know that certain
organizations provide housing specifically for that particular group, but they all still need affordable housing. So once I have a plan put into place, then I can know who to talk to about what and which doors I need to open to discuss each demographic in detail and then I can get things moving in that direction.

Q: That’s a broad range of people that you’re looking to provide housing for. I think that you need to target, but you also have to have more specificity regarding income levels. What is the maximum income level that you’re willing to work with? If you’re talking about employed homeless, then that’s one, if you’re talking about unemployed homeless, that’s another.

A: Employed homeless.

Q: OK, employed? Then you need to be able to hone in on your maximum income levels that you really want to target. Are you talking about those who are below 50% median income or 40% of median income because those are the hardest ones to house in terms of homeownership because of their limited assets and limited income? You probably need to just explore what that is and then I think you probably need to look at the market itself and its OK to have a conversation with developers who are doing housing but they also look at this like is it viable? How will we be able to finance this? It’s not, what most people – unless you’re getting a large subsidy the way that the Ford Foundation funded Cass Community Social Services. So what is the subsidy landscape that will allow this type of housing? I don’t think that our subsidy landscape in NJ is deep, so anybody you talk to about affordable housing they will tell you there’s a lot of layering of subsidies and incentives to make it affordable. So to get to that level that you’re talking about would have to be something like an endowment because it’s going to be a challenge, even
if the city gives you the land at a very cheap cost, the development costs, and it may very
well be more affordable because it’s a small footprint how many you are building and
what type you are building.

Q: What is your impact in numbers? This is because, the need is so great.
A: I would probably think small numbers at first, no more than 10 units at first because
the numbers are so great, I would have to see that it could be successful.

Q: So you’re looking at a pilot?
A: Yes a pilot initiative and once that is in place and people see that it is a form of
housing that works; I think that other people will be more inclined to want to live that
way as well. Even if it’s just a starter program.

Q: How would LISC approach that type of funding?
A: For us, we would have to look at the economics of it, what part of that development
they are asking us to fund, cause we pre-development to construction.

Q: So you only fund one part?
A: It could be more than one part, we can fund more than one part of a project and its
function, but it depends on the development costs, what are the development costs, what
is their recoup strategy in getting back that funding? We don’t have grant money to put
into a project, that’s really a challenge. That project would have to have mostly grants in
it and then it all depends on whether or not you can take on debt. Then we will assess it.
Or we will probably have to look at ways of coming up with different types of financing
pool or product that fits that need, the type that we currently have might not fit that
particular product. There are a lot of variables that go into that type of assessment, but it
depends on what the variables are. If we really wanted to do it, we would have to buy
into it. As a pilot we would have to see if there’s a way to rise funding with flexibility to match that particular product. If you were to go to a conventional bank with conventional requirements, then you would have to go along with the product. We would have to look at that too.

Q: I appreciate your feedback and your knowledge, because most people say “oh it’s a great idea or the mayor wants to address different housing needs, or because cities are old, most cities have outdated ordinances for things such as lot sizes. I hear that the city would be able to change zoning laws to make this work, but nobody is talking about funding or how to make it happen and you’re the first person to discuss the challenges of actual funding with me.

A: I agree it’s a great idea, certainly on the policy side and the zoning side, if they’ve bought into it, especially if they’re looking at equity issues, but they can adjust that. The city does have subsidy, but unless they’re willing to sink the entire subsidy that they have from the federal government. I think that this would require almost a separate kind of financing to deal with, just like you would have to get exceptions on the zoning, you have to find a way to get exceptions on the financing. It all depends on who you’re targeting, and if you’re looking at a debt free kind of product, if you’re looking at all grant funding then it shouldn’t be an issue but if you’re looking at debt from a developer then you have to look into how you’re going to recoup that money. Unless you’re doing it as a philanthropic kind of venture where you’re not looking on any return on investment from your strategy, you’re going to have to find another way to do it. All of those variables would have to be considered. When you’re targeting a certain population, you have to consider the best population that you really want to go to. A homeless person that is
employed, what is the capability of them becoming a homeowner? In a lease to own strategy, how would they be serviced otherwise, so you have to understand that there would be a service component that you would have to look into and then there’s the financing component that you would have to look into as well, a supportive end.

A: In Detroit, the way that they had it, they had an interview process and the veterans had to be employed and they had to go through certain classes like homeownership classes, and training on how to keep clutter down so that you don’t have a hoarding situation, things of that nature. This is why they wanted you to maintain your space and your property for seven years before they would give you the deed to the property.

A: Exactly that’s a necessary component if you’re targeting a specific segment of the population. You also have to consider property management challenges. If you’re going to be looking at certain segments of the population, you have to look at how the property is going to be managed. Whether it is a rent to own over a certain period, who is managing the property for you, who is managing the property for the developer before it’s transferred over to the homeowner. If you’re just doing a straight purchase – I’m selling this home directly to you and I don’t have any responsibility, that’s different. All of those things will have to be assessed and looked into, but the concept itself is not foreign but the process remains the same. The only thing that changes is that you’re looking at a different scale of housing. The scale and the financing strategy may differ but everything else is the same.

Is there an appetite out there for this? You may want to build it but is there a taste for it out there? You may want to build it but culturally people are used to more space. They’re not socialized to small space, especially a small standalone house. I mean, I’ve
seen beautiful ones, ones that I would live in but socially people would have to understand that you can’t go and buy a huge big bed for this space. Now if it’s a formerly incarcerated person that is not as big of a challenge because they’re already used to small space. All of these things would have to weigh.

The concept itself there is a lot to research and investigate but putting it into practice you will need a lot more investigation if you actually want to actualize it. Your investigation needs to be deeper. If you’re going to use the infill route you will need a different appraisal strategy as well.

In Detroit it can work because it’s massive in terms of footprint and there were a lot of vacant properties so you can raze properties and it makes sense to create a new community.

In an urban area where there’s more infill property and not a lot of vacant land like Newark it’s going to be more of a challenge. That is also why Jersey City has micro apartments because they have limited amounts of land and then it’s a function of the target market and move from there. In Jersey City, $1200 is considered affordable but it speaks to the market. But Jersey City is on a different trajectory, it’s more like Hoboken.

Tiny Houses work in urban spaces where there’s a lot of vacant land that you can use.

It’s not as viable where the space is already built up and as an infill strategy, I don’t think it’s a viable strategy but it depends on what that neighborhood looks like. Who is in the neighborhood, and what that neighborhood looks like?

Q: Who would I talk to – to find out values?

A: You may want to talk to a broker, because the neighborhood values are all dependent on comps and what strategy they use to earn the value of housing, what the homes would
be selling for and over time they can tell you the value of the neighborhood. It may or may not have a negative impact, you don’t know. Have the conversation and ask them how they see it impacting neighborhoods that have done this?

I really appreciate this and don’t want to take up too much of your time.

I think we all need to think about different housing options and making sure that everyone gets something out of the needs of different folks. It’s very exciting.
Transcription of Notes from Interview with Candidate 6, Manager of City Owned Properties, City Hall, Newark

LP: “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

KH: I have heard of Tiny Houses.

LP: Have you ever seen the HGTV shows?

KH: I’ve seen the HGTV shows and I have been to a couple of seminars where they talked about the tiny homes and stuff like that.

LP: Nice. So what is your opinion of tiny homes?

KH: I think they serve a purpose for individuals who would like to own homes but may not have the necessary finances to own something substantial. I think they work differently in different markets. Particularly if it’s a suburban area as compared to an urban area or a rural area. The stuff that you see on HGTV, I haven’t seen too much of that in urban settings. I mean that would be something interesting if it were to be in a setting like the city of Newark but I find them to be useful if the individual is single, on his own or own their own and need a safe comfortable place to stay. I don’t see them as useful for families because you need space. I have seen some stuff that they do in other countries like China, in Hong Kong, they weren’t tiny homes but they were like tiny apartments. They had whole family units and it was really interesting. I guess culturally you can do things differently in other countries.

LP: So my thought is this. Because I’ve done research on Tiny Houses and the cost of housing is so high across the country, I was thinking if there could be some type of small housing community within the city of Newark. Now when I say that, it could be realistic,
but when I say that people automatically think about Tiny Houses on wheels (THOW).

But there are also micro apartments, and I know that there are several micro apartment complexes that are being built in Jersey City. I can think of at least two.

KH: That might be the concept of what I was talking about, when I say what I saw in Hong Kong. Something like that, where space is at a premium, so they have these compartmentalized simple structures.

LP: Yes, in most micro apartments, everything is built in, so the Murphy bed can come down, but when it goes back up into the wall, you have your living room area. There is a couch underneath the bed. The tables can fold up into the wall also, but when you want to have company over, you can expand the table and drop it down from the wall also.

KH: Who are they marketing it towards? I am just curious.

LP: Right now it looks as though they are marketing them towards Millennial, young people and the work force in general. These buildings also have shared space, they have common areas. So there’s a rooftop deck with a barbeque and bar, and there’s a community room with computers, and things like that. Interestingly enough, the Urban League is building a complex right here in Newark. They conducted focus groups to find out exactly what they want and their apartments are targeted to young people as well, in particular single mothers. Some of them will have a separate sleeping area for a child, and some of them are for single individuals. Because of the focus groups, they were able to find that they wanted a music studio in the common areas and a beauty salon as well. I believe that there are several demographics that could benefit from living in Tiny Houses. You have your workforce, your baby boomers, your millennial, veterans, re-entry and homeless as well. Each of these demographics has housing needs and then when you
think about housing that is being built here in the city, only 20% goes to affordable housing.

KH: Yes, there’s the 20:80 ratio of affordable housing for any new buildings here in the city of Newark.

LP: “What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?”

KH: I think that the idea of micro apartments is probably something that would go well in the city. The problem with the tiny homes is space. The city likes to maximize on space and they generally like to build larger instead of smaller. In Newark, I have seen one place that might be considered a tiny home. I say tiny home because it is really imaginatively small. It’s on Hunterdon Street.

LP: Is it a free standing home?

KH: Yes, it’s on a lot that probably is big enough to build a two family, but they built a one family and it’s really small, it’s tiny. It’s modern and small, so it gives me the idea that it’s a tiny home in that respect. It’s just that space is at a premium here an unless you can find large swaths of land, it would be difficult to build Tiny Houses in the city and you need the master plan needs to have some of the zoning laws to build some of these tiny homes on 25 x 100 lots or they have to figure out the space that’s necessary for these tiny homes to be built. What does that look like? Maybe they don’t use 25 x 100 lots, maybe they use a smaller footprint to build these tiny homes and maybe you can do more of them. Where would they go? That is my question.

LP: Well, the thing is that Newark has a ton of infill lots. So that is one idea, to use infill for Tiny Houses, but that may get some pushback, because if I have a $400,000 house, I
may not want my neighbor to have a $30,000.00 house. But I am sure that it’s all marketed on a scale where the taxes would be comparable. However, I would rather have my neighbor be an owner than a renter. You know that even if the house is small, that person is going to care about their property, the same way that they would if it were a large property. The other thing that I thought about is finding a space large enough for micro apartments. It just seems like the city of Newark wants to go big, but is it serving the people? It’s serving people from outside in the form of gentrification, but it is not serving the residents of Newark.

KH: (Shows me the tiny house in Newark). The space is a 25 x 100 lot.

LP: Oh my god! That is beautiful!

KH: I will tell you how much it’s worth. This is the only one that I have ever seen in the City of Newark. It is at 613 Hunterdon Street, Newark.

3 bedrooms, 2 bathrooms, 1,000 square feet, $183,356

Rent $703.00 per month

Zillow Description

This custom built design originated from Brazil, it’s an eye catcher from the street, even more charming inside. This is one of other models that can be building at your request. Please make an appointment to view. Close to public transportation and Highway. The last 4 photos are designs that can be built to order.

KH: In that area they are typically building three families but I agree with you. The city needs to modernize their thought process on what is being built or what can be built. They’re saying the property is worth $125K the land is worth $21K and the improvement on the land was $103K.
LP: If you look at the mortgage on the house itself, it is more affordable than a larger property.

KH: If you build all of these Tiny Houses, how would you avoid it becoming a slum?

Let’s say you have a community of 15-20 tiny homes?

LP: Well it would have to be by some type of community organization. They would have to oversee it. They would have to make sure that one, the people in it are employed, that it is not section 8 housing. They have a model in Detroit that works, and it is overseen by a community organization called Cass Community Services.

It also depends on the type of tiny home you are building. A bank can fund a mortgage, or you can get funding through a donation.

KH: I agree with you that the cost of housing is so high that it has become problematic, but the issue in Newark, which is different from Detroit is that Newark has a lot of infill lots and they have a lot of room, however, a lot of that room is actually rising in market and because it’s actually rising in the market, a lot of people are migrating here from New York, a lot of people are migrating here from Jersey City as well. We now have a lot of scenarios where the market says that you do go big or you do try to maximize the space. You just can’t do that with a tiny home. However, I think that you can try to find some plots of land and put it together and create that type of scenario. I think on a pilot basis that may work, I just don’t know how far it would go, in terms of will this expand throughout the city or if it will take over the city, but I think that it could work.

LP: The mayor says that he wants to help Newark residents stay within the city of Newark. This is one way that can help him to do that. How does someone go about finding available lots for Tiny Houses?
KH: That the city owns? We make our lots available. Right now, we have 500 to 600 lots that we list out. Individuals come in, they present themselves, and they try to figure out what lots are available. They present their projects. Every lot sale is contingent upon a project, whether it’s a two-family home. Hardly anyone ever comes in for a single-family home. No one, actually. Two family homes, and if they are large enough, they try to do a three-family home. That lot has been circulated by direction of the mayor for at least three years now. You can access available lots online; you can also go to the various community meetings and access them there as well.

LP: So if I had a developer interested, I would have to bring them here?

KH: If there is a developer interested, they can come here and acquire the lot list, they also send us a letter of intent for the particular lots. I receive the letter of intent and see if these lots are still available. If the lots are available, I let them know and then ask them what their project is. Actually, its simultaneous, I let them know if the lot is available based on their intention. Generally, it’s a two-family home; generally, if the lot is 25 x 100 square feet they can build a two family. This is what it is contingent upon.

LP: Do you ever get individuals who want the lot just for themselves?

KH: Yes, sometimes a lot is right next to the house that they already own. They may or may not have a driveway or side yard, typically if the lot is undersized, or they need a driveway for their home, we will make that lot available for the individual.

LP: So usually people come on their own to purchase smaller lots?

KH: Yes, if we see the lots as something that can be built upon, we don’t really look at it for a side yard purchase, but in some cases we will still allow the homeowner to purchase
it. But that is usually how it will work. We will say, this works for us, it works for you, we do it that way. You will pay taxes on this lot, take care of it, maintain it.

LP: There are some Tiny Houses that are large enough for families. Sometimes up to six people can live in a tiny home. You have to be conscious about space, and you have to be conscious about wear and tear, but it can work and it is doable. I still believe it’s a good answer.

KH: You should also have a conversation with Chris Watson.

LP: I will try to keep reaching out to him.

KH: With the master plan updating in 2020, I think that things can be put into place to make things more modern and cutting edge. That is what we want for the city of Newark, and affordability is something that the mayor is concerned about. I can see chic tiny homes spiking up the market as well.
Transcription of Notes from Interview with Candidate 3, Veterans Services Officer, Essex County

LP: “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

JB: I actually don’t have any information about it. I mean I assume it’s trying to build Tiny Houses in a densely populated area?

LP: Well in this case that is exactly what I want to discuss with you. A lot of veterans need housing, and I know they have the GI bill and I am not sure how that would tie in with Tiny Houses, but I think that in some areas, veterans need housing that is appropriate for them. I just wanted to know where you stand and what are your thoughts on bringing Tiny Houses to the city of Newark for veterans?

JB: There are a whole lot of different caveats for that unfortunately. What is the average cost of a tiny house?

LP: A tiny house can cost anywhere from $40,000.00 to about $150,000.00. Is it income based?

JB: Are they income based?

LP: Well, they’re based on what you can afford. That is one of the allures of Tiny Houses. In the beginning, with Tiny Houses, builders would only let you buy them if you had cash up front. But they realized after a while that it is difficult for people to come up with $40,000 to $150,000 in cash. Because of this, a lot more banks have become amicable to financing mortgages on tiny homes. “What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?”
JB: That would be pretty advantageous for veterans because they do have the VA Home Loan. They don’t have to make a down payment for that and it would be good because they’re not taking a huge loan either. The prices that you just quoted are much less and would cost much less than buying a home in Newark, Essex County or either just Northern New Jersey in general. As far as the GI Bill, unfortunately not every veteran can get that; because you have to have an honorable discharge to have that. In some cases, very rare cases, if you have a general discharge you can get the GI Bill, if you’re less than honorable discharge was through no fault of your own.

With veterans I guess there is a tie between homelessness and their discharge. We’ve had hundreds, if not thousands of homeless vets that we have assisted, in our organization. Most of the ones who are homeless, who are dealing with housing issues, come from not having an honorable discharge. There may be a connection there based on choices they made in the military and life choices. Now, the GI Bill, depending on the time they served, can be expired, or they could still be available, or they could only have a few months left, so it’s really a case by case, when it comes to a veteran with the GI Bill.

LP: I did not know there was an expiration date on the GI Bill, for a veteran, how many years does it usually last?

JB: It depends on the date. Soles say you served from 2005 to 2009, your normal four years. Your GI Bill would expire in 2024, you have 15 years and that is the post 9/11 GI Bill that veterans have access to now. Now let’s say they served after January 1st, 2013, that doesn’t expire, as long as they served honorably, there’s also different tiers to it depending on how long it is they have served. As long as they served 36 months or three
years, they have 100% housing allowance and their tuition covered, because there are some people that didn’t serve their full term and receive a partial allowance.

LP: What is the average housing allowance?

JB: For Newark? So for Newark, it’s not just Newark, it’s mainly northern New Jersey, because there are some parts of Essex county that pay less, but in Newark, it’s around $2,600 housing allowance per month.

LP: So if a veteran has a 30 year mortgage, they will get it until their mortgage is paid off?

JB: They will get it as long as they are in school, they only receive 36 months of it, unless they’re disabled, because then they would receive more. So, I think the tiny house thing would probably work better – in the long term, for disabled veterans because they’re getting longer compensation and they could get it for the rest of their lives. So the net range is from $120 to over $3,000 a month depending on the severity of their disability.

So for GI bill users, most can use 36 months and that’s it. Like myself, I’ve used 36 months.

LP: So now you have to pay your own mortgage, through your job.

JB: Yeah, but there’s also disabled veterans who get compensation for their disabilities, so that would be beneficial for Tiny Houses. We do have disabled homeless veterans who even if they make close to $3,000 a month or a little under $2,000 a month due to their disabilities, they’re still chronically homeless, due to alcohol abuse, or drug use.

LP: What are some of the current housing solutions for the chronically homeless veterans now, through the veteran’s administration?
JB: There’s a subsidiary of the veterans administration called Supportive Services for Veteran Families (SSVF) they have a grant where they can house homeless vets. Unfortunately it’s not for homeowners, it’s for vets who are already homeless or in danger of being homeless, our organization helps other organizations find these veterans housing. We will give them a certain amount towards security deposit and towards rent. We work with organizations like Catholic Charities and organizations like that.

LP: So, you do believe that there’s a place for Tiny Houses to serve the veteran population in Newark?

JB: Yes.

LP: Do you believe it could be sustainable?

JB: Yes, I believe it could be sustainable because housing is always an important need for Veterans and this would be just another housing option for them.

LP: If we had focus groups for Veterans, for micro apartments, what type of common areas do you think that they would be interested in having?

JB: Veterans that dealt with substance abuse are also eligible for veteran’s affair healthcare, so they can live in a dormitory or domiciliary until they can find permanent housing. They usually refer them out to organizations like us, or other community based organizations. There are transitional housing options. There’s a place right here in Newark, it’s called Valor, at the minimum, veterans can stay there for 90 days if they’re homeless, or they can get an extension if they identify housing or if they receive employment, so that is another option as well. That is a temporary fix to our homeless veteran problem.

LP: Do you find that the 90 day period works?
JB: Yes, because they are getting free meals and they’re also getting a bed to sleep in. They also help with bus tickets for transportation. There are also case managers from different organizations that go there and work with the vets. I would say it’s easier for them to receive their services that way, as compared to a homeless vet who is in Penn station and doesn’t have the money to get around. The good thing is that we are here and we can make some referrals and get them help.

LP: Do you have any questions for me?

JB: Are there any tax incentives in place for Tiny Houses for veterans?

LP: I am not sure about tax incentives at this time because right now I am still gathering information on my different demographics to find out what the best tiny house demographic would be. It could be everyone; it will be up to the mayor and the city, as to what they want to do.

JB: I understand why it’s attractive to have Tiny Houses because in the last few years there has been a minimalist movement, and I think that young people are looking into that as well. With the veterans that I have run across, as long as they have their essential needs covered and a place that is functioning, with a kitchen, etc. I think they will be alright.

LP: I think it is an opportunity and something that would fit well within the city of Newark, and I appreciate your spending the time to answer all of my questions.
Transcription of Notes from Interview with Candidate 1, Facility Director, NJ

Reentry Corporation, Newark, NJ

LP: “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

DW: I know they’ve been used in urban development to place certain people into a low income housing strategy idea. So that’s pretty much what I know about it so far.

LP: Has anyone ever approached you with Tiny Houses as far as re-entry is concerned?

DW: No. We are having a lot of problems getting housing for re-entry right now.

LP: Understood. “What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?”

DW: That would be halfway houses that would be shelters that would be rooming houses that would be low incomes houses if they can get it, section 8, and those sorts of programs.

LP: The idea of Tiny Houses, and re-entry, have you ever thought about that? First let me explain to you the idea of Tiny Houses and what they are. A tiny house is a unit that is anywhere from 150 to 450 square feet. They can be on wheels, they can be on a platform, foundation, or targeting to a more urban area, they can be micro apartments. I know that the urban league is in the process of building micro apartments and some of them are 1 bedroom apartments and they go from 400 to 450 to 475 square feet. Their micro apartments are geared towards young people, and the building has common areas that everyone can use. Having done focus groups, they know to create common space that will fulfill the needs of the young people once they are living in the micro apartment space.
Re-entry would be similar; we would have to find out what the biggest needs are for re-entry when it comes to creating common space.

DW: Computer lab, first and foremost, a lot of people are into physical fitness, so a gym, um a lounge area, hang out space where there is Wi-Fi, television, those sorts of things.

LP: What are some of the problems that you find with re-entry housing, other than there being a shortage, and what types of numbers are you dealing with right now for re-entry housing.

DW: Some of the problems that we find are discrimination. When it comes to someone being formerly incarcerated, we find that when people do have vouchers for housing subsidies, they’re still discriminated against when the landlord runs the background check. So trying to ascertain, because some of the laws and processes are clouded, to how to really spot true discrimination and not hiding under credit issues and all of those types of loop holes. Probably for my location, we find that more than half of our clients need housing of some sort. Because all of the housing that they’re in is temporary, if they’re in a shelter its temporary. If they’re looking to get into section 8 programs, or some type of low income housing, that takes very long, so they’re living with parents, family members, and staying on couches, so forth and so on.

LP: So how do you obtain voucher funding?

DW: Well that’s usually through social services, welfare, which we are partners with, we connect with, but we work on a referral basis, we send folks over there. We have no direct housing facilities ourselves.

LP: If you pitched something to social services, for funding for a tiny house initiative, do you think they would be interested in working with you up to that capacity?
DW: I think it would be interesting to try. I think there’s a housing crisis in general, for low income housing. Jersey City, and even in Essex County Newark, it has become more affluent, so there is less real estate that they deem worthy enough. I feel that the tiny house model could be beneficial for my clientele. I think they would be open to that conversation because of what I just stated.

LP: What do you think about Tiny Houses in an urban setting, in a city like Newark, for re-entry? Do you think it’s something that could work?

DW: Well I think we’ve had Tiny Houses in urban communities for a long time, but it used to be called the projects.

LP: Yes but the square footage was a lot larger.

DW: Well it depends on what type of projects you lived in. I have been in some that were very small and some that looked like penthouse apartments. The idea has been in urban situations, and I think that it could work, especially from my client’s perspective, because you want to reintegrate yourself as much as possible. Having a living space of your own fills you with a sense of pride. Such a sense of accomplishment. I think the tiny house idea can work, not just from a square footage perspective, but because everybody is making things more compact. You have an apartment, even a studio, it’s more compact. But I think for my population, it would work. Why? Because psychologically, it would give them a real reward, and something to work for.

LP: That is what I want for the city of Newark and I believe it is an opportunity for people to grow.

DW: I think it’s all about the strategy behind it, communicating that strategy, because right now, if you have a crisis for low income housing, most of the time the reason why
low income housing doesn’t get built is because of the stigma attached to low income housing. People think that it’s for people who are on welfare, low income people, uncouth people, and untrained people. What they don’t understand, is when you think of low income housing right now, based upon salaries, that’s your police officer, that’s your teacher, all of those folks need low income housing as well. So what we need to do, as far as communication, to get low income housing built is to broaden the scope of what people think it is. And so for Tiny Houses as well, it’s going to have to be the communication of the overall strategy and how it plays into getting people to become upwardly mobile and that benefits everyone. So now the retailers in that store, in that area, you’re talking about now these are citizens that feel more engaged, especially from my population perspective, they’re more engaged in the political process, the community process, they’re more of a fully-fledged citizen that’s anchored in the community, and so that communication, getting all of the players involved, that’s my vantage point. Law enforcement, community activists, nonprofit organizations, and government or city municipalities. These are all your low income housing people, and that is where I would speak to them from. That area.

LP: Thank you. I appreciate your help and your time.
Transcription of Notes from Interview with Candidate 7, CEO, Monarch Housing, Cranford, NJ

LP: My dissertation topic is Tiny Houses in urban areas. I feel that Tiny Houses are something that could really take off in urban cities. I don’t know if you have ever seen the shows on HGTV, and in those shows Tiny Houses are usually in something like rural areas, or farmland. People see the houses sitting on all of this land and everyone is like “oh that’s nice”. But what about the people who can’t afford a regular house. So I wanted to talk to you because I believe that there are several demographics that can benefit from Tiny Houses, with the homeless being one of them. I wanted to talk with you the homeless, the process that you use for housing the homeless and whether or not you think that Tiny Houses would be beneficial for the homeless population. “Can Tiny House Communities successfully serve the needs of different populations in an urban environment? And if so, how?”

TK: I guess in general, when we’re looking at people who experience homelessness, there are two ways that we try and help them get access to housing. One of them is vouchers, particularly housing twist vouchers, which allow them to live anywhere with any private landlord in the state. That can go through the local housing authorities or through the state voucher programs. The other is that we try to partner with non-profit or even profit developers that are creating subsidized housing specifically for low income or lower income people and sometimes it’s connected with support services. So one of the things that we’ve identified is that within the population of people who are experiencing homelessness, there are two kinds of tracks. One is for people who need supportive housing so they need not only the subsidy and the assistance to maintain and pay for
housing but they also need the support services to help them continue living in housing, living their best life and moving on and growing. Whatever that means for them individually. And then there are those who just need assistance in moving into something that’s affordable and they’ve got it from there.

So a lot of the challenges we see with helping people get into housing is (1) there’s not enough affordable housing in the state of New Jersey. New Jersey is just an expensive place to live, whether you’re talking about urban areas, suburban areas and even some of the rural areas. The places that do have what would typically be considered affordable housing; they’re not affordable to people experiencing homelessness because the prices are still elevated. So one is that there’s just not enough affordable housing in the state (2) the challenges that we see is that there are not enough support services for people who do need the support to help them maintain the housing. So even if we are able to get people housing, there are some people who might need some additional help to just maintain it. There’s not enough funding for services to help people remain in housing. And then the other thing is that unfortunately there are a lot of landlords who don’t want to work with people who are experiencing homelessness, have any type of challenges…and even though it’s illegal to reject housing choice vouchers or anything like that, they find ways to keep people out. So even accessing affordable housing that does exist in the state is a challenge.

LP: Are affordable housing vouchers like section 8?

TK: Right. There are section 8 vouchers, there are some vouchers that are provided through the state, and there are temporary vouchers that are provided for two to five years. So there are a couple of different options in terms of subsidy for housing, and
there are challenges for those subsidies sometimes depending on who’s administering them. There can be delays in getting the first payments things like that; so the smaller landlords might not be able to accommodate that. Even with the subsidy, finding a unit that fits within the restrictions of the subsidy and that a landlord is willing to work with somebody is the challenges that we see. In terms of housing options in the state, it’s hard, because I think in New Jersey as in any community, I think there have been periods where there have been more affordable housing options available and then, especially after hurricane sandy we saw a lot of affordable options just go away. When the housing market bottomed out, we saw housing prices drop, but that doesn’t mean that rental prices dropped. It just meant that people were moving from single family homes to the rental market, because they could no longer afford the single family homes. What that’s done is actually turn the rental market upside down and made it much more difficult in the rental market in the state. So what you see is that when you’ve got a landlord who has a unit and they can either go with an applicant who has a really good job and good credit, or they can go with an applicant, who has a subsidy, has a criminal background and maybe mental health issues. Also, they can charge the one with the good job twice what the unit is really worth, it becomes a challenge in terms of getting landlords to serve people who are coming with less to the table.

You know I think in terms of tiny homes, it’s a challenge because they don’t automatically address all of those issues that we’re seeing. If you’ve got someone who’s selling a tiny home and can get a really great price for it, because it’s kind of the new hot thing, will they still be willing to sell it to, or use it to serve people who are low income. That’s always a question.
LP: That’s always a question, but Tiny Houses are more affordable than regular houses or apartments. What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark? The fact that a tiny house is something that you would more than likely own because the monthly payment is lower than that of a traditional house, even if you’re going to rent. And the fact that legislation has just been passed in the beginning of this year where a city likes Newark which has a lot of open lots, spread throughout the city. These lots are known as infill housing lots. For example there will be two nice houses side by side and then an empty lot. So they’ve passed legislation where you can actually rent lots to put a tiny home on. So I’m thinking that if we can get builders who are interested, it’s something we could do. I don’t think it would matter as much if they’re built specifically for homeless because they’re built to be more affordable for everyone. The six demographics that I am following are: Workforce housing, millennial housing, homeless housing, veteran housing, reentry housing and aging senior citizen housing. So those are all demographics that need housing and can’t afford housing for the most part. So I’m thinking if we can get the city to start building some Tiny Houses and they can serve these demographics, it might be easier to build the social services in. I think it can be done; it’s just a matter of making sure it gets done the right way.

TK: I think that it makes sense to have as many housing options as possible, and to have the full spectrum of affordable, basically free housing options to whatever people might need. Whatever way we can try to create that affordability within the housing market, I think that’s a good thing. The only challenges in looking at how we generate affordability in the housing market we also have to look at how we also address access.
Affordability in and of itself doesn’t necessarily mean that people who need housing are going to be able to get into it. I think that it could work as long as there are also efforts to address…we’re talking about homeownership and we’re talking about people who are experiencing homelessness, how are we addressing credit, how are we addressing income to be able to pay off, and to get loans to pay off that piece of it, because yes, $10,000 or $20,000 may seem like a reasonable loan for the average working person who has a job, who has a steady income, who has good credit that’s fine. For somebody who isn’t coming to the table with that, they’re not getting that loan to be able to get into the tiny house in the first place. I think that as long as you’re addressing some of those other pieces that are not just about building, then it could be successful.

LP: Explains the Cass Community Social Services model to TK. I appreciate your feedback because you have pointed out some very real obstacles which seem to be consistent with each of the demographics that I am covering.

TK: Two other things, yes. I think that funding and one of the huge challenges that I know of in the state, because there have been attempts to create Tiny Houses for people who are experiencing homelessness in other parts of the state. One of the big challenges in New Jersey has been that local zoning regulations just don’t allow for it and towns just don’t want to zone for Tiny Houses on smaller lots. They’re not open to it, so most suburban and rural places that have space to create a village don’t want that community so they don’t zone for it. They say that you have to have one house on an acre of land. They make it impossible to actually create that even though there are lots of groups who want to push that issue. So just the way that the zoning works in New Jersey, each town
has the ability to decide what they want to allow, and I think because of that, it seems to me that the trend in New Jersey is bigger and bigger.

The other point that I would like to make is that there has been a lot of work in the field around homelessness and housing to ensure that we are not isolating people. So, there are a lot more projects and housing opportunities that are looking to help by mixing it in with market rate in general, so that you can’t necessarily identify, OK this is where people who are homeless live. We are not trying to recreate the projects, so if it can be done in a way that doesn’t isolate and stigmatize, where you’re looking at housing and saying hey, this is for homeless people, this is for this group. It’s integrated so that anybody can live there.

LP: If that’s the case then maybe infill could work, because if you can build several Tiny Houses on different infill lots in the city of Newark, and you put some of each demographic into these Tiny Houses, you’re not going to know, who is living in which houses. You’re not going to say, “that’s a tiny house for millennial, or that’s a tiny house for a homeless person. You wouldn’t know at all. There actually is one tiny house in Newark, its beautiful and very contemporary. Now that they have changed the zoning laws in Newark to accommodate Tiny Houses, I believe it’s something that can be done.

TK: As long as they’re able to do it without calling out who’s living there, it’s an affordable option that could work. You just need to keep in mind who you’re serving and what are the barriers that they’re coming to the table with. When it comes to homelessness, you’re not talking about the general person who is coming off of the street with decent credit and who can come and take out a loan. Anything that increases
affordability in the state is a good thing. New Jersey is just a tough place to push things statewide, because every town has its own control.

LP: Thank you for your time.
Transcription of Notes from Interview with Candidate 2, City Planner, Newark, New Jersey, Essex County

LP: Do you think that tiny house communities can successfully serve the needs of different populations in an urban environment and if so how?

CW: Yes. Let me start off by saying thanks for having me as an interviewee and the topic of tiny homes, just to give you a broader context right? Right now we are preparing a housing study in Newark, my office, that’s the office of Planning and Zoning. Why I would say yes, tiny homes could serve the purpose of transitional housing, alternative housing, is that what we recognize is that in Newark, the socio-economics of our population sometimes prevents them from being the typical home owner, and their housing needs are different. We have a large homeless population, and in the homeless population, we have a subset population that are homeless families, homeless veterans, that these type of homes could serve as that bridge from homelessness, home security, traditional home. One thing. Second thing is that we have a lot of undersized lots in Newark, and if we were to look at the current zoning ordinance, and what it allows in terms of minimum setbacks and bulking, nothing can be built on those lots unless they get variances from our zoning board. Now, if we think about it, why allow for the cumbersome process when you can reprogram undersized lots in Newark to accommodate tiny homes. You can get three of those homes on a lot three families in those homes or three individuals, or three couples. Right? What I would say though is that, how are we defining tiny homes? What is our minimum square footage that we are talking about?

LP: A tiny home is anywhere from 150 to 400-450 square feet.
CW: The sweet spot, is that we do allow for 300 to 310 square foot apartments, so if you can build a home that is 310 square feet on a lot, three of them on a lot, then we are not going anywhere below what our minimum standards are in terms of square feet per unit. So yes, it does work, and there’s a market for it, and quite frankly there’s a need for it. It’s funny how we’re talking about the third category for these tiny homes, and just looking out of this window and seeing all of these students. A student population, not only can they live in these while in college, but after college options.

LP: Correct, they have student loan debt, they can’t necessarily buy a traditional home, but it could also be transitional housing for them as well. This leads to my next question, which you have already pretty much answered somewhat. What are the perceptions of stakeholders about the need, practicality and sustainability of Tiny Houses in Newark?

CW: Now this is not a novel idea. It’s been tested in other states, other cities. I think the concept of time in Newark, becomes this idea because we haven’t demonstrated it. I think if we just do a space activation project, where we use a city owned lot, get a planning grant from whichever entity, and we use the planning grant to build some tiny homes and orient them on one of these city lots.

LP: Like a pilot.

CW: A pilot, to demonstrate hey…this is what we’re talking about. Have stakeholders stay in it on the weekend. Test it out. Ask them how was the experience? Did you feel as though you could live in a tiny home? Did it meet your needs? It would erase some of the misnomers about building Tiny Houses.
LP: What are your perceptions about the political leaders are about the needs of tiny homes and if they’re sustainable? I know that the mayor has a whole city plan and do you think he would be interested in building Tiny Houses in Newark?

CW: I think so. I think the mayor is open to all ideas that can better house the Newark populations that are susceptible to homelessness and all of our other vulnerable demographics. In Newark we don’t have a housing crisis; all of our preliminary research has led to this. In Newark we do not have a housing crisis, we have an affordability crisis. Tiny homes again could bridge that by providing affordability at a scale that is still livable, comfortable, for a particular class of resident. Now when we are dealing with a family of six, will we build them a tiny home? No. But there are so many young people, young adults, veterans, single mothers, homeless people, or even couples that this housing typology could meet their need, and I think there is a political appetite for it.

LP: We also have aging Baby Boomers who are looking to retire and don’t have enough retirement savings.

CW: Exactly, and I agree with that. I think knowing that the mayor is excited to see our first container home being in Newark.

LP: Did that get pushed through? Is that the one on Halsey Street?

CW: Yes. Candidate 9, a principal of the Newark-based firm Cor10 Concepts. So, I think because we are now opening out lens towards that typology, it is a natural transition to a tiny home concept.

LP: Did they start breaking ground on that yet?

CW: Not as yet. I can tell you for our housing analysis we are putting in our recommendation section, we will be putting in tiny homes, we will be recommending
accessory dwelling units (ADUs) where we will allow homeowners to convert their garages, build on top of their existing structures, build apartments for 310 square feet or even smaller to accommodate all of those populations that you are talking about.

LP: Are they going to provide any grant funding for that? Like say I have space in my yard and I live in Newark, and my yard is huge so I want to build an ADU, how do I get funding for something like that?

CW: I think you would have to be creative, because as an individual there’s no personal financing, you would have to take equity from your home, and other loan structures would help. We haven’t explored the idea of city structures where the city could provide block grants and things like that, but I’m pretty sure that if it’s thought out better, the person who would become the user of the ADU is a Newark resident that is in a transitional program. So it would offset the investment being made. Those conversations are not being had at all.

LP: I know that Assemblywoman Jacey has passed legislature to allow Tiny Houses to be built on rented lots in Newark. I don’t know how much they would rent the lots for, but I assume they would have to come through the city planning.

CW: Our zoning would definitely have to change to accommodate that. So it doesn’t put up ideas towards the zoning board application. Things would have to be streamlined so that you come in, you get an application, and then you can put it right up.

LP: Once I finish gathering this information, which I have been doing, I’ve talked to homeless, I’ve talked to veteran, I’ve talked to re-entry in terms of the funding that they receive because I’m trying to tie it all in with building Tiny Houses in Newark, what would you suggest my next step to be to try to push this within Newark city government?
CW: When you finish with your dissertation, I think you’re somewhat credentialing yourself as a subject matter expert. And you use the empirical evidence from your research to demonstrate best practices from other cities, and say hey, this has worked in other cities, and using other places where you know it has worked, why not pilot it? So I guess your advocacy comes from around piloting. You cannot plan for outcomes, but you can definitely foresee results. You can limit your advocacy to say, I am not predicting this outcome, but I’m somewhat hoping for this result as demonstrated from other parties or other states who have used this alternative type of housing.

At some point we have to find a way to solve our affordability issues.

LP: Thank you for your time.
APPENDIX E: LAW ENACTED BY 218TH LEGISLATURE, NJ

SENATE, No. 3408

STATE OF NEW JERSEY

218th LEGISLATURE

INTRODUCED JANUARY 31, 2019

Sponsored by: Senator TROY SINGLETON  District 7 (Burlington)

Identical Bill Number: S3408

Wimberley, Benjie E.  as Primary Sponsor
Tully, P. Candidate 2  as Primary Sponsor
Swain, Lisa  as Primary Sponsor
Wicker, Andrew  as Co-Sponsor
VainieriHuttle, Valerie  as Co-Sponsor
DE Croce, Betty Lou  as Co-Sponsor
Conaway, Herb, Jr.  as Co-Sponsor
Dimeson, Serena  as Co-Sponsor
Jacey, Mila M.  as Co-Sponsor
Limpet, Pamela R.  as Co-Sponsor

SYNOPSIS
Permits municipalities to lease vacant municipal land for tiny home occupancy; directs DCA to enhance regulatory guidance on acceptable tiny home construction and use.

CURRENT VERSION OF TEXT

As introduced.


BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

1. (New section)  a. The Legislature finds and declares that:

   (1) An excess of vacant properties present a persistent problem in many New Jersey municipalities;

   (2) Vacant properties create opportunities for criminal activity, lower neighborhood property values and local government revenues, and generally impair the public health and welfare;

   (3) In recent years, an increasing awareness has developed over the large financial and environmental cost of building and maintaining an average American home;
(4) Many young people, and people of modest means, find themselves unable to afford to purchase these homes, or even rent them, as well as pay the large associated utility bills;

(5) Increasingly, many people view residing in a tiny home as a simple and viable alternative to the traditional house, that provides the resident more affordable housing, and lowers their environmental footprint;

(6) Despite the economic and environmental advantages of tiny home construction and occupancy, many who want to build or occupy tiny homes have expressed frustration with regulatory barriers to making tiny home living a reality; and

(7) It is, therefore, in the best interest of the State and a valid public purpose to permit New Jersey municipalities to lease vacant lots for use by the owners of tiny homes and to direct the Commissioner of Community Affairs to publish enhanced regulatory guidance on the acceptable uses of tiny homes in residential construction.

b. A municipality may adopt a tiny home rental ordinance to permit the use of vacant land owned by the municipality for tiny home rental purposes. A tiny home rental ordinance shall establish:

(1) Whether the vacant land may be leased to the owner of a tiny home solely for their own occupancy, or whether the owner may sublease the vacant land; and
(2) The setback, use group, and other zoning limitations that shall apply to homes built for tiny home rental purposes.

C. As used in P.L., c. (C. ) (pending before the Legislature as this bill):

“Tiny home” means a dwelling that is 400 square feet or less in floor area excluding lofts.

“Tiny home rental purposes” means the rental of individual lots, or portions of individual lots, for the placement and occupancy of tiny homes.

2. (New section) on or before the first day of the seventh month next following the enactment of P.L., c. (C. ) (pending before the Legislature as this bill), the Commissioner of Community Affairs shall promulgate rules and regulations, pursuant to the "Administrative Procedure Act," P.L.1968, c.410 (C.52:14B-1 et seq.), or publish a regulatory guidance document, pursuant to section 1 of P.L.2011, c.215 (C.52:14B-3a), or both, in order to provide construction code officials, developers, and prospective owners and occupants with enhanced technical assistance on acceptable approaches to constructing and sitting tiny homes. The rules and regulations or regulatory guidance document shall include, but not be limited to, the following:

A. the permitted approaches to tiny home construction in on-site construction projects governed under the "State Uniform Construction Code Act," P.L.1975, c.217 (C.52:27D-119 et seq.);
B. the permitted approaches to pre-manufacturing tiny homes, including the construction of industrialized/modular buildings, regulated pursuant to P.L.1991, c.457 (C.32:33-1 et seq.), as tiny homes; and

C. the dimensional requirements for various types of rooms and residential structures, such as bedrooms and staircases, and an explanation of any residential uses that may be precluded by the dimensional requirements.

3. Section 15 of P.L.1971, c.199 (C.40A:12-15) is amended to read as follows:

15. Purposes for which leases for a public purpose may be made.

Leasehold for a term not in excess of 50 years may be made pursuant to this act and extended for an additional 25 years by ordinance or resolution thereafter for any county or municipal public purpose, including, but not limited to:

(a) The provision of fire protection, first aid, rescue and emergency services by an association duly incorporated for such purposes.

(b) The provision of health care or services by a nonprofit clinic, hospital, residential home, outpatient center or other similar corporation or association.

(c) The housing, recreation, education or health care of veterans of any war of the United States by any nonprofit corporation or association.
(d) Mental health or psychiatric services or education for persons with mental illness, persons with a mental deficiency, or persons with intellectual disabilities by any nonprofit corporation or association.

(e) Any shelter care or services for persons aged 62 or over receiving Social Security payments, pensions, or disability benefits which constitute a substantial portion of the gross income by any nonprofit corporation or association.

(f) Services or care for the education or treatment of cerebral palsy patients by any nonprofit corporation or association.

(g) Any civic or historic programs or activities by duly incorporated historical societies.

(h) Services, education, training, care or treatment of poor or indigent persons or families by any nonprofit corporation or association.

(I) any activity for the promotion of the health, safety, morals and general welfare of the community of any nonprofit corporation or association.

(j) The cultivation or use of vacant lots for gardening or recreational purposes.

(k) The provision of electrical transmission service across the lines of a public utility for a county or municipality pursuant to R.S.40:62-12 through R.S.40:62-25.

(l) In any municipality, the lease of a tract of land of less than five acres to a nonprofit corporation or association to cultivate and sell fresh fruits and vegetables.
(m) The use of vacant land for tiny home rental purposes, in accordance with section 1 of P.L. , c. (C. ) (pending before the Legislature as this bill).

Except as otherwise provided in subsection (k) of this section, in no event shall any lease under this section be entered into for, with, or on behalf of any commercial, business, trade, manufacturing, wholesaling, retailing, or other profit-making enterprise, nor shall any lease pursuant to this section be entered into with any political, partisan, sectarian, denominational or religious corporation or association, or for any political, partisan, sectarian, denominational or religious purpose, except that a county or municipality may enter into a lease for the use permitted under subsection (j) with a sectarian, denominational or religious corporation; provided the property is not used for a sectarian, denominational or religious purpose. In the case of a municipality the governing body may designate the municipal manager, business administrator or any other municipal official for the purpose of entering into a lease for the use permitted under subsection (j). Any lease entered into pursuant to subsection (l) with a non-profit corporation or association may permit the non-profit corporation or association to sell fresh fruits and vegetables on the leased land, off the leased land, or both, provided, that the sales are related and incidental to the non-profit purposes of the corporation or association and the net proceeds received by the non-profit corporation or association are used to further the non-profit purposes of the corporation or association. Property leased pursuant to subsection (l) of this section shall be exempt from property taxation.

(Cu: P.L.2011, c.171, s.2)
4. This act shall take effect immediately.

STATEMENT

This bill would permit municipalities to lease vacant municipal land for tiny home occupancy and would direct the Department of Community Affairs to enhance regulatory guidance on acceptable tiny home construction and use. Consistent with the 2018 International Residential Code, the bill defines “tiny home” as a dwelling that is 400 square feet or less in floor area excluding lofts.

The bill would add the use of vacant land for tiny home rental purposes to the list of purposes, under the "Local Lands and Buildings Law," P.L.1971, c.199 (C.40A:12-1 et seq.), for which local units may lease public land. Specifically, the bill would permit a municipality, by ordinance, to lease vacant land owned by the municipality, for the placement and occupancy of tiny homes.

Additionally, this bill would direct the Commissioner of Community Affairs to adopt rules and regulations, or publish a regulatory guidance document, or both, in order to provide construction code officials, developers, and prospective owners and occupants with enhanced technical assistance on acceptable approaches to constructing and sitting tiny homes. The bill directs the commissioner to make the publication available on or before the first day of the seventh month next following enactment. The rules and regulations or regulatory guidance document would have to include, but not be limited to:
(1) The permitted approaches to tiny home construction in on-site construction projects governed under the "State Uniform Construction Code Act," P.L.1975, c.217 (C.52:27D-119 et seq.);

(2) The permitted approaches to pre-manufacturing tiny homes; and

(3) The dimensional requirements for various types of rooms and residential structures, such as bedrooms and staircases, and an explanation of any residential uses that may be precluded by the dimensional requirements.