



# Housing Choices



# Objectives

- Analyze factors that affect housing choices, including values, space, costs, and lifestyle
- Summarize how housing needs change over the life span
- Identify different types of housing

# Key things to consider...

- Do you like to entertain?
- Do you have children?
- Are pets a big part of life?



# Choosing a place to live

- Location
  - The region or area of the world, country, or state
  - The community-rural, suburb, or city
  - Neighborhood or section of the community
  - Composition of the population
  - The site or lot within the neighborhood

# Location

## – Region

- A specific part of the world, country, or state in which you live
- Scenery? Climate? Close to family? Close to your work?
- Consider
  - Size, social aspects, schools, religious groups, medical facilities, stores, fire and police protection, recreational facilities, availability of jobs, public transportation

# Location, Location, Location

## – Community

- Cities
  - Many people living close together
- Rural areas
  - Less populated
  - Reduced contact with other people
- Example: Retirement communities
  - People who no longer work, common interests, freedom

- What makes a community?
- Who wants to stay in this area? Leave?
  - Why?
- What services could be added to improve your community?

# Location

- Neighborhood
  - Consists of a group of houses and people
  - Buildings are usually similar in age, design, and costs
  - Physical Neighborhood
    - The usage of land and buildings
    - All residential? Commercial? Industrial? Combination?
- Zoning Regulations
  - Control land use in certain areas
  - Zones for residential, commercial, or industrial



# Neighborhoods

- Subdivisions
  - Housing developers subdivide land and make improvements such as streets and lighting before building structures
  - Developers can set additional limits
    - » Control the design and construction of the buildings in an area
    - » Limit the type and number of animals
  - Developers make decisions about the size and layout of individual lots before constructing dwellings
  - Some include recreational facilities
    - » Parks, playgrounds, clubhouses

# Location

- Population Composition
  - Heterogeneous
    - The people who live in a neighborhood are varied
  - Homogeneous
    - Residents are similar in age, ethnic background, income level, or occupation
  - Density
    - Low-density neighborhood has more space for each person
    - High-density neighborhood may have smaller houses, smaller lots, and more people in less space
      - Apartment buildings
      - Manufactured-housing parks

# Location

- Site
  - A location within a neighborhood
  - A piece of land on which the dwelling is built
  - Differing size, shape, contour, and soil types
  - If you are buying or renting a preexisting house, look carefully at the placement of the house on the site

# Location

- Natural Restraints
  - Topography is the configuration of a surface including its natural and manufactured features showing their relative positions and elevations
    - Examples: flat sites make mowing easy, hilly sites may be more attractive, steep slopes may be difficult to reach
  - Soil and Water can affect house placement
    - Poorly drained soil can cause cracks in sidewalks or difficulty in growing plants
  - Orientation
    - Placing a structure on a site in consideration of the location of the sun, prevailing winds, water sources, and scenic view
    - Houses with southern and western exposures receive more sunlight
    - Windbreaks, such as trees and shrubs, provide protection, even the garage being on the north side of the house will usually eliminate drafts from cold winter winds and reduce home-heating costs
    - Pleasant scenery is desirable

- Legal Restraints

- Federal, state, or local laws establish the legal restraints that affect a site
- Minimum property standards (MPS)
  - Standards set by the Federal Housing Administration (FHA)
  - Regulate size of lots
    - Example: Minimum lot size is 65 feet wide and 130 feet long
- The local government or developer may set high standards than the MPS
- State and local authorities also establish limits and standards for the quality of construction, water supplies, and disposal of wastes

# Zones

- Public zone
  - Part of the site people can see from the street or road
  - Usually the front of the house
- Service Zone
  - Part of the site that household members use for necessary activities
  - Sidewalks, driveways, and storage areas
  - Convenience is important
  - It is important to be accessible from the street

# Zones

- Private Zone
  - The part of the site hidden from public view
  - Provides space for recreation and relaxation
  - Shrubs, screens, fences, walls, can separate.
  - Some households want large private zones
  - Some prefer small for less upkeep
  - Some want space inside the house

# Other considerations

- House's condition
- Price
- Size
- Design features
- Appearance
- Landscaping
- Size of outside zones
- Type of ownership
  - Rent vs. buying

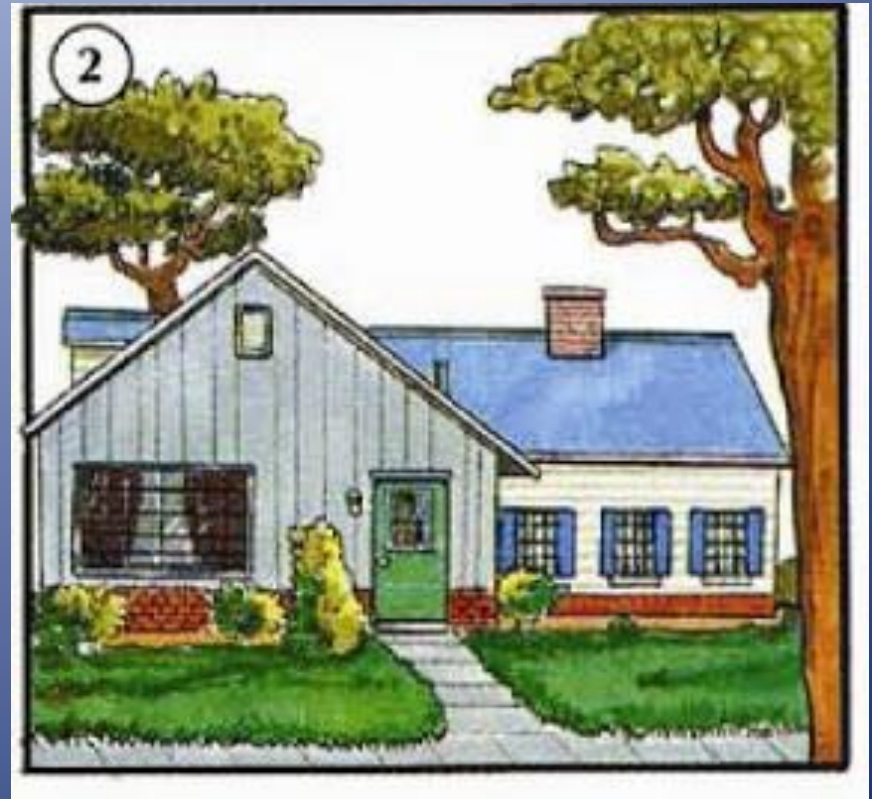


# Types of housing

- 2 categories
  - Single family housing
  - Multifamily housing

# Single-family Home

- A **single-family** detached home, also called a **single-detached** dwelling or separate house is a free-standing residential building. It is **defined** in opposition to a **multi-family** dwelling.
- A one unit dwelling structure. A single family detached home has open space on all four sides and is not attached to any other structure. A single family attached home is separated from other structures with walls that are extended from the ground to the roof.



# Single-family Detached

- Traditional house.
- Stands alone on its own lot with its own back, front, and side yards and usually has a garage or a carport

# Multifamily Houses

- Structure that provides housing for more than one household
- Each dwelling has its own distinct living quarters
- Increase demand
- Usually less costly and easier to maintain than single-family houses
- High-rise buildings, low-rise, duplexes, triplexes, quadraplexes

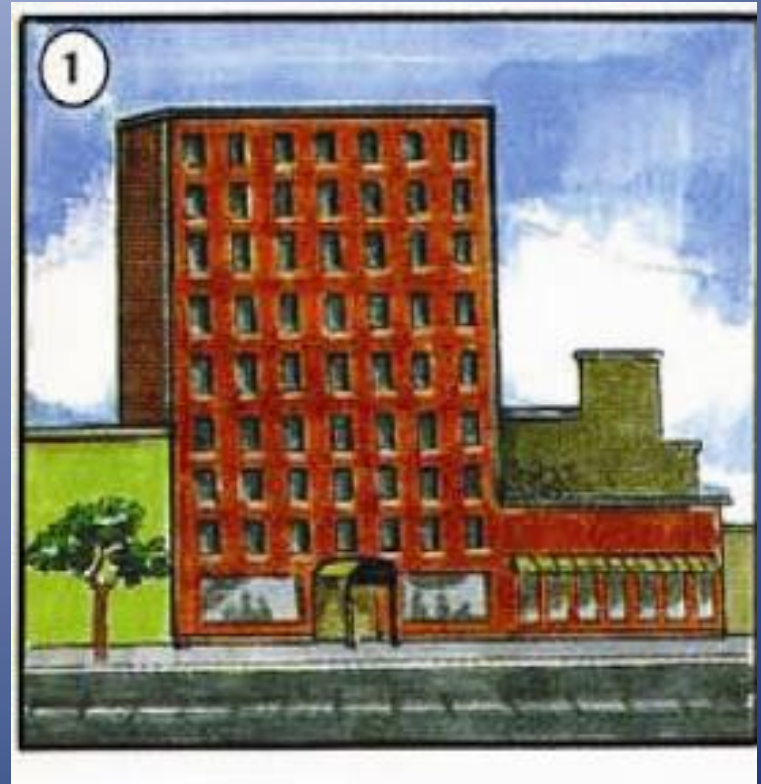
# Types of Housing

- Rental
  - Vary in number and types of facilities offered
    - Laundry, tennis courts, swimming pools, etc.
  - Efficiency apartment has one main room, a small kitchen area, and a bathroom
  - Garden apartments are one-story units with landscaped grounds
  - Penthouses are suites located at the top of apartment buildings

- Cooperative Units
  - Ownership in which people buy shares of stock in a nonprofit housing corporation

# Apartment

- a place to live that is part of a larger building, owned by a landlord who collects monthly rent
- They will rent an apartment until they have enough money to buy a house.



# Cabin

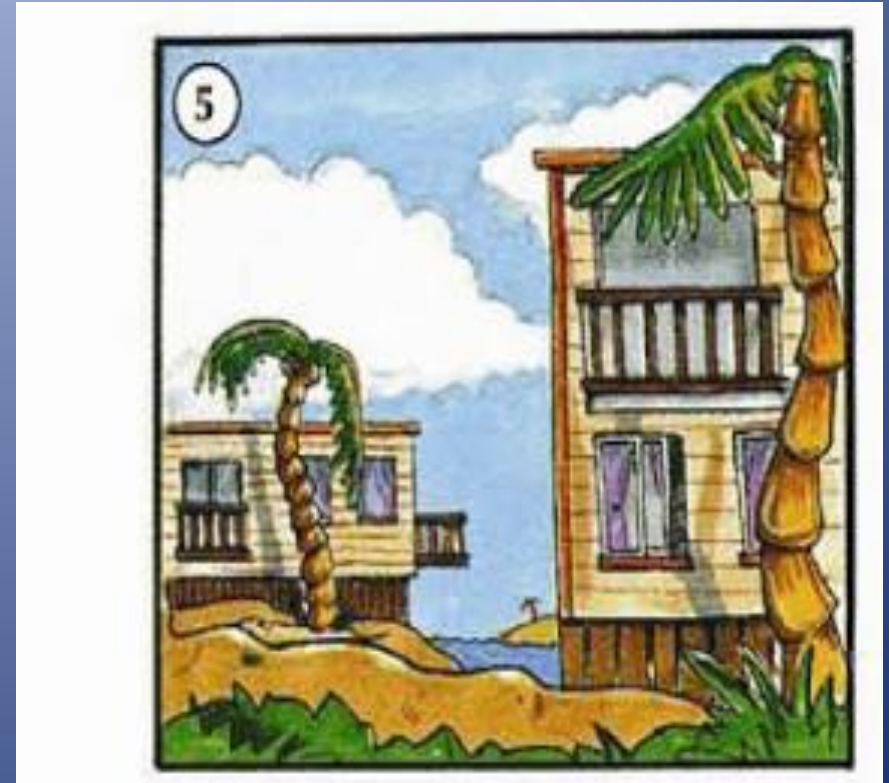


- a small, roughly built house
- The family likes to stay in a cabin in the mountains in the summer.
- a bedroom on a ship



# Condominium

- a building or group of buildings whose apartments are individually owned
- A type of home that everything outside of your home is held in common with other owners.
- You own separate title to the inside of your unit and title-in-common with the other condo owners to the exterior walls, roofs, walkways, yards and so on.



# Townhouse

- a house built in a row of houses, with side walls connected
- Townhouses usually have a lot of steps.
- Generally bigger than condo units and typically have no units beneath or above them.



# Dormitory



- Lodging for college students on campus
- Temporary residence

# Duplex

- a house divided into two apartments, with a separate entrance for each.
- Or...
- a house having separate apartments for two families, especially a two-story house having a complete apartment on each floor and two separate entrances.



# Houseboat



- a flat-bottomed, bargelike boat fitted for use as a floating dwelling but not for rough water.
- Rent for vacations

# Mobile Home

- a large house trailer, designed for year-round living in one place
- Home is put together in a factory and requires special equipment to move from one area to another
- Manufactured housing
  - a prefabricated house, assembled in modular sections.



# Manufactured Homes



# Nursing Home

- a private institution providing residential accommodations with health care, especially for elderly people.
- Assistant living





# What dictates our choices?

- Personal Preference
- Life cycle stage
- ?

# The Decision-making Process

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- Step 1: Problem
  - Define a decision you have to make and the resources you have available to you.
- Step 2: Alternatives
  - List the possible solutions to the problem. List each alternative down the left side of the grid.
- Step 3: Criteria
  - These are the points you will use to evaluate the alternatives. Criteria for housing may include things like price, number of bedrooms, number of bathrooms, garage, size of living room, etc. Write your criteria across the top of the grid.
- Step 4: Evaluate
  - Evaluate the alternatives based on your criteria. Use a +/- or numbered scoring system (1=worst, 3 = best)
- Step 5: Decision
  - Look at the ratings, to see which one is best. That is your choice!

# Step 1

- Define the problem
  - You need to help pick a house for you and your family.

# House #1

- \$369,000
- 4 bedrooms
- 4 bathrooms
- 3,500 sq. ft.



# House #2

- \$210,000
- 2 bedroom
- 2 bath
- 1,624 square feet



# House #3

- \$259,900
- 4 bedrooms
- 2 ½ bathrooms
- 3,280 square feet



# Brochure

- Advertise your neighborhood or community
- Considerations:
  - Climate
  - Cost of living
  - Environment
  - Schools
  - Shopping
  - Entertainment
  - Etc.

