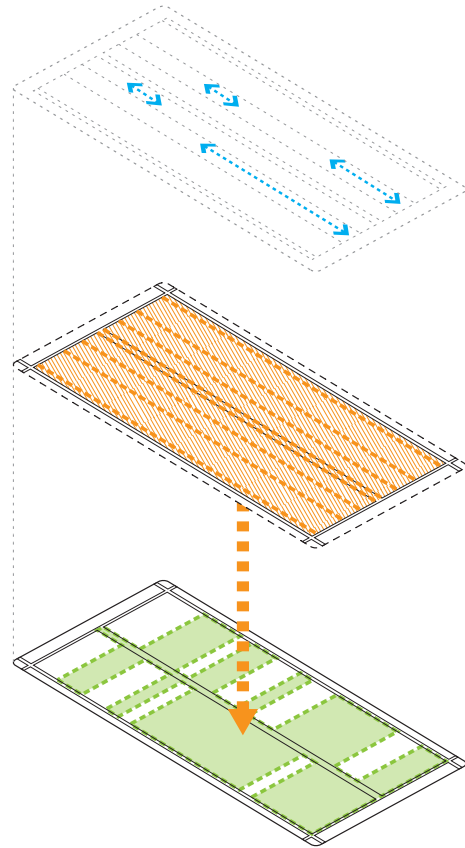


Overlap Overlay

Handbook and Design Guide



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General Information

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Overlap
Overlay

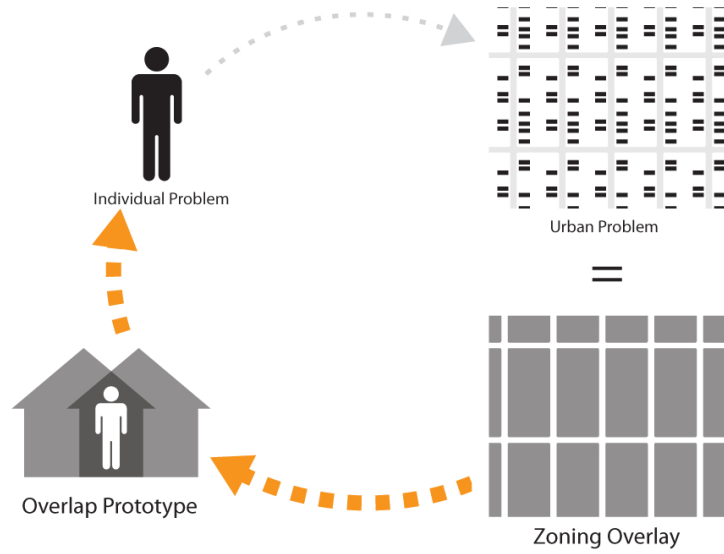
Introduction

The purpose of this overlay is to provide the proper mechanics which allows a new type of home ownership while addressing current urban vacancy.

In Chicago, income is directly tied to your housing options, and therefore location. This trend has created extreme pockets of those that have, and those that do not. What can be observed is that location by income has led to severe urban problems. Large areas of unoccupied land, extreme deterioration, and crime.

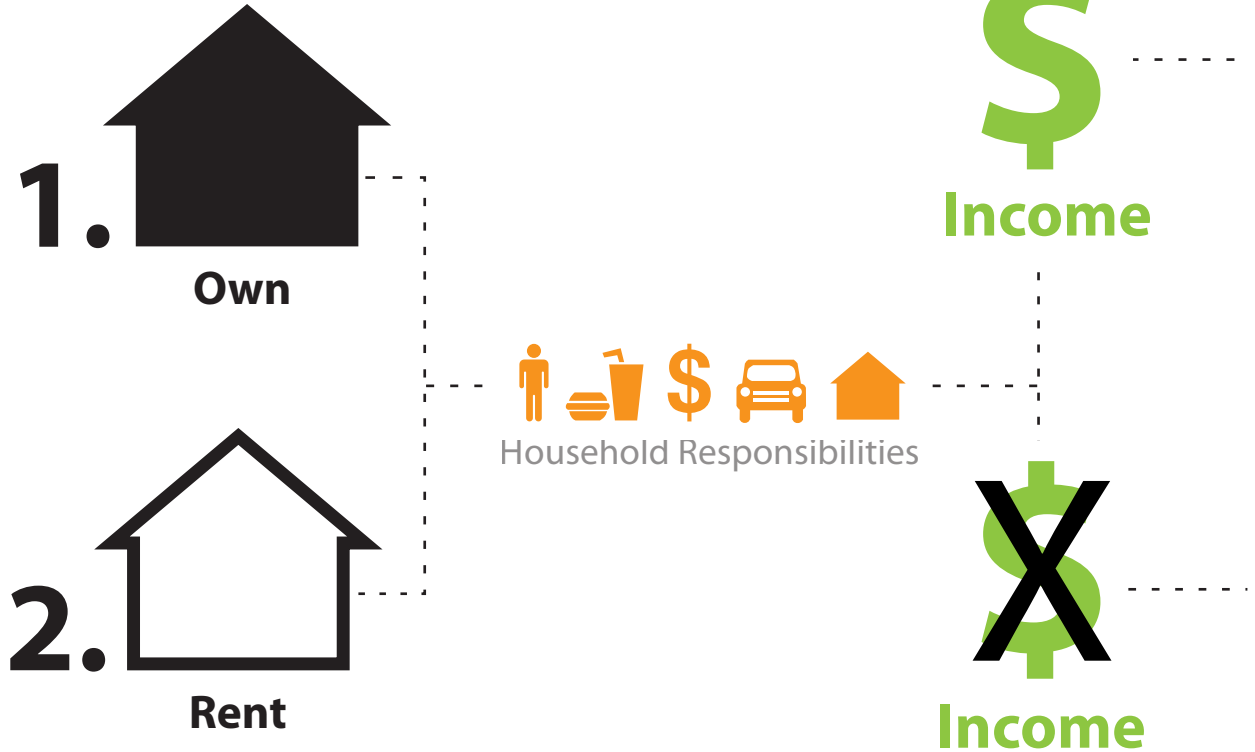
In order to make any urban change, the mechanism must occur on the scale of the problem, in this case, the block becomes the unit of measure.

An informal housing typology could handle the individual problems, at least financially, but fail in regards to the larger urban problems. The proposed overlay herein attempts to handle both individual and urban problems.

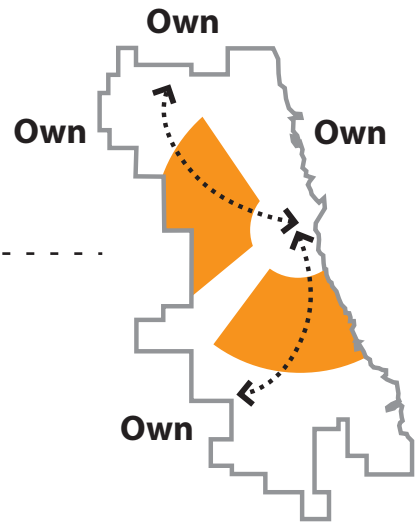


Housing Options

Typically in owning or renting, there are certain responsibilities that must be addressed. Some of which require more resources than the occupant can afford.

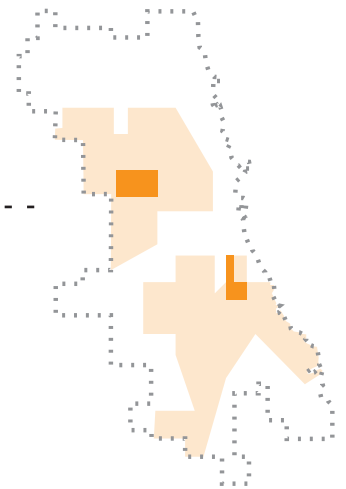
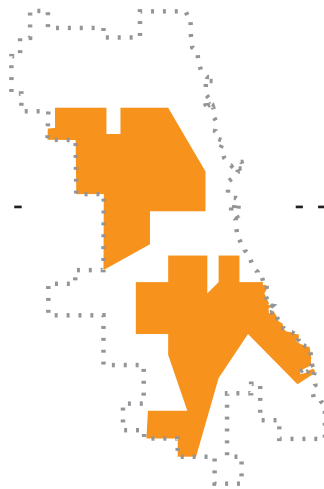
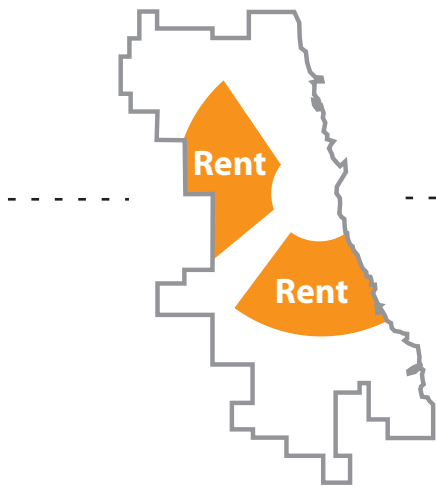


Sadly, this often puts individuals in detrimental circumstances which are often permanent, such as location determinism.



Highest Vacancy

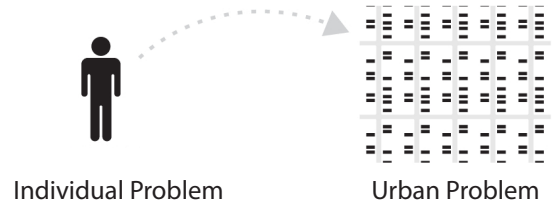
Highest Crime



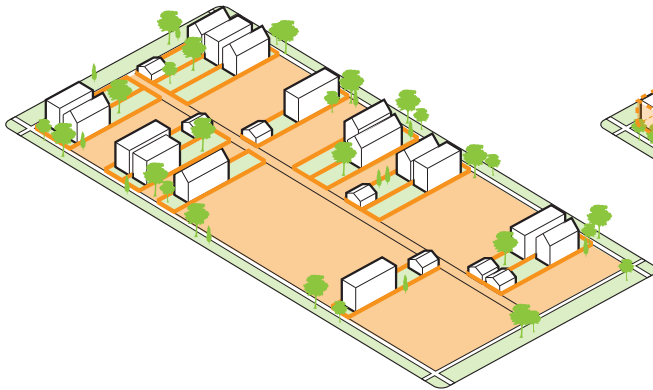
Chicago

Problem

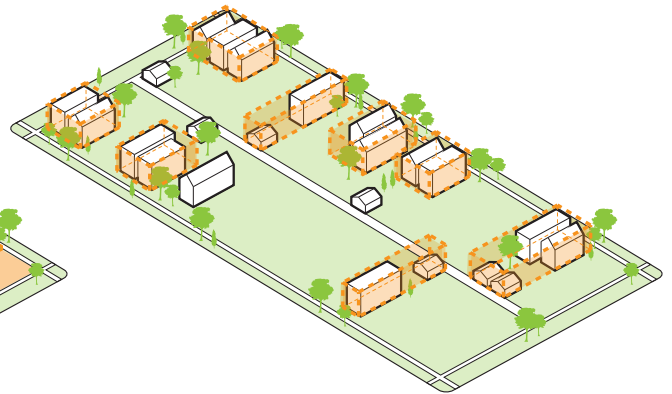
Vacancy creates adverse formal urban conditions. Where one window is broken, others will follow. As occupants leave and property lines dissolve, unoccupied spaces become neglected. The lack of eyes on the vacated spaces is the problem, not the space itself.



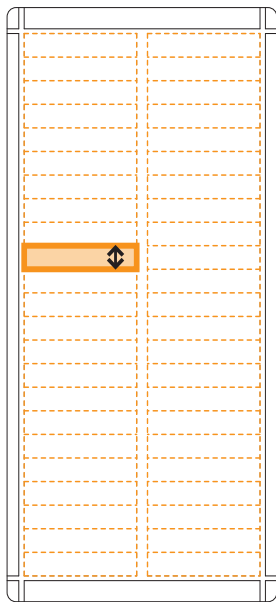
From the exterior, it is not the vacant property that sheds light on the problems, it is the aggregated, dilapidated houses scattered around it. The lack of continuity only heightens the perception of falling apart.



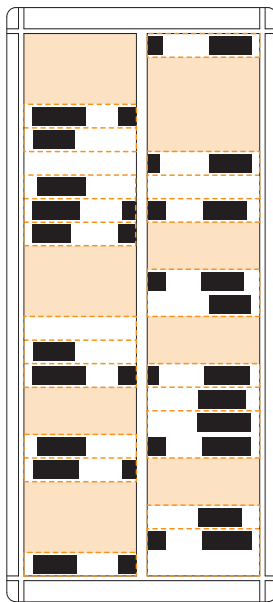
Inside / Out
Eyes on Lot



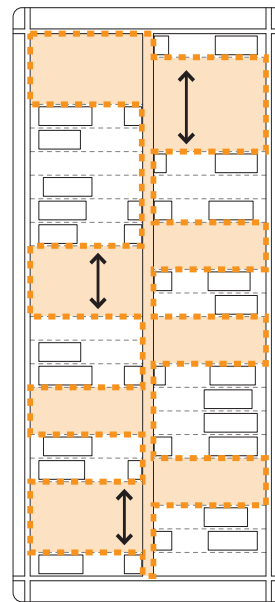
Outside / In
Lack of Continuity and Stability



Population = Zoning



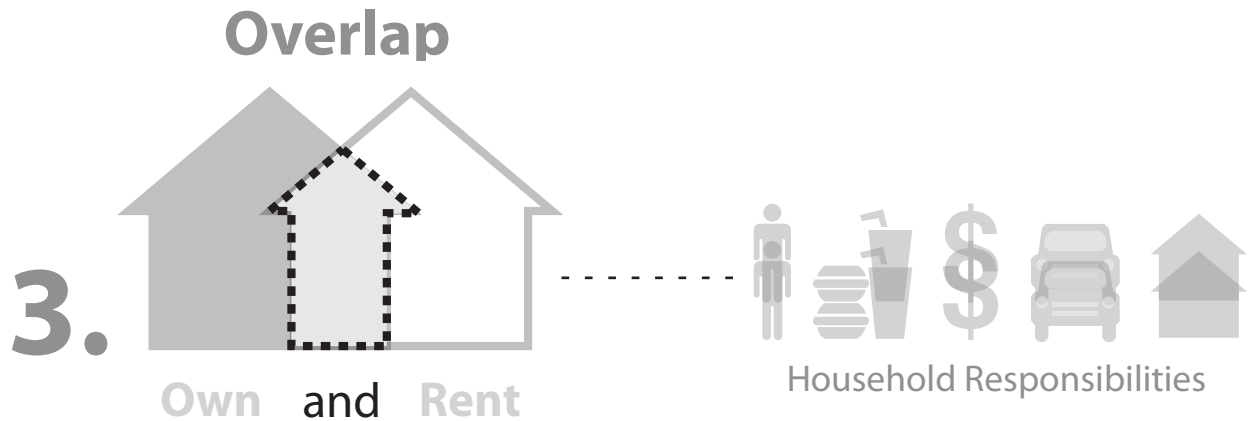
Population ≠ Zoning



Super Lot

Currently the unit of zoning is the lot. This works well when population is increasing rapidly. However, when population falls behind or vacates, gaps develop. The static barriers are unable to flex as they are the unit of measure. Without any secondary program, and physical restraint, they become ungoverned and dangerous.

The overlay proposes this left-over zone becomes the unit, the block is the new scale of determinacy. The new expand zone, free of static single use barriers, is flexible and capable of adapting with the ever changing city.

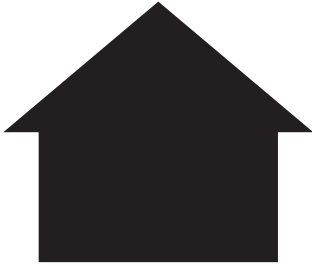


The above suggests two family units live overlapped, in order to strengthen both involved.

Sharing the responsibilities of owning a home provides the users the ability to focus on more important areas of concern.

Additionally, this enables the future of the participants to be financially stable and move on to purchase a home with less initial debt.

Benefits vs. Drawbacks



Own

Benefits

Building financial equity

Stability and Security

Ownership increases stewardship

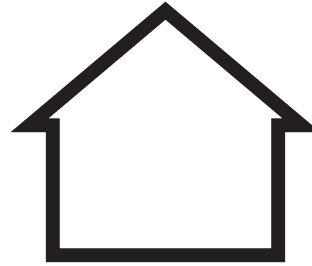
Higher level of community and political involvement

Drawbacks

Limited flexibility with lending institution

Investment is susceptible to market fluctuations

Responsible for upkeep



Rent

Benefits

No financial risk or reward

Easier to transition between properties

Shorter time commitment

Less responsibility

Drawbacks

Lack of stewardship or care of property

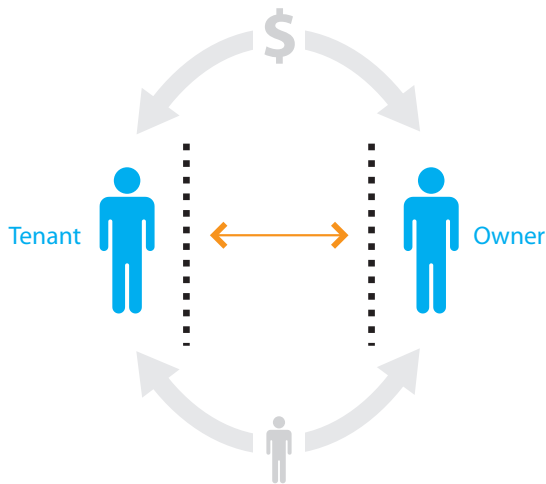
No means for building equity within property

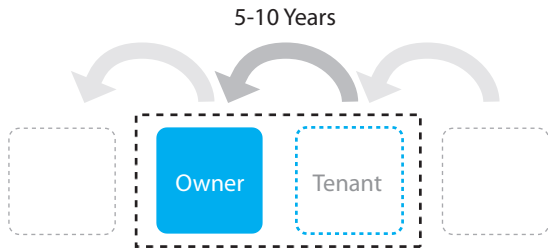
Rent is usually more than a comparable mortgage payment

Overlap

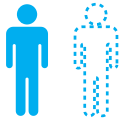
Homeownership has numerous positive aspects, especially in regards to the urban surroundings. As mentioned previously, specific areas around Chicago have an extremely high amount of renters.

The Overlay provides a formal approach to integrating owners with renters in order to overlap the benefits of owning with renters. A new gray option in home ownership.

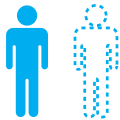




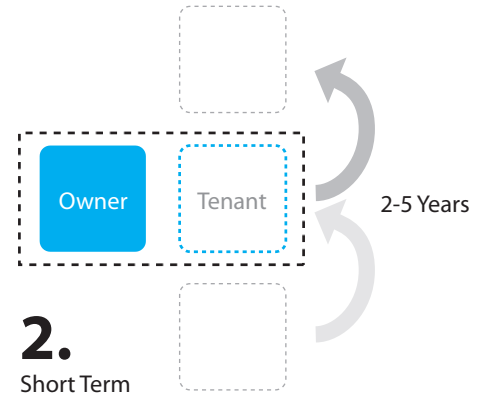
1.
Long Term



Starter Kit for Home Ownership



Social / Community Interaction



2.
Short Term



Foreclosure Recovery

Life-Cycle

An equally important aspect of this prototype is that it must provide an entry and exit strategy. The ownership and tenancy relationship within the prototype diagram is as important as the prototype itself, as catalyst for change.

The Life-Cycle outlined suggests there is one owner and one tenant. Thus eliminating any confusion with multiple mortgages and uncomfortable boundaries within the property.

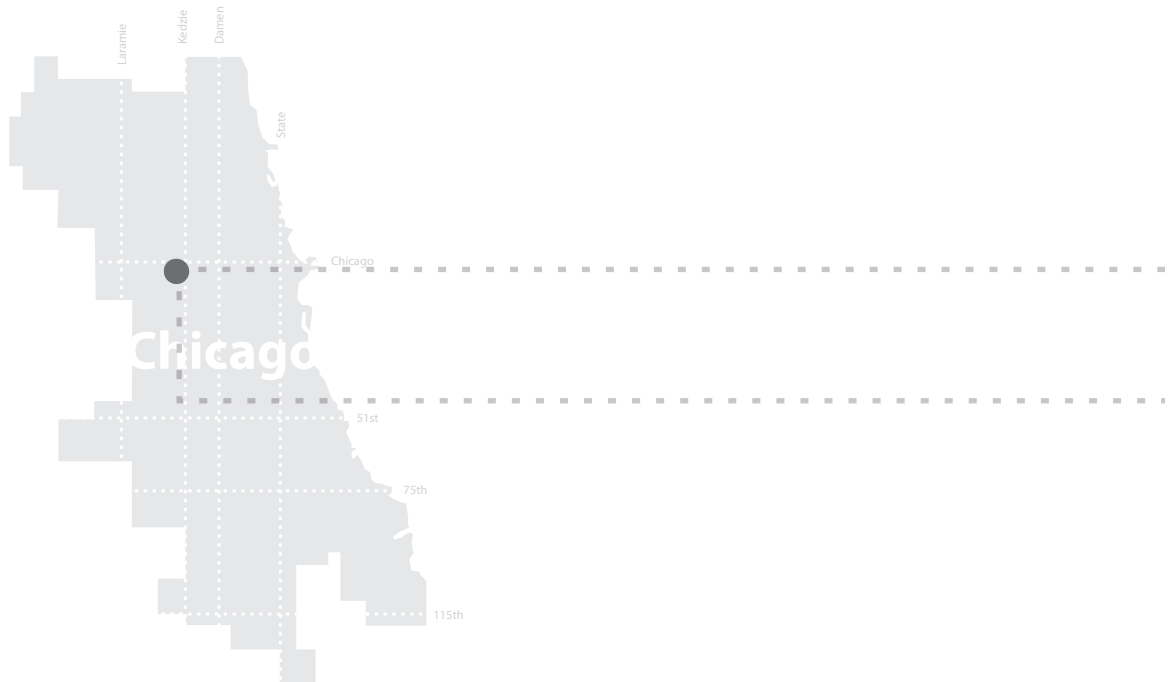
The owner would own and operate the house like any single-family residence, but in this case, there is financial help. The prototype decreases the expense of inhabiting a home for both the owner and the tenant.

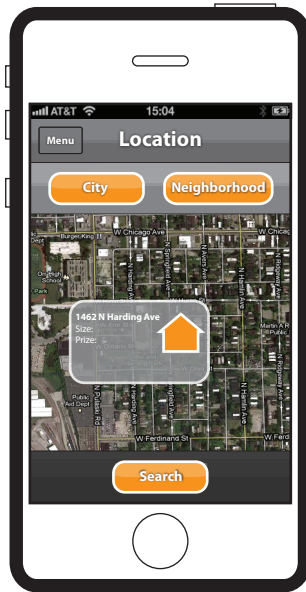
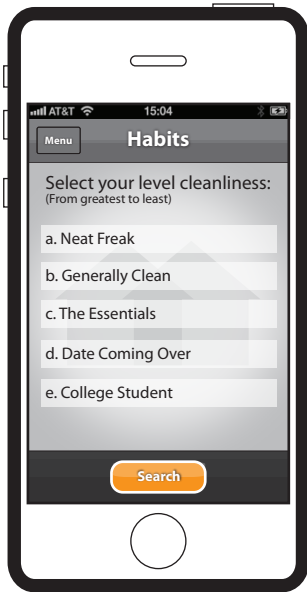
Since the living costs of both are decreased, this allows savings or dispensable income to increase. When the tenant is financially ready, and the owner is comfortable, the tenant can buy the owner out.

Location

When an interested party wishes to participate, there are a few avenues for locating these zoned areas. The city has sponsored a property locating website which is an on-going catalogue of zoned neighborhoods and their current level of deployment.

The website or smart phone application is also a compatibility measure. If not already prearranged, participants will be paired based on needs, habits, and overall personality traits.





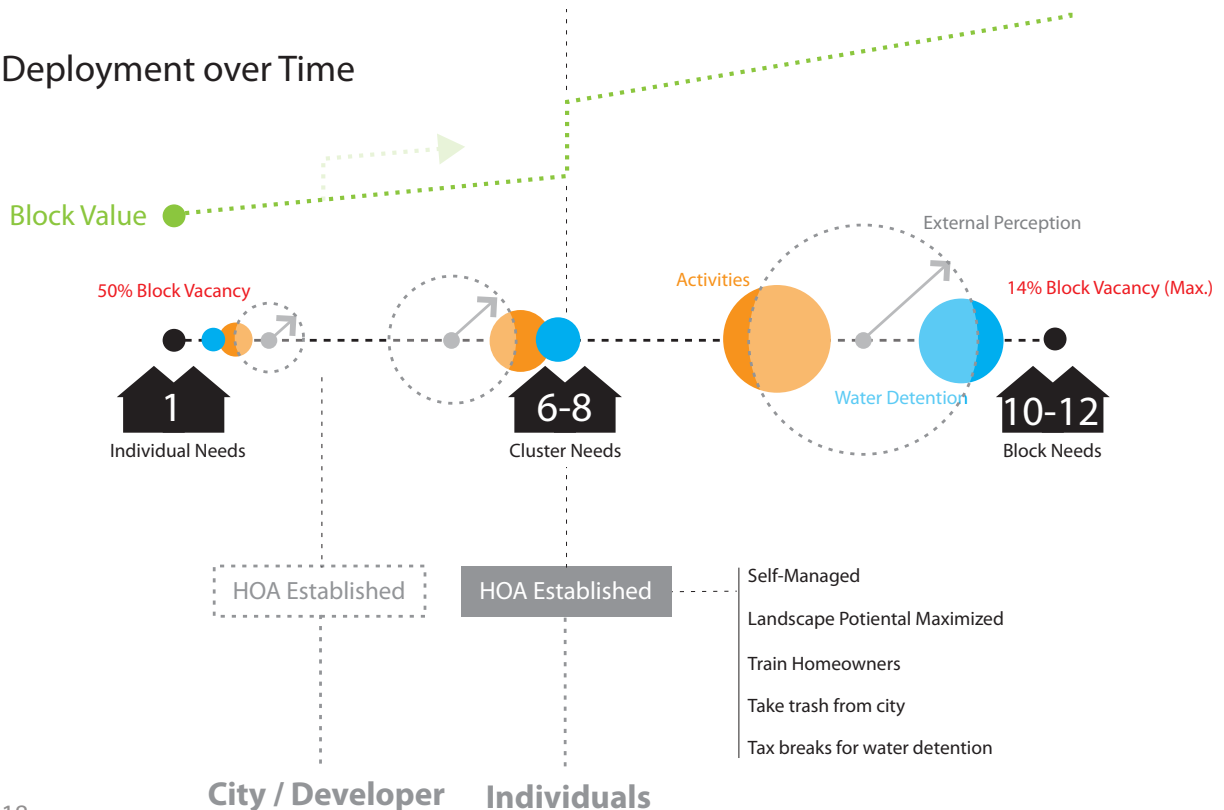
Use a smart phone.

Or a computer.

Deployment

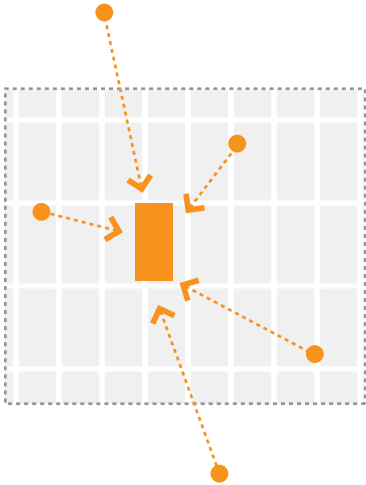
The overlay can be deployed in different ways. The backing behind the entity determines the speed at which the block is populated. The individual house works at any scale, but the validity of the overlay as a whole works best with establishment of the block Home Owners Association.

Deployment over Time



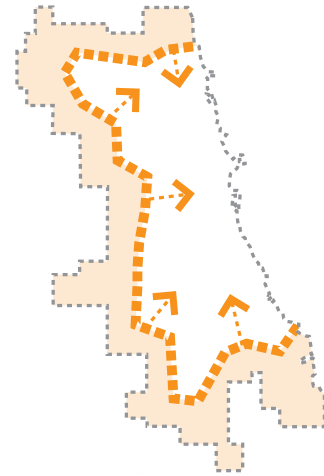
The City

The overlay works on many scales. The city is very malleable and people are always shifting to, from, and within. Two possible ways in which this shifting can be predicted is:



1. Consolidation

High vacancy areas continually see decreasing occupancy. Economic conditions are becoming more and more difficult. This overlay could provide an inner-neighborhood shift which could keep those here that wish to stay, but normally would have to leave.



2. 25% Closer

On the other hand, it has been predicted that Chicago will grow by 1.8 million people by 2040. The overlay provides an affordable option for those who wish to live closer.

Design Guidelines

Overlay	22
Framework	24
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Overlap
Overlay

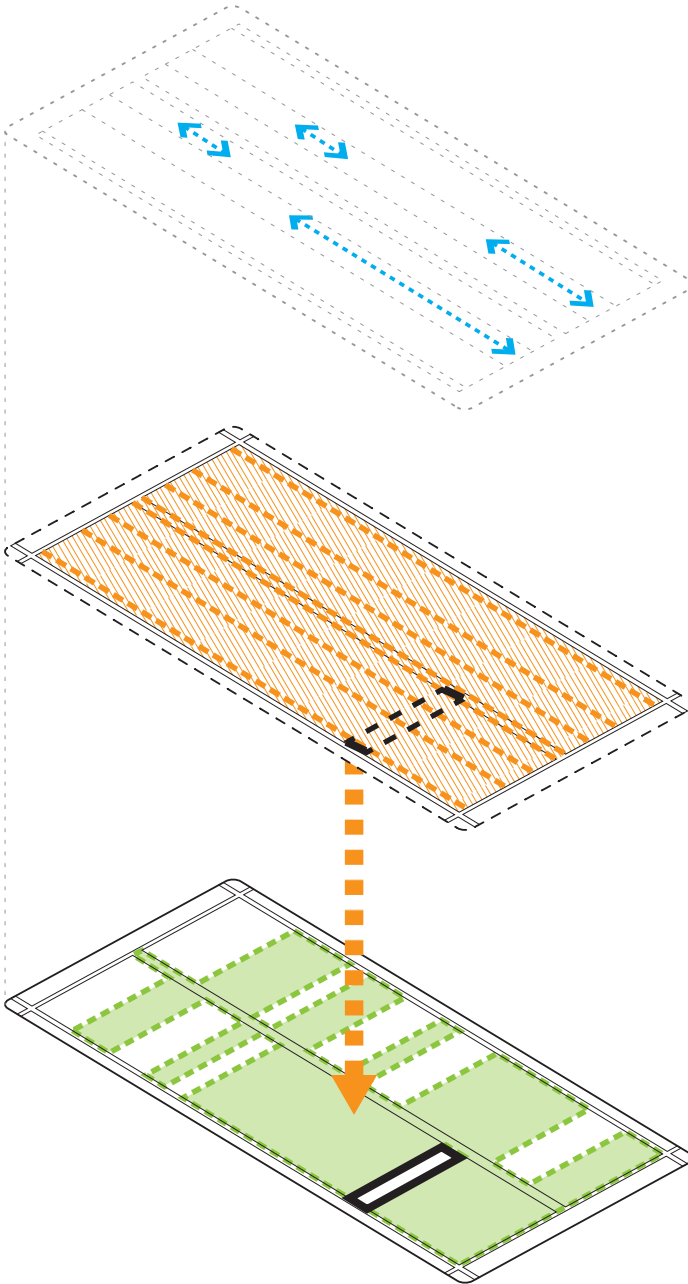
Overlay

The combined existing space of the alley and vacant property provides the opportunity to perceive both as one zone. Thus the alley transcends beyond its current role as solely a feeder, to an equal participant within the overlay.

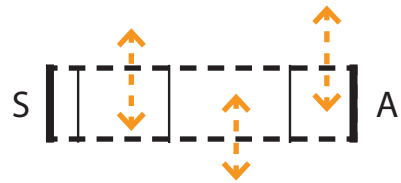
Perception for the individual is changed from that of the lot to now, the overlapped zone. It becomes an extension of personal space, shared, but the lines between what is owned and used are blurred.

The landscape becomes an inner-block park, a finer grain of circulation, or connective tissue of the block. The house, in this case is densified to maximize both the efficiency of the typology and the landscape. This shift in mass both compresses and simultaneously creates a new landscape of expansion.

The overlay mentioned here only suggest changes, additions or amendments to the current zoning designation.



Use
Programmatic Flexibility



New Framework
Organization Guides



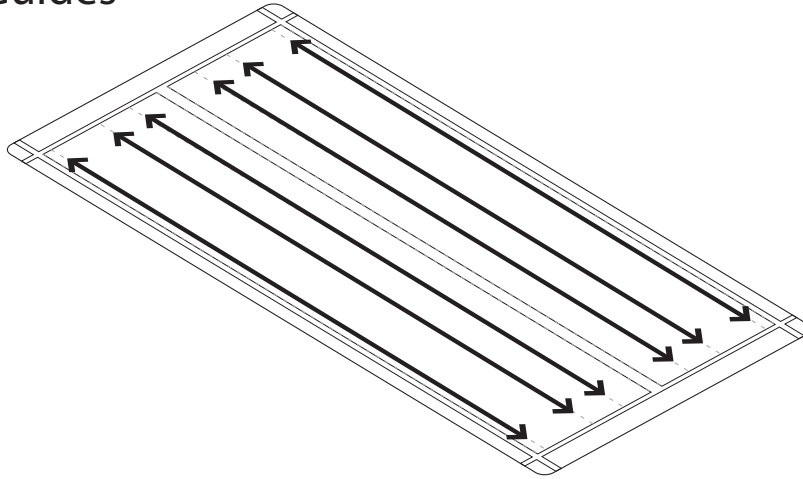
Existing Framework
Permanent Physical Requirements

Framework

The overlay attempts to be democratic. It establishes basic rules based on the existing block requirements, while also providing flexibility within.

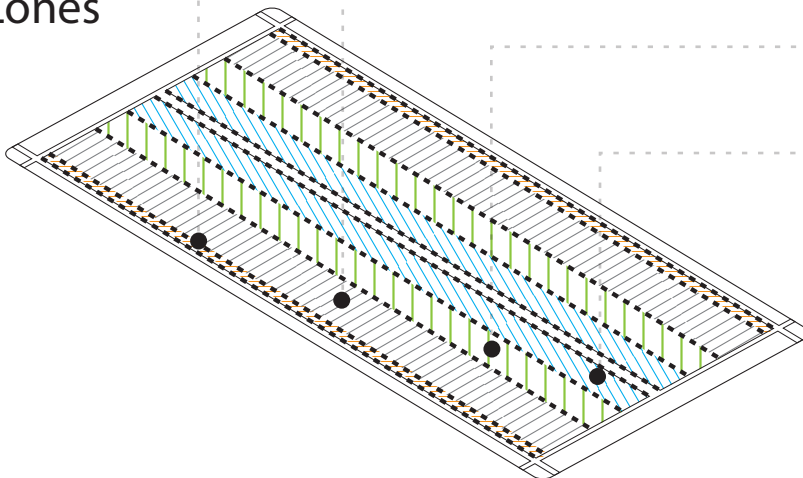
The landscape then becomes a quilt of necessity. The block coordinates the population of the landscape based on the surrounding needs of the participants. The activities are flexible, temporal, and can change overtime. However, the block must maintain infrastructural integrity, allowing both existing and new property to function as one.

Guides



Based on the existing block parameters, the framework is the skeleton of the block overlay. The infill can change over time.

Zones

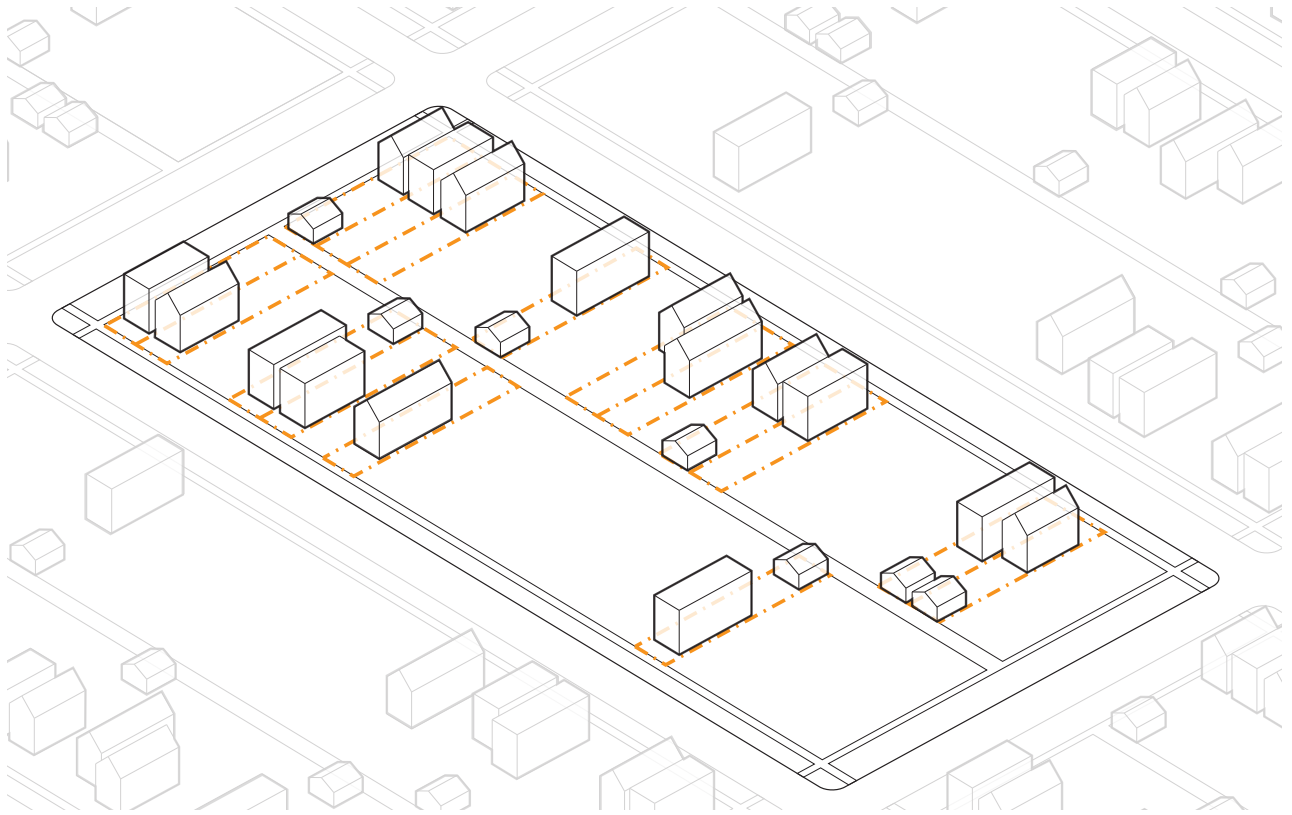


Formal
Street Identity

House
Overlap Typology

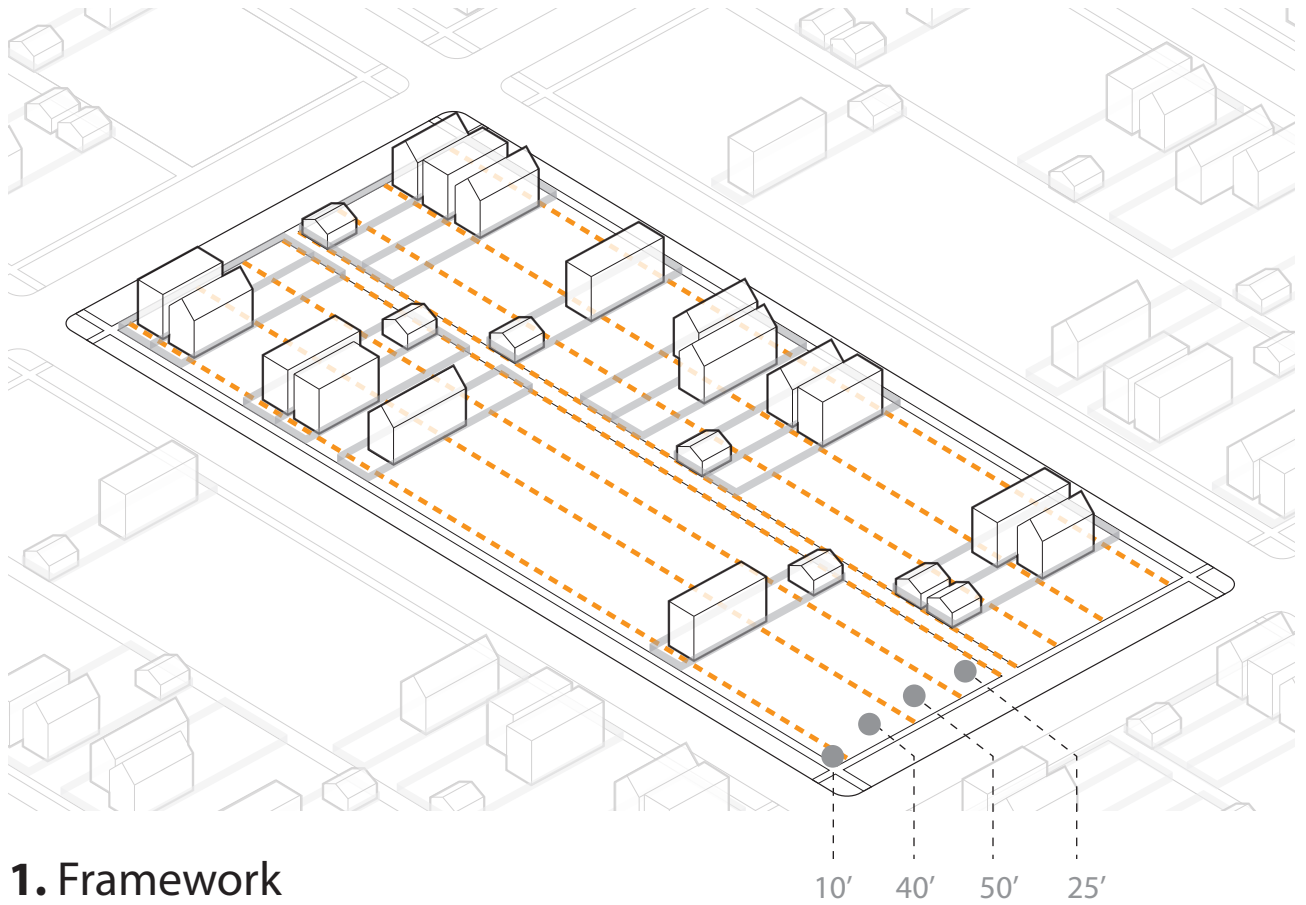
Activity
Programmatic Flexibility

Service
Infrastructure

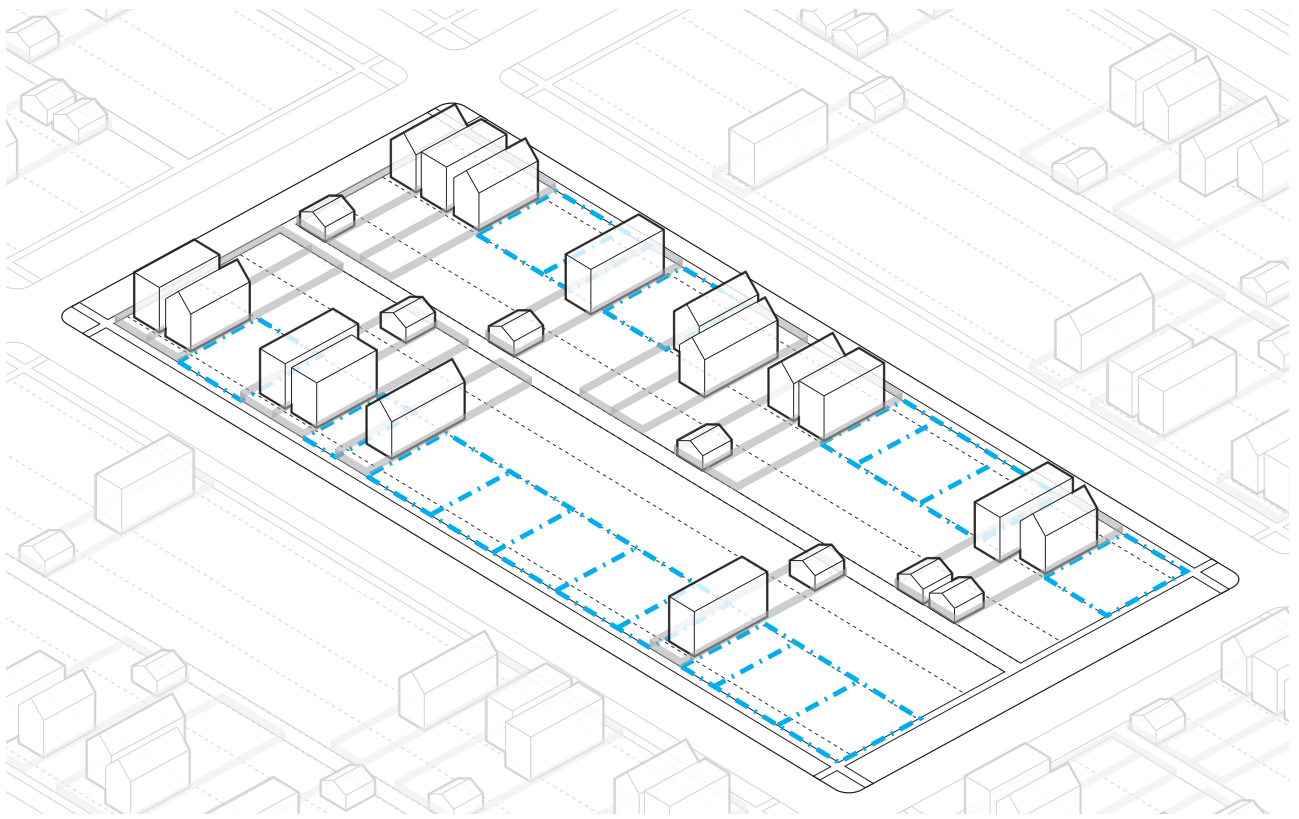


Existing Lot

25' x 125'

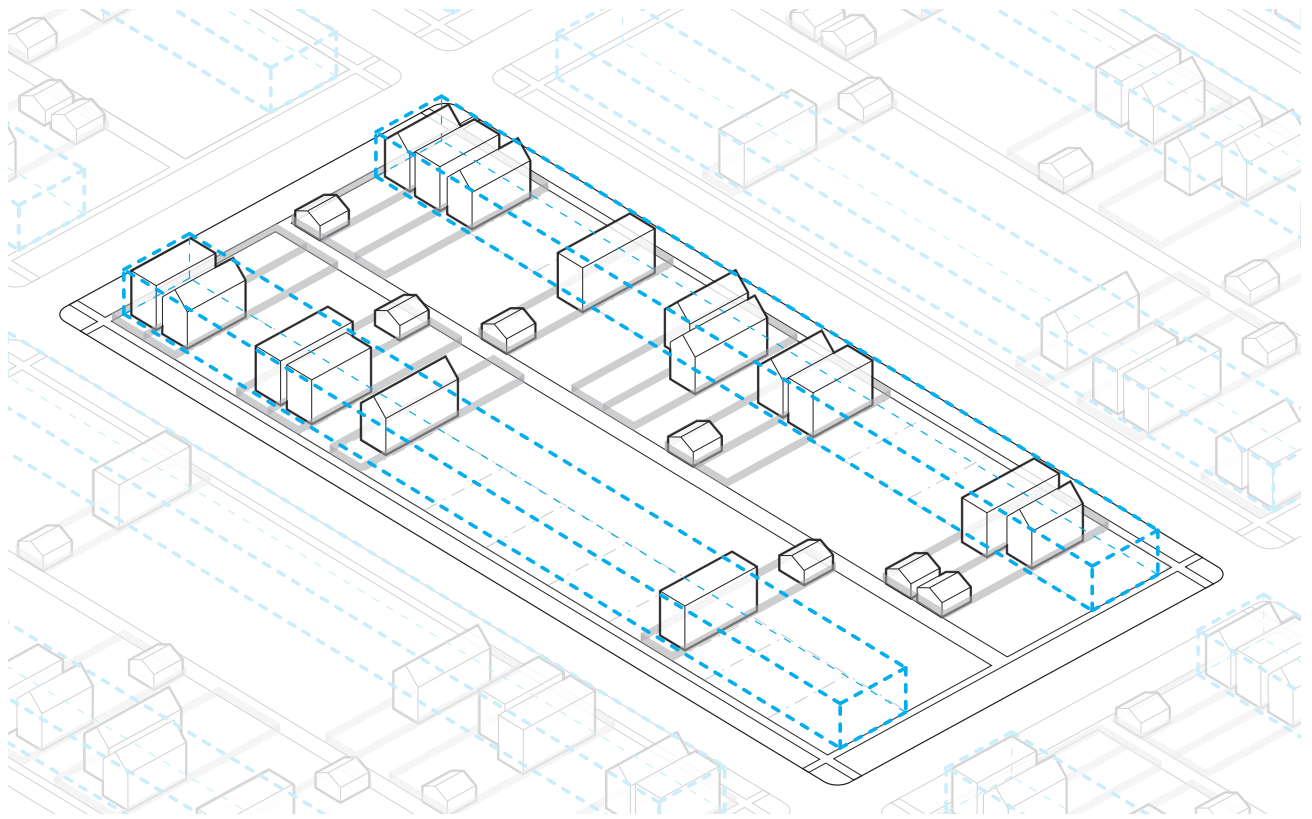


1. Framework



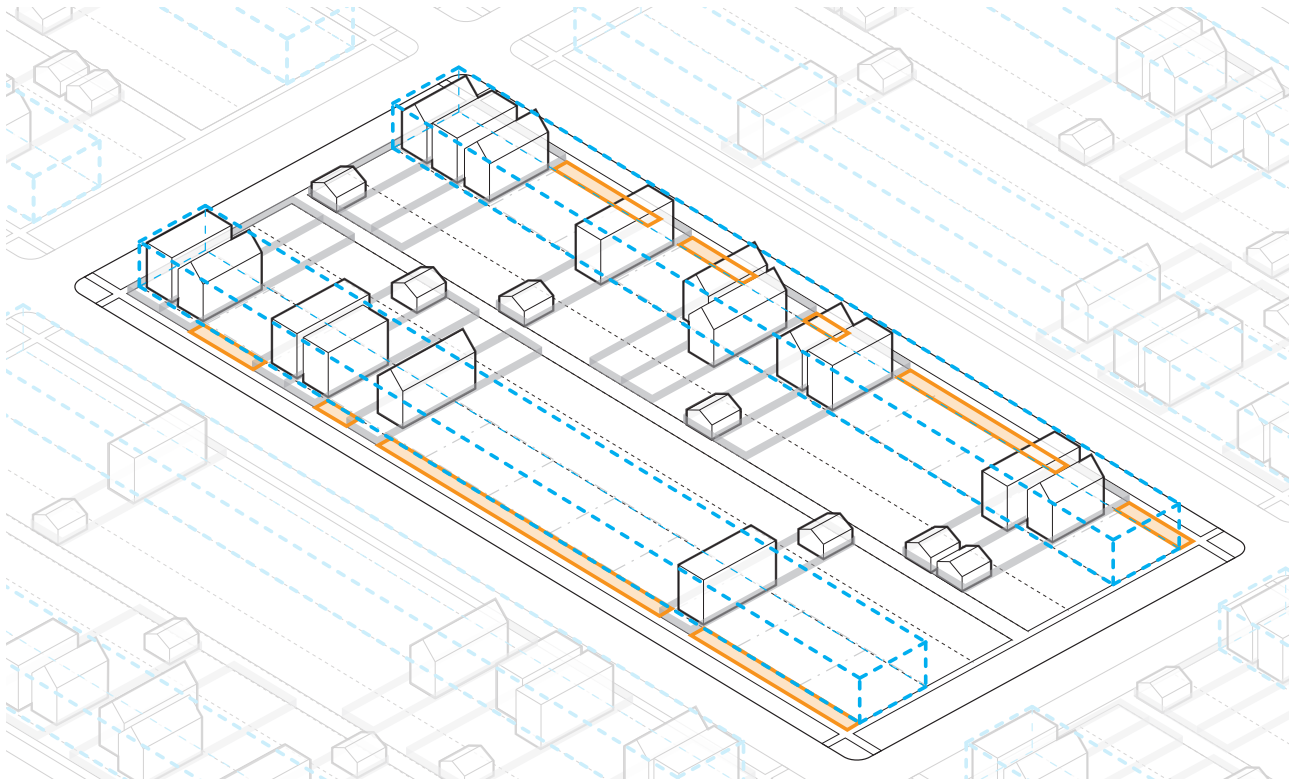
2. Lot

50' x 125'



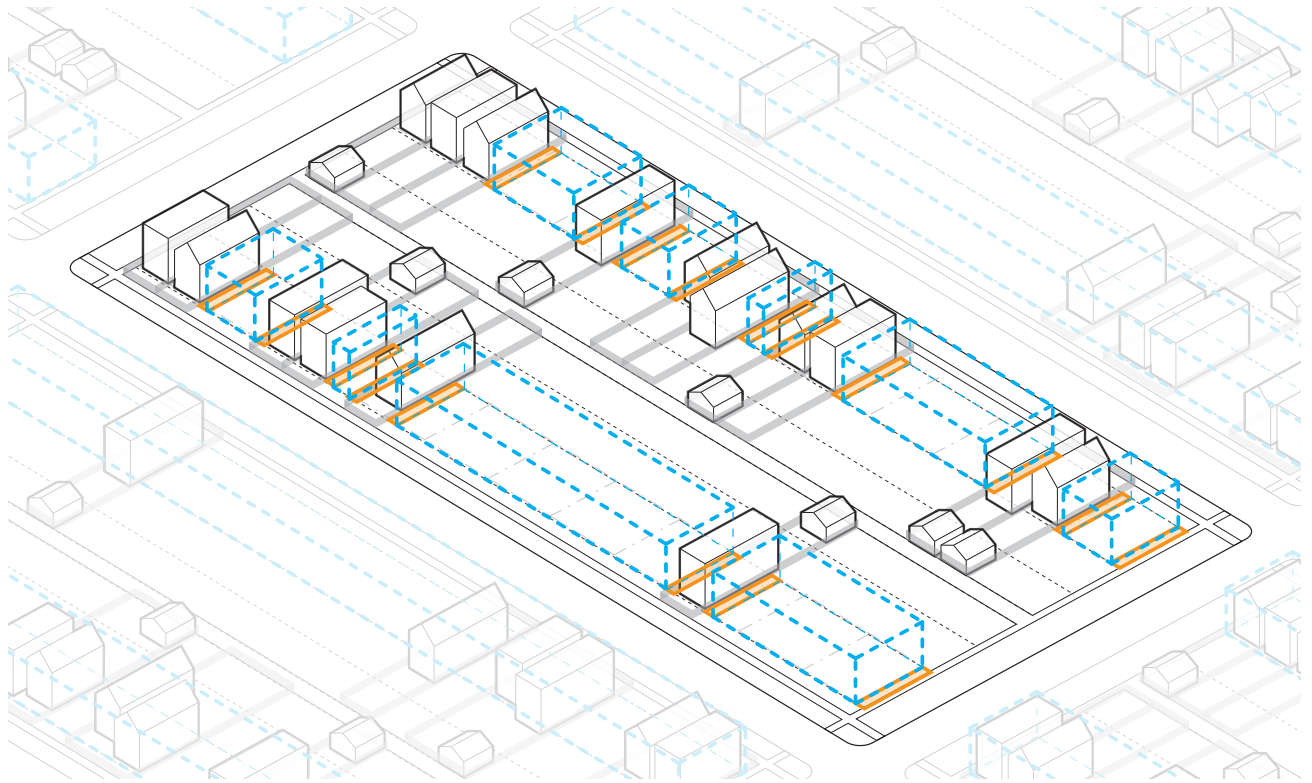
By changing the orientation and overlapping the house, the edge is established at a quicker rate.

Dense typology begins perception of boundary.



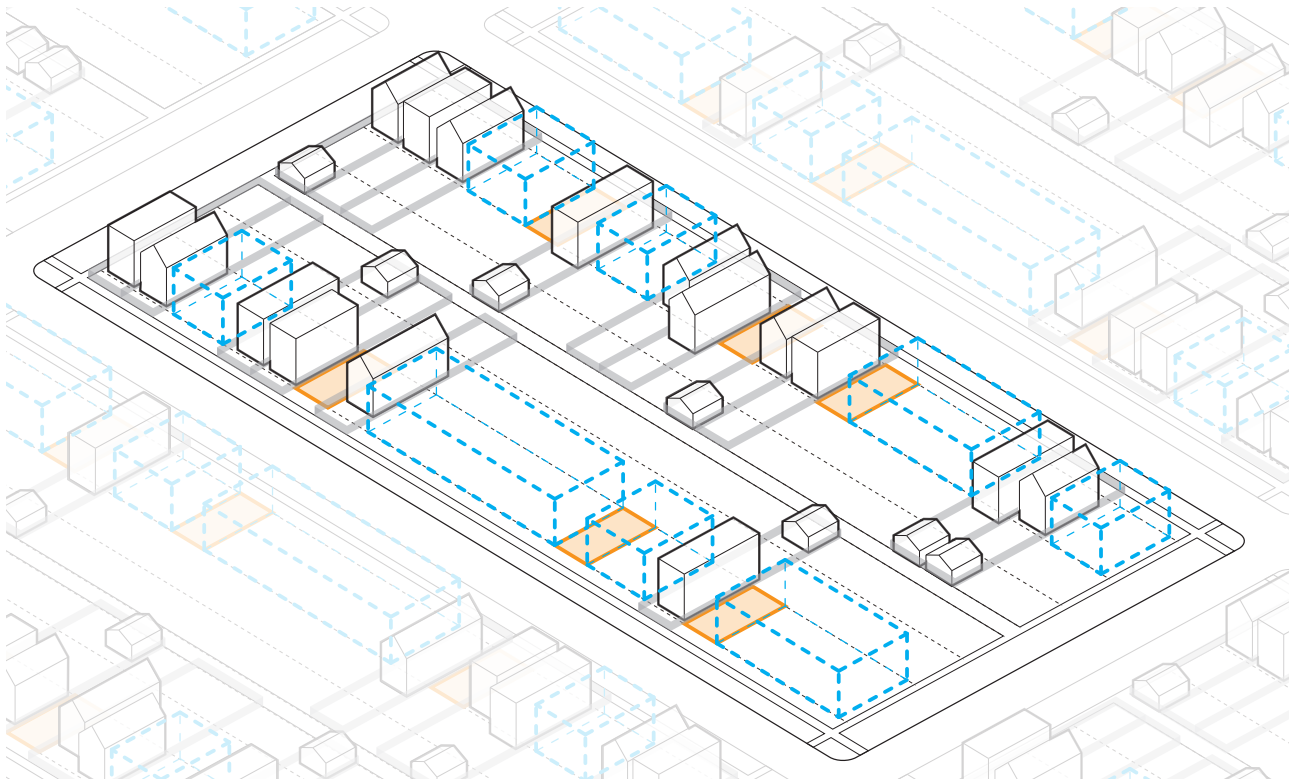
3a. Setback

Front Setback = 10'-0" from sidewalk to permanent structure. Porch or deck is permissible to extend beyond.



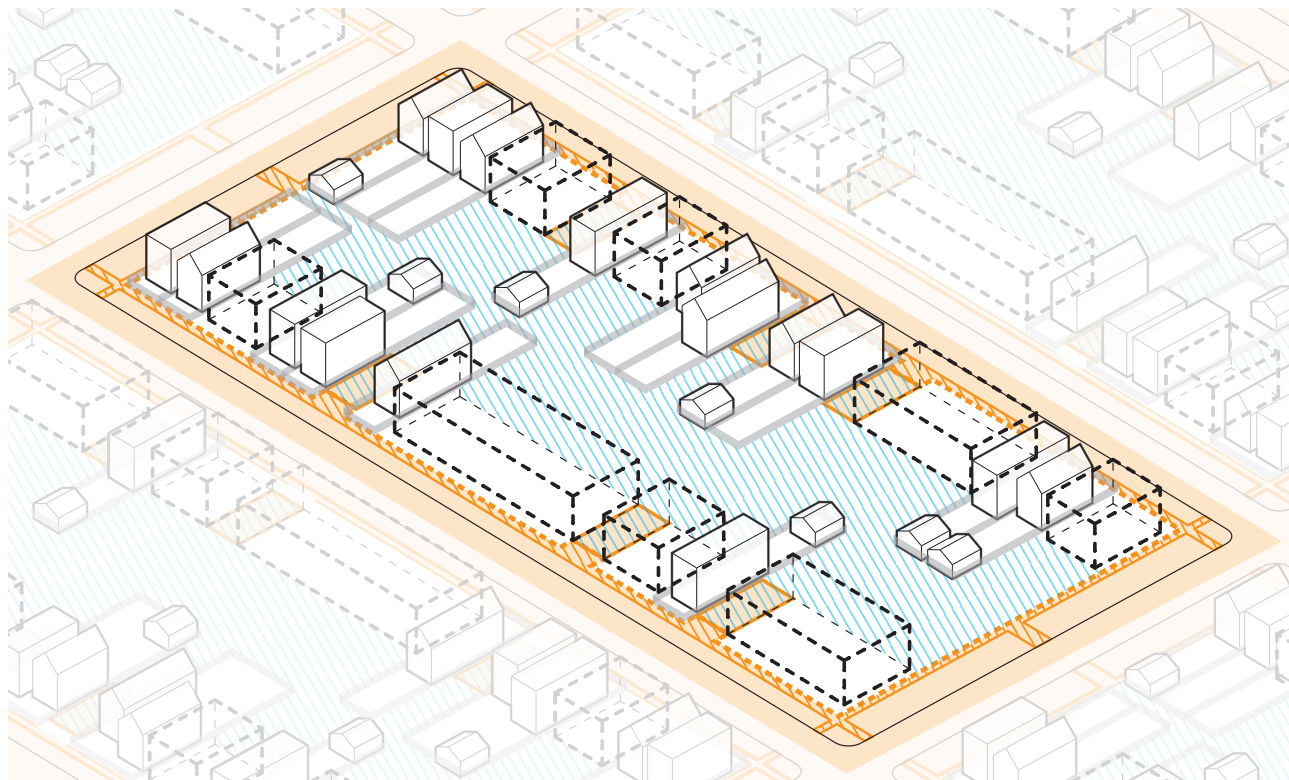
3b. Setback

Side Setback = 3'-0" from existing property. If corner lot, 6'-0" from edge of sidewalk.



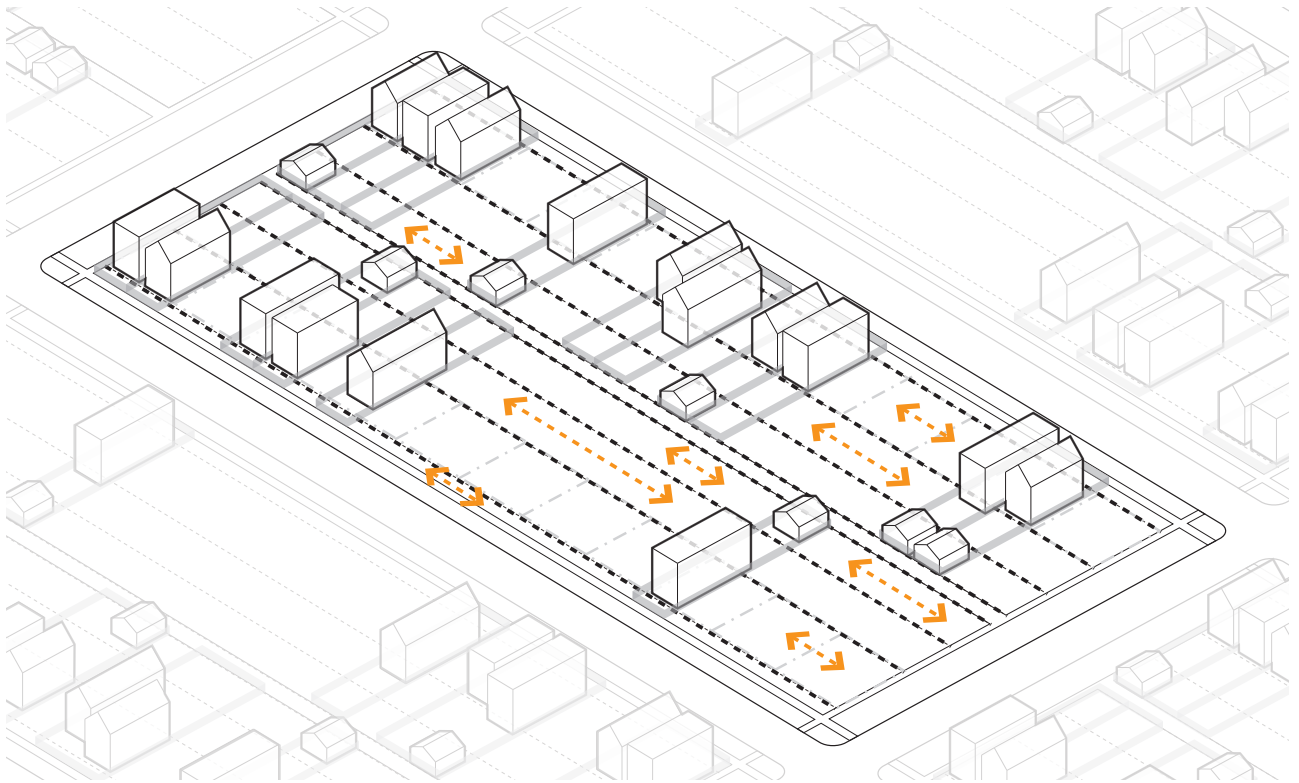
4a. Connect

Existing single lots are old 'lot' scale. Reprogrammed to maintain porosity. Block shall remain 10-14% Porus.



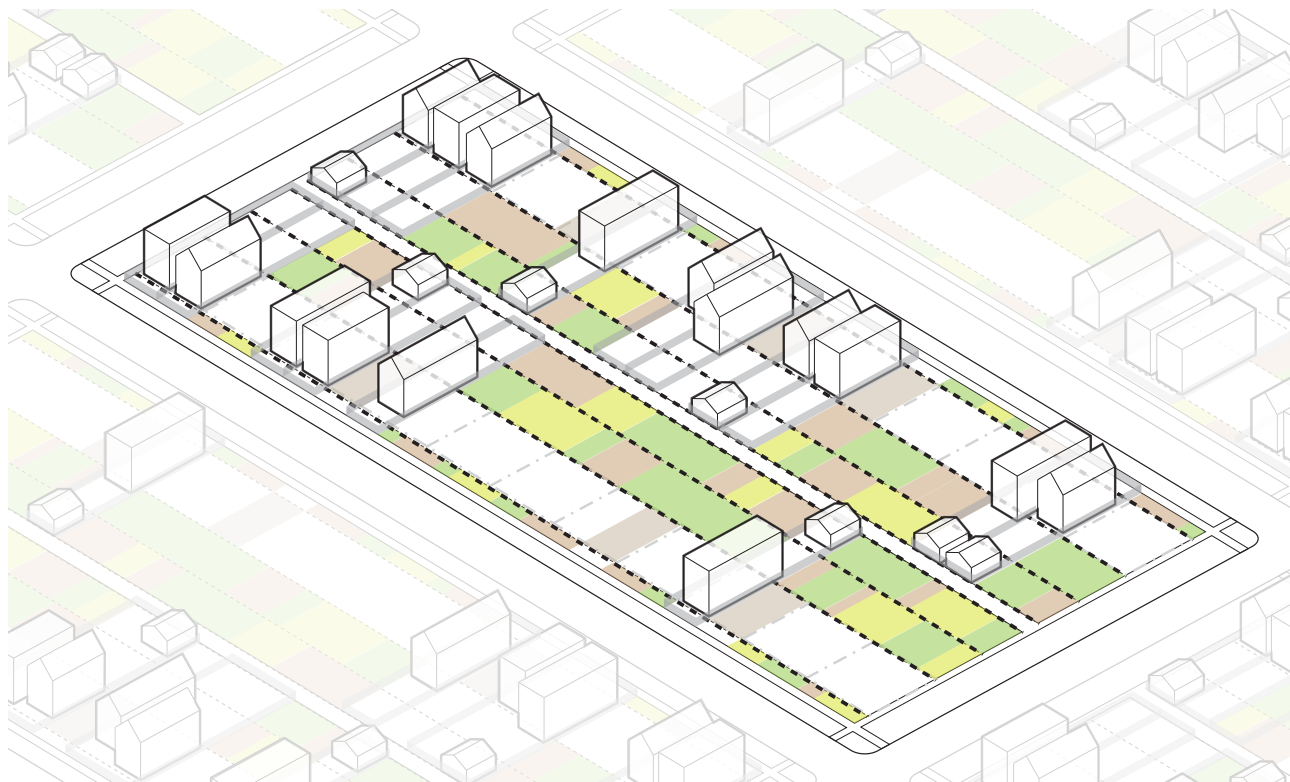
4b. Setback

Street face is the formal identity to the city, while the block is internalized for its participants. Residuum acts as the 'gate' between.



5. Flexible

Framework provides guides or invisible boundaries, but allows complete flexibility within, for change overtime.



6. Populate

Occupants determine program for landscape as needed. (See Catalogue)

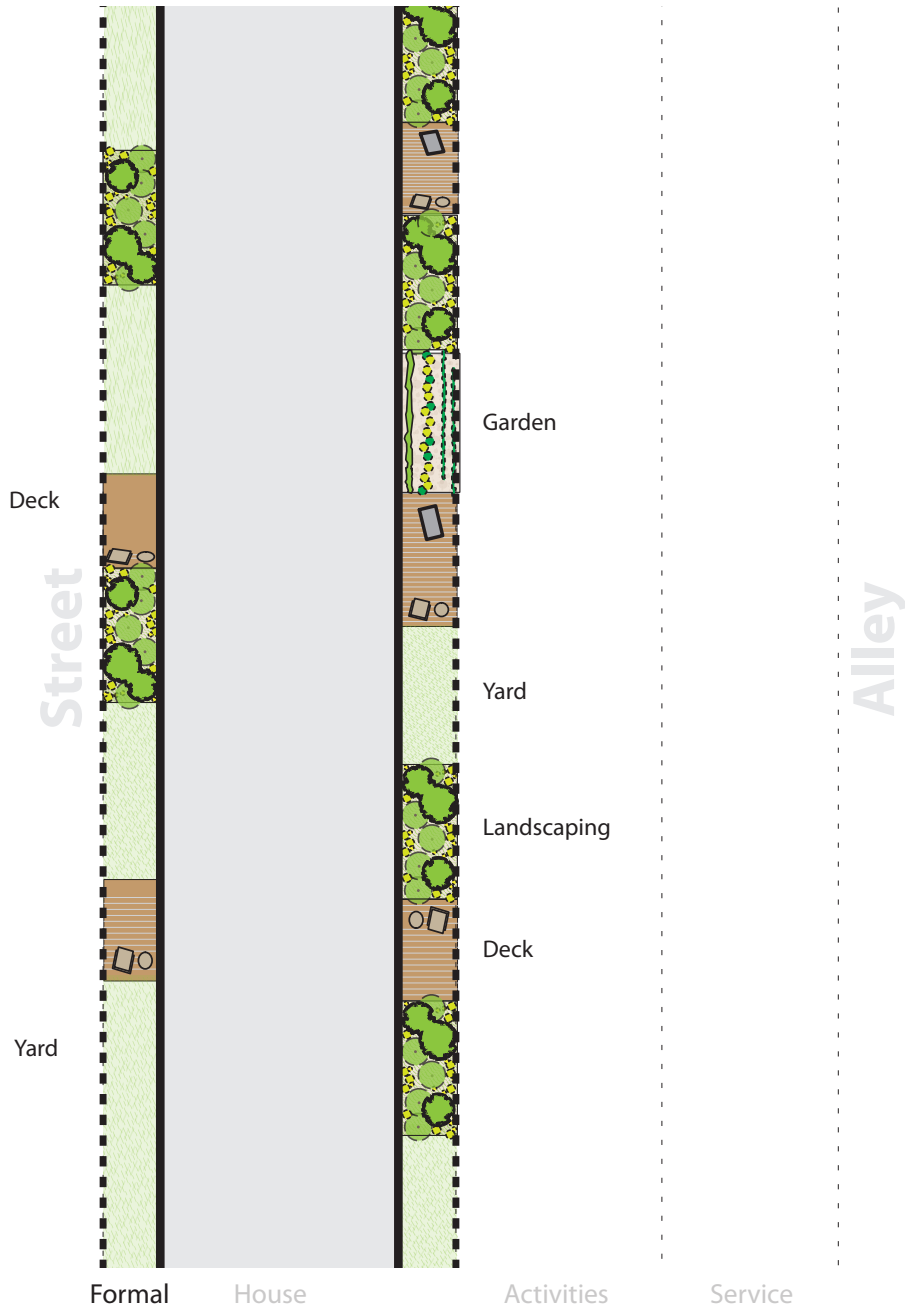
Landscape

Catalogue

Formal

The front and the back of the lot is private property which can serve as individual identity within the block.

The space allotted is what remains between the house and the shared or public zones.



Alley

Service

Activities

Landscaping

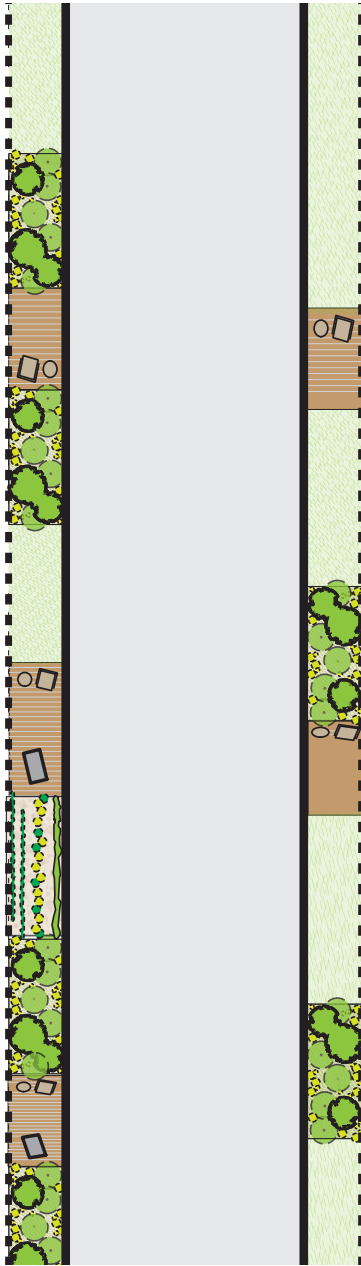
Deck

Garden

House

Formal

Street



Landscape

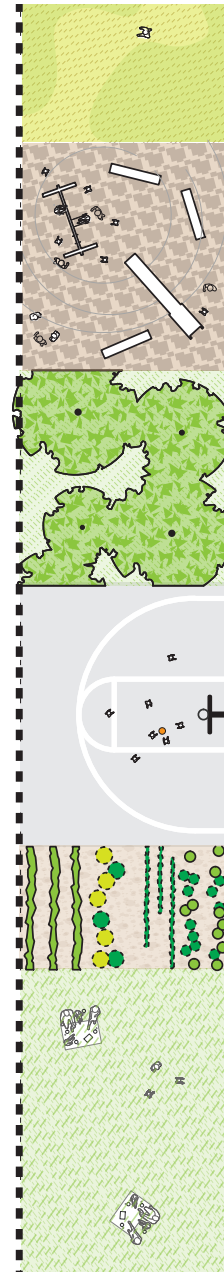
Catalogue

Activities

The activities zone provides the most flexibility for the block as a whole. These spaces are able to expand or contract as necessary.

Allocated spaces allow for clear maintenance designations as well as identity for those who use it.

Street



Queue

Playground

Tree Cluster

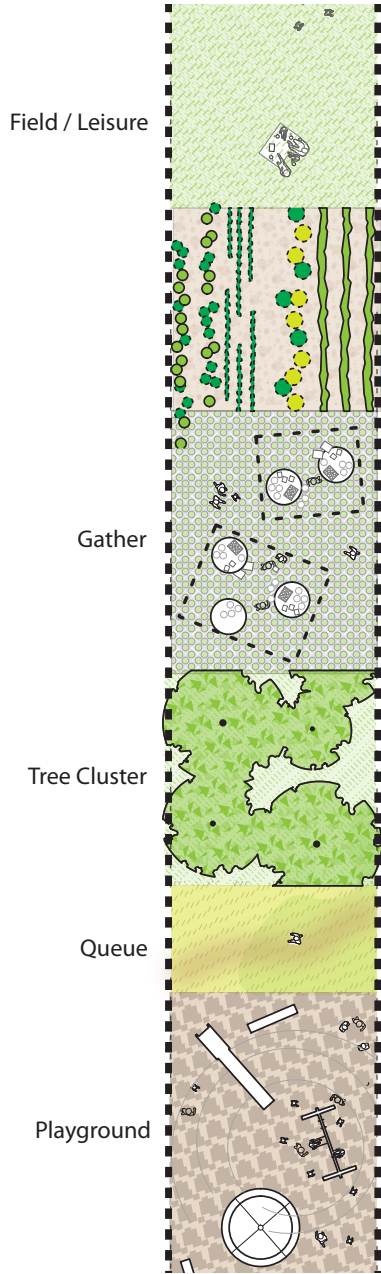
Basketball

Garden

Field / Leisure

Alley

Alley



Field / Leisure

Gather

Tree Cluster

Queue

Playground

Service

Activities



House

Formal

Street

Landscape

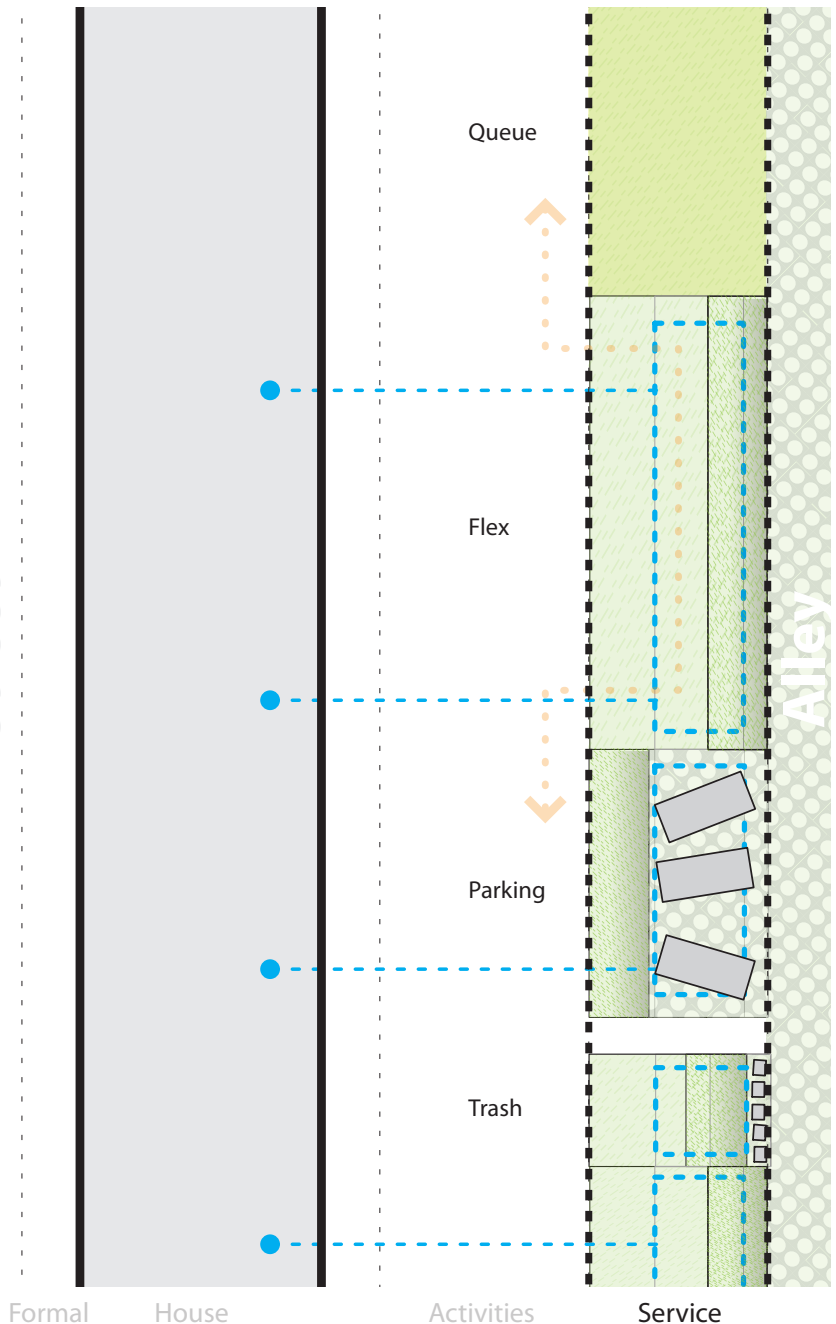
Catalogue

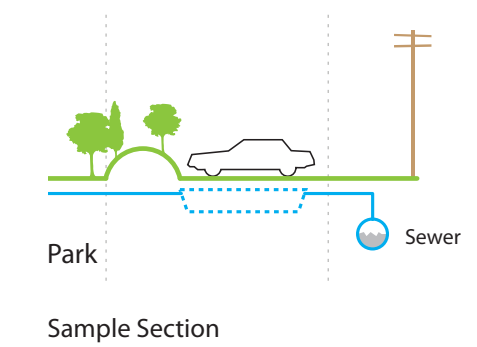
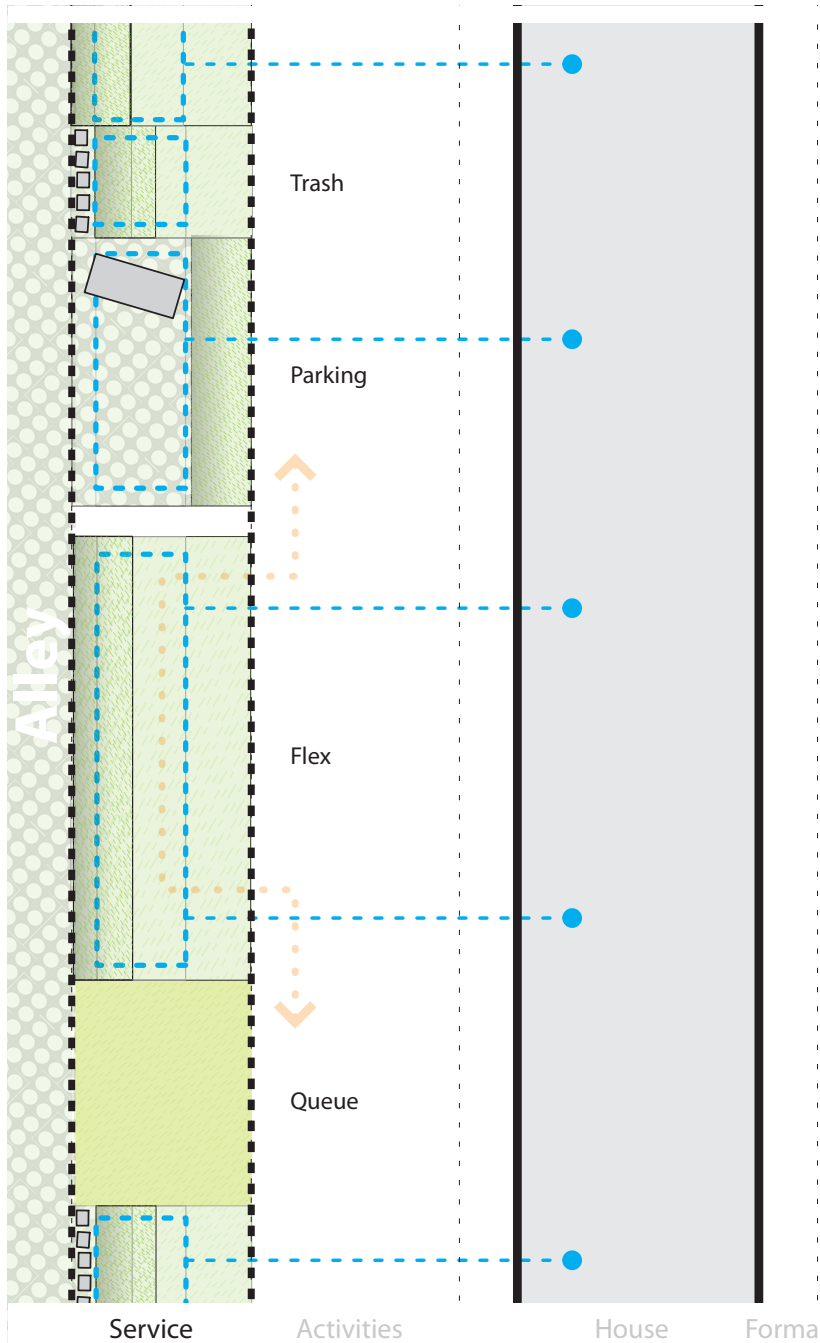
Service

The alley is the backbone of the block. The service zone will not only continue to provide space for parking and trash, but also expand the infrastructural capacity of the block.

The service zone overlaps needs of the block with those of the city. It detains water on site creating berms for a visual boundary, while providing the block with required necessities.

Street





Lot

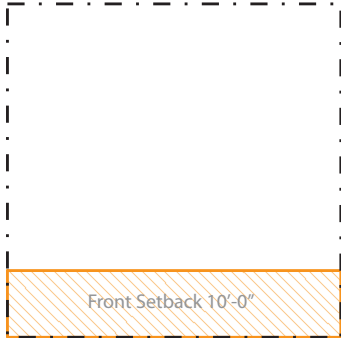
The major reorganization of the block is the new wider, 50' x 50' Lot. This widening and shallowing of the lot allows the landscape to expand and can therefore perform more activities than with the existing 25' x 125' lot.

The house is the keystone of the Overlay. It is the needs on the individual level which provide and promote the urban effects.

The overlap typology, owner and tenant relationship, along with the widened lot allow the edge or outer boundary to fill faster. By densifying the edge, the new exposed landscape can serve the block with multiple scales of overlap.

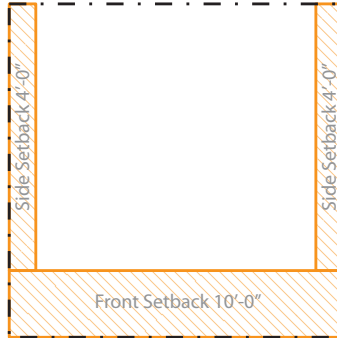
In order for the overlay to work within the existing context, the new property will nestle between old and new properties alike. Thus there are three types of the lot that can perform the necessary variations.

Setback Restrictions



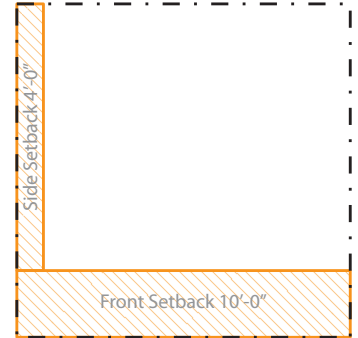
a.

Overlay Property both sides
Buildable = 2,000 Sq. Ft.



b.

Pre-Overlay Property both sides
Buildable = 1,640 Sq. Ft.



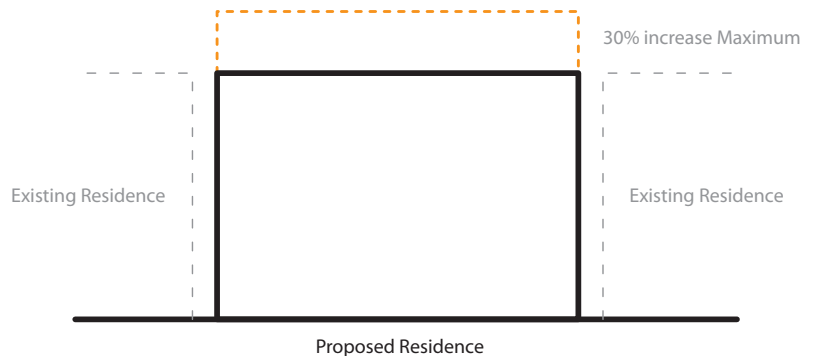
c.

Pre-Overlay and Overlay Property or corner
Buildable = 1,820 Sq. Ft.

Height Restriction

30% above existing zoning

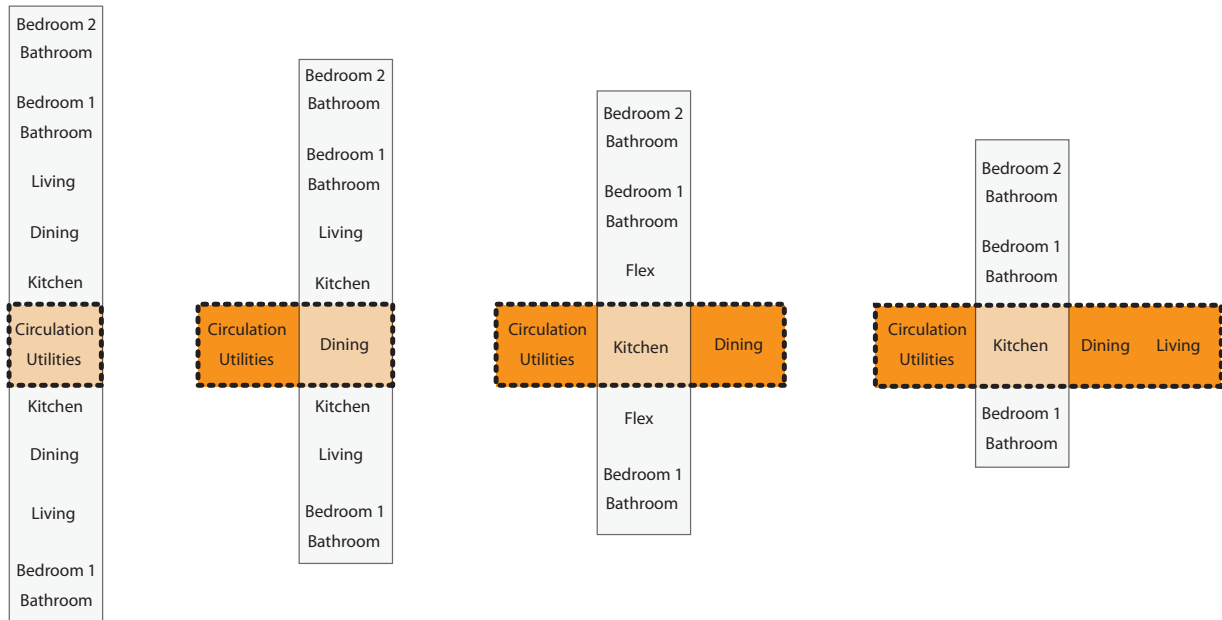
30% height increase allows an additional level expanding the flexibility in section as well as plan.



House

The Overlap housing typology is an inside out approach, its parameters become defined internally. If a person wants to live in a way that helps in their betterment, architecture has the potential, even obligation to offer such a model.

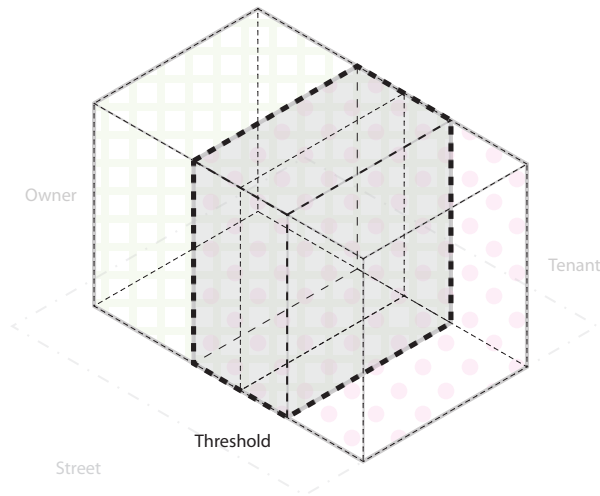
Owner ----->



Tenant ----->

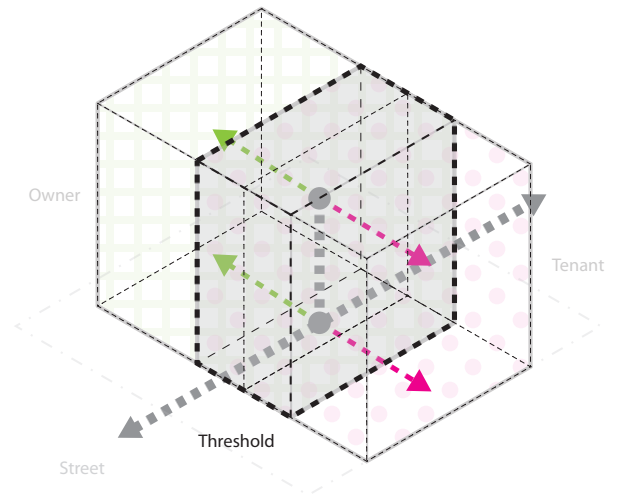
Degrees of Overlap

The overlay suggests two family units live overlapped in order to use the house as a tool for home ownership. Shown here is the degrees in which this can happen. The more shared, the more gained.



Overlap

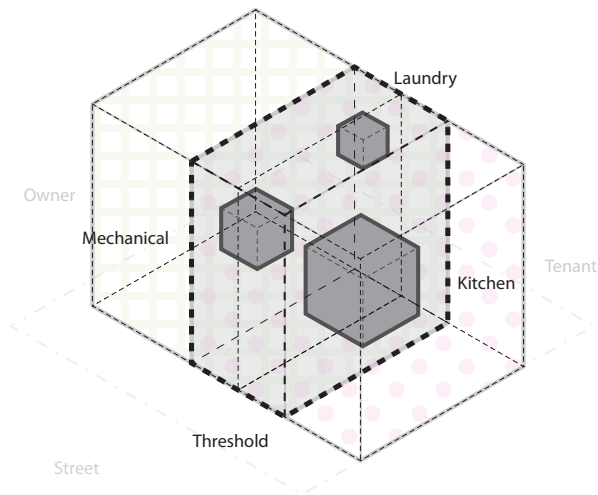
The shared space is the threshold between the owner and tenant. It houses the activities which the entire house can share and those which do not require privacy.



Circulation

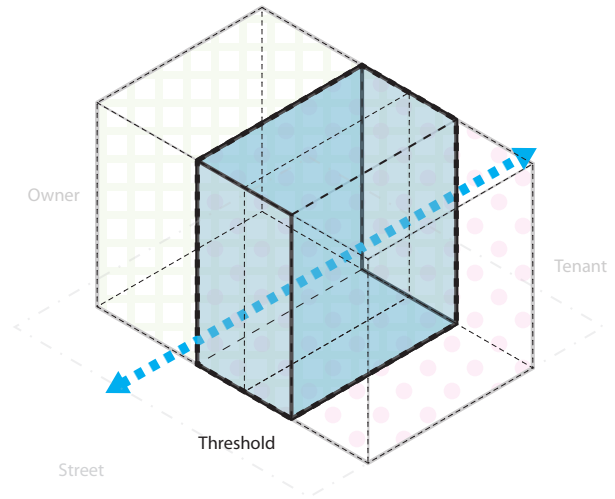
Overlapped space shall provide a connection from the street to the Inner Block.

House



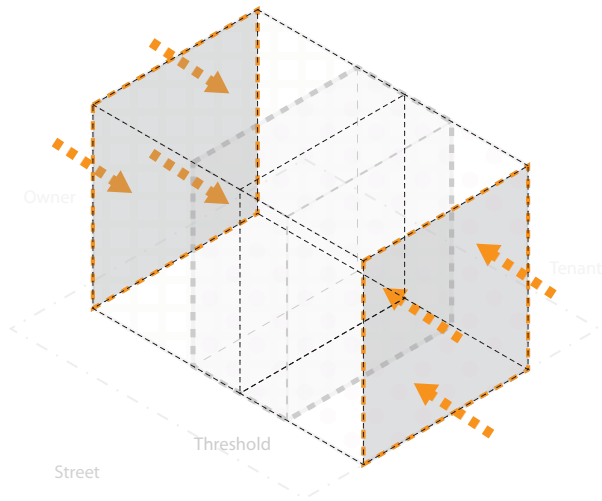
Energy

Shared space shall include those aspects of the residence which consume the largest amount of energy.



Ventilation

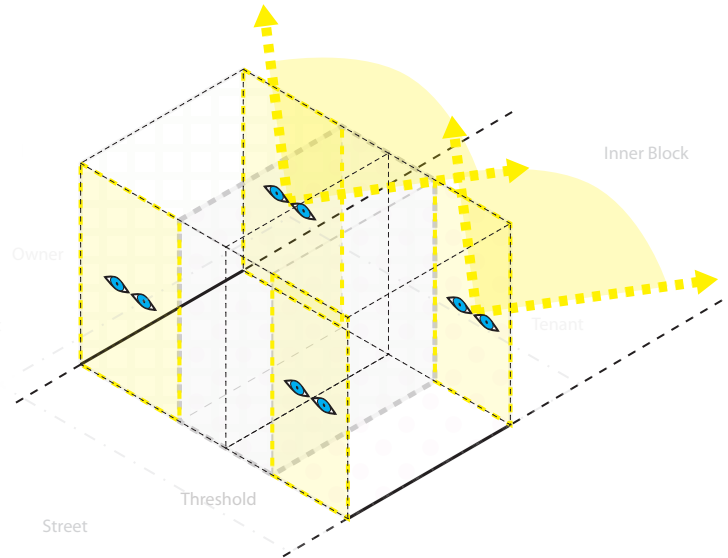
The threshold between the owner and tenant spans through the depth of the house allowing for a continuous flow of air.



Limit Exposure

No Setbacks at sides if both adjacent property is post overlay.

By eliminating setbacks at new construction, exposure to the elements is reduced further enhancing the efficiency of residence.



Eyes on Zone

New construction shall provide direct line of sight for both the owner and tenant.

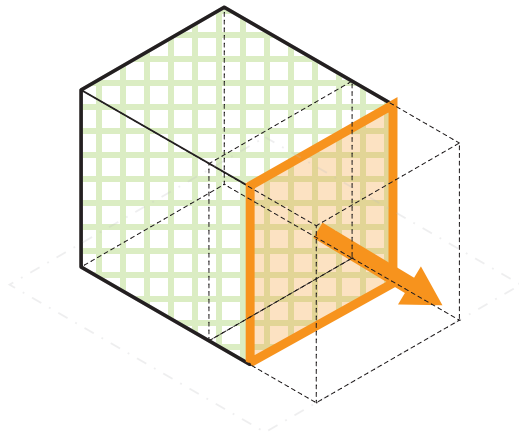
With boundaries redefined and the individual-to-block relationship changed, eyes can scan entire Inner Block.

Adaptation

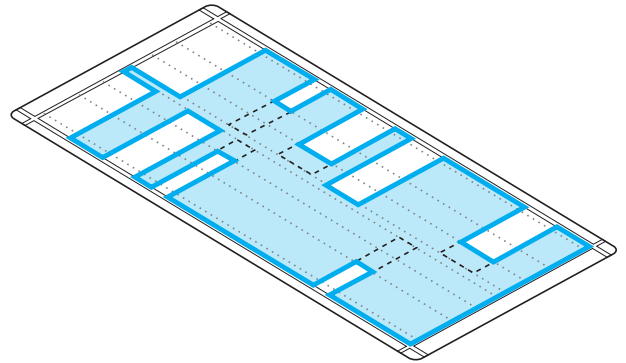
The prototype should be flexible enough to adapt to any end result desired. The one described here suggests an on-going system that is inherent in the model. If the owner wishes to switch the home to a single-family residence, then the overlap typology shall be adaptable as necessary.

Since the overlay corresponds with the alley and existing block requirements, existing properties can participate if they so choose.

The 'Service' and 'Activity' zones are expandable to include these properties. More boundaries are broken down and the shared space becomes larger and more useful over time.



House

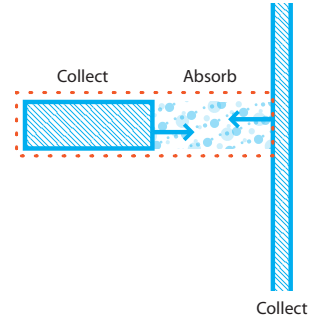


Block

Urban Benefits

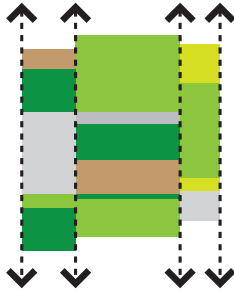


More Eyes, Less Crimes

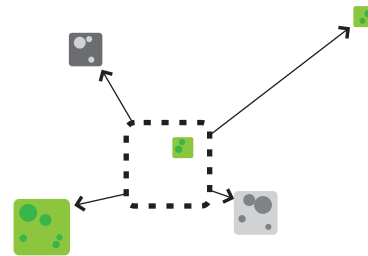


On-Site Rain Collection

Block Benefits



Flexible and Useful Activities

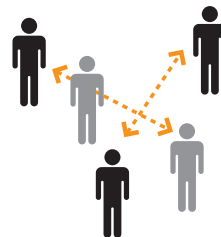


Extension of Personal Space

Individual Benefits



Resource Savings



Social Interaction

Application

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Overlap
Overlay

Garfield Park

This overlay has the potential to impact many different neighborhoods. However, in order to have the most impact, it should overlay an area with the greatest need. This study determined that

Income = Location and Low Income = Vacancy.

Garfield Park

Ownership Cost: **\$19,512**

Rental Cost: **\$11,700**

Median Income: **\$22,300**

70% Renters



87%

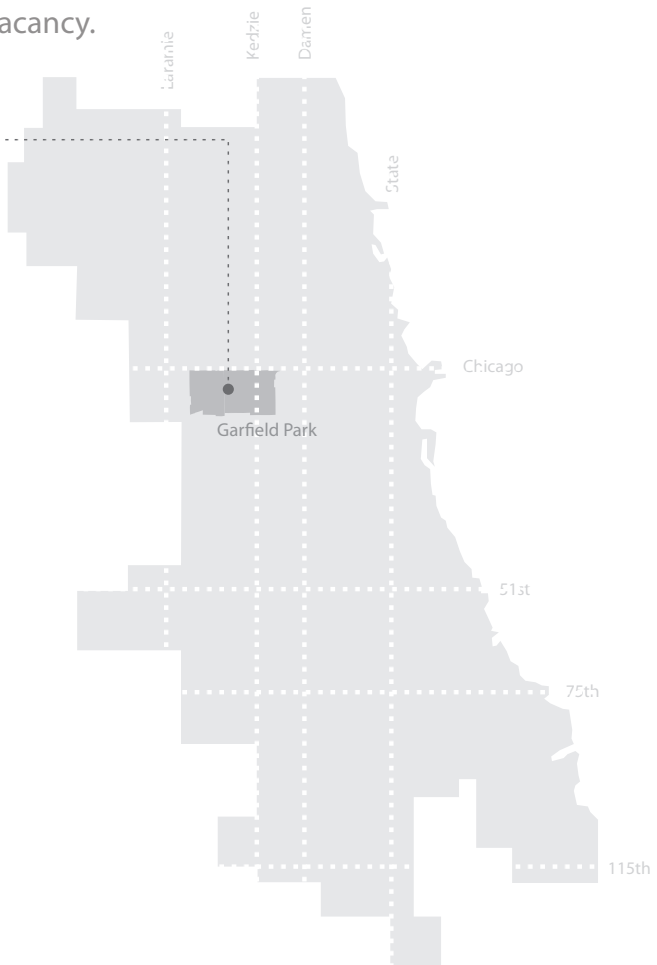
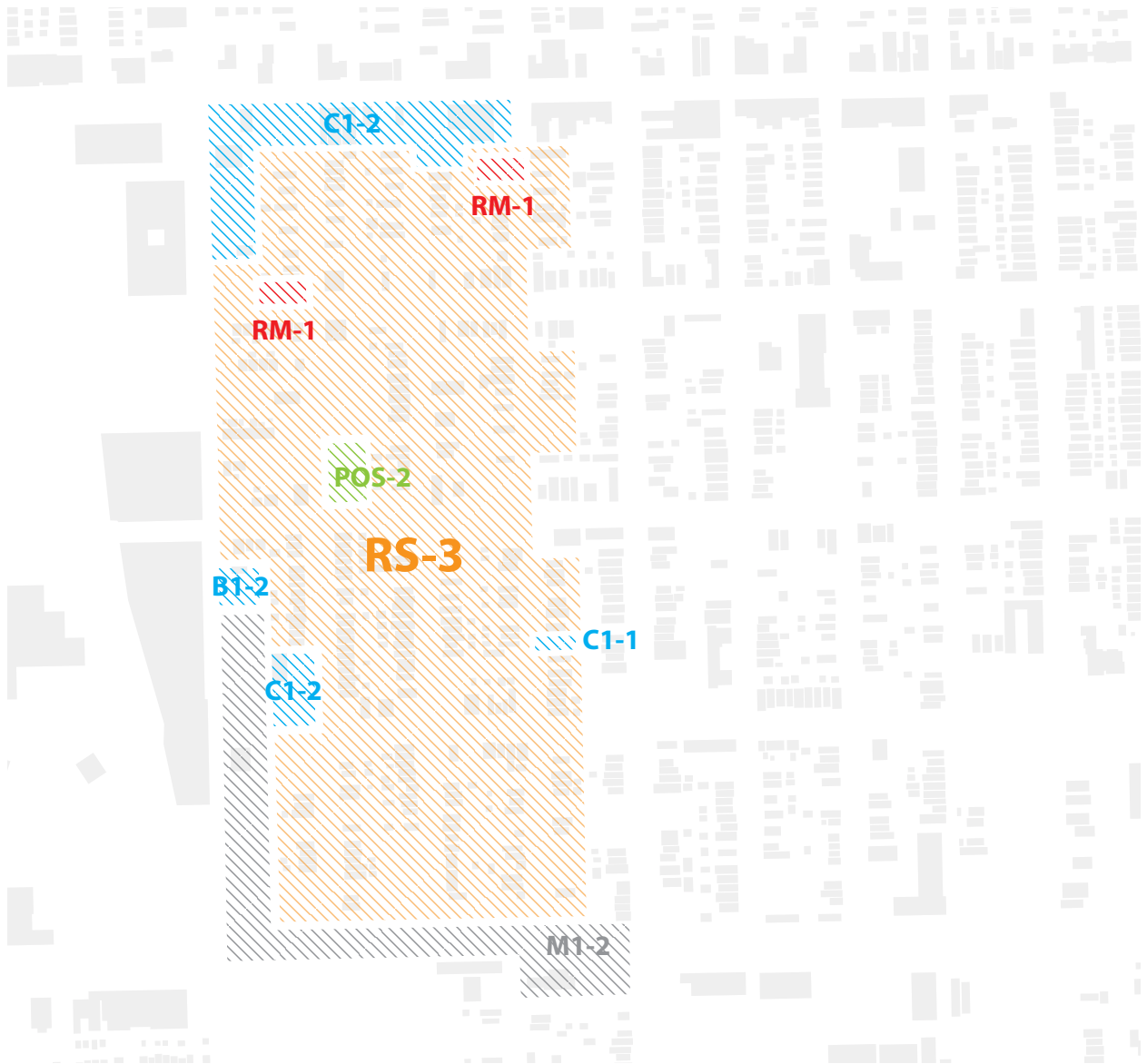






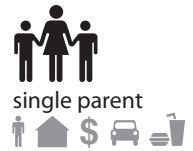
Figure Ground

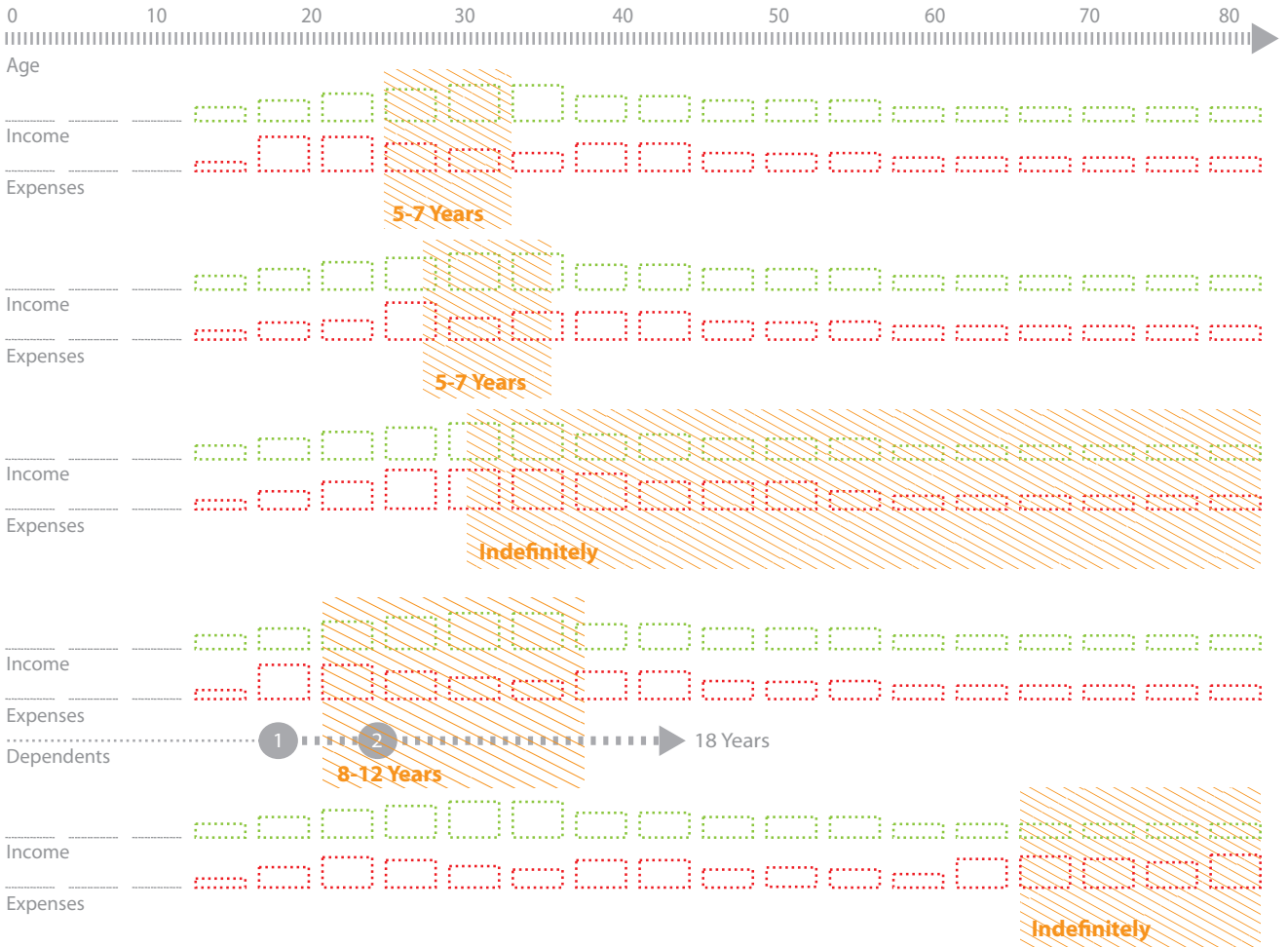


Current Zoning

Participants

The system or overlay does not discriminate who participates, it only provides an alternative option for housing. Listed here are a few types of people or families that could utilize this new option. The diagram shows their income to expense during the duration of their life and when they would more benefit from living overlapped.





Narrative

Residents voluntarily participate in the system, benefiting from the whole. Social interactions, block orientated activities, and housing arrangements expand and contract over time.



Tenant



individual



Single Man
Recent Foreclosure Victim

Shares Lawn

Owner and Tenant



new family



Family of Two, No Kids
First House

Grows a small Garden



Owner



individual



Single Man
Buys out Owner

Shares Lawn and Garden

Owner and Tenant



single parent



Single Woman, Two Kids

Builds Playground

Tenant



new family



New Family has children

Builds Playground



Owner



individual



Single Man president of HOA

Manages deployment of future Activities.

Owner



single parent



Single Woman remains a part of system, enjoying the social support.

Member of neighborhood Volleyball Team

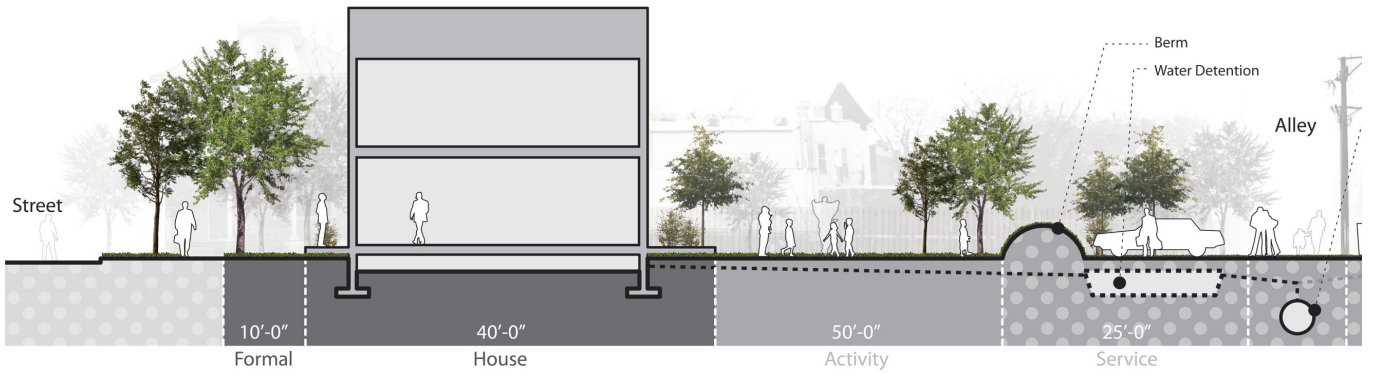
Owner

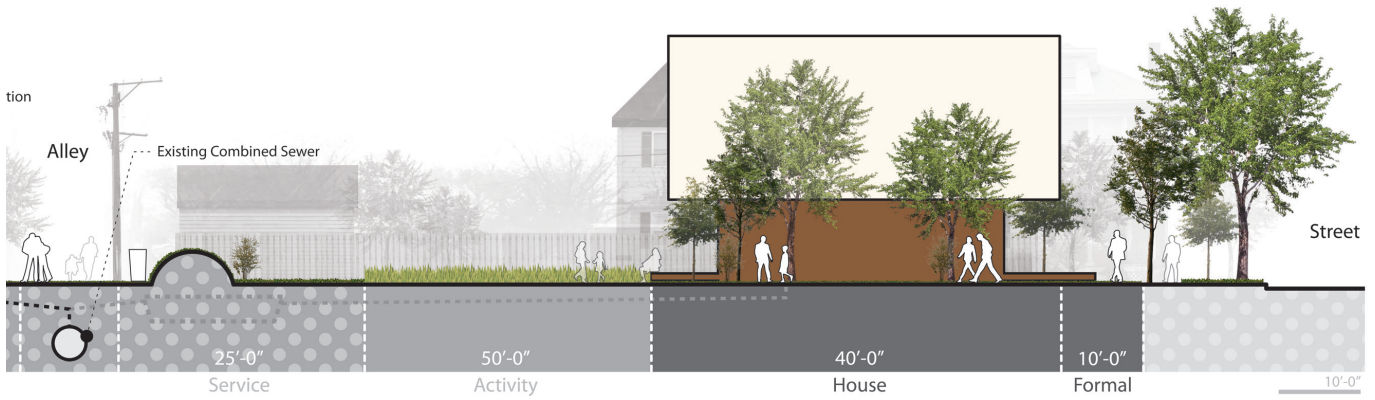


new family



Family of Two moves out of system to buy Single-Family home.





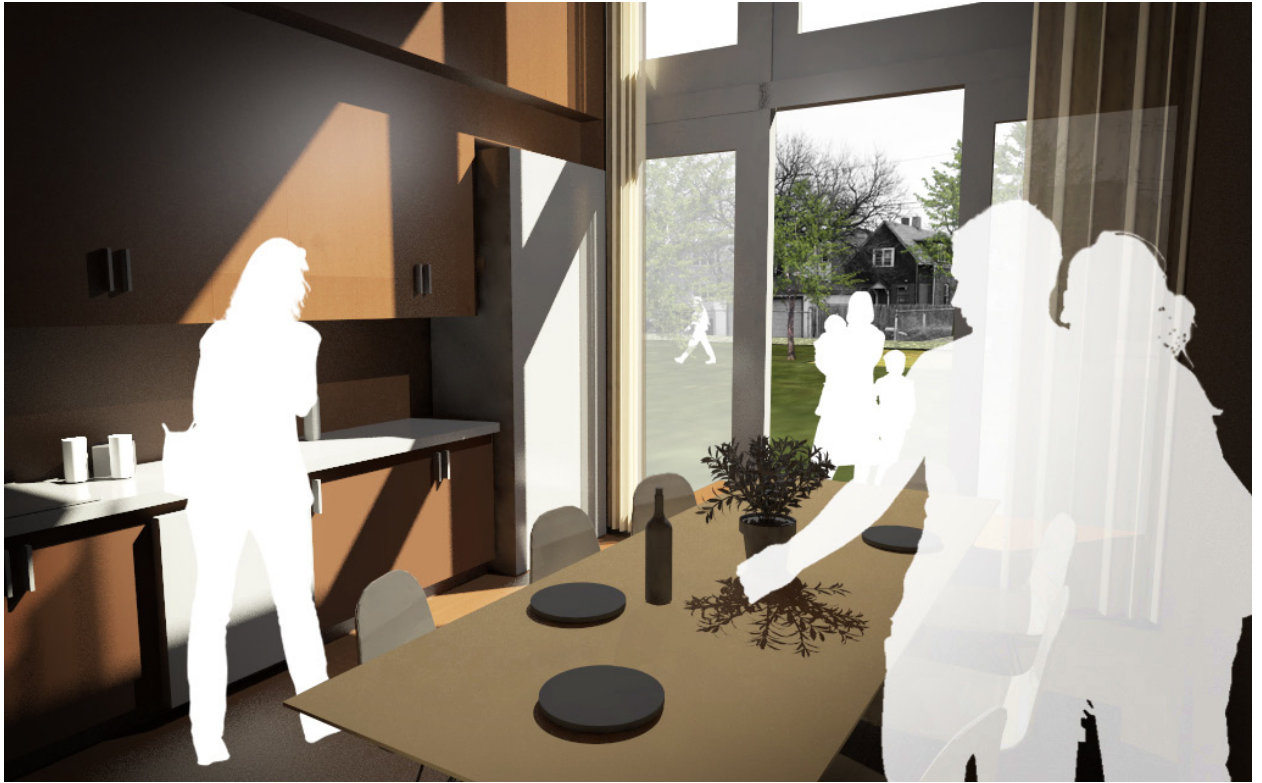




Street







Example of Overlap Residence





New Yard and Alley

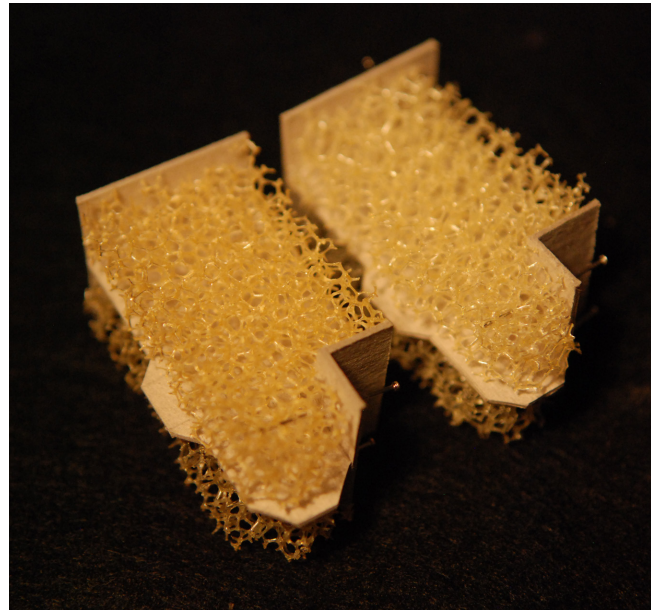
Process

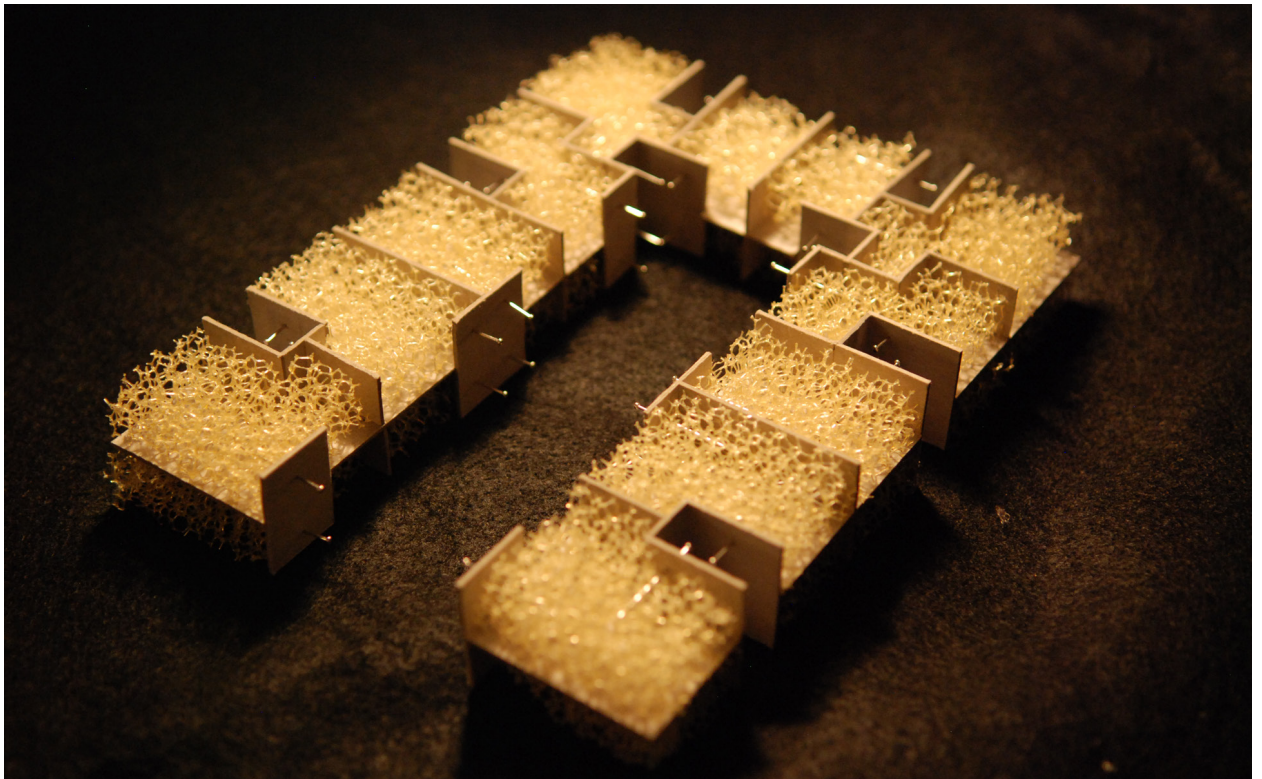
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Overlap
Overlay

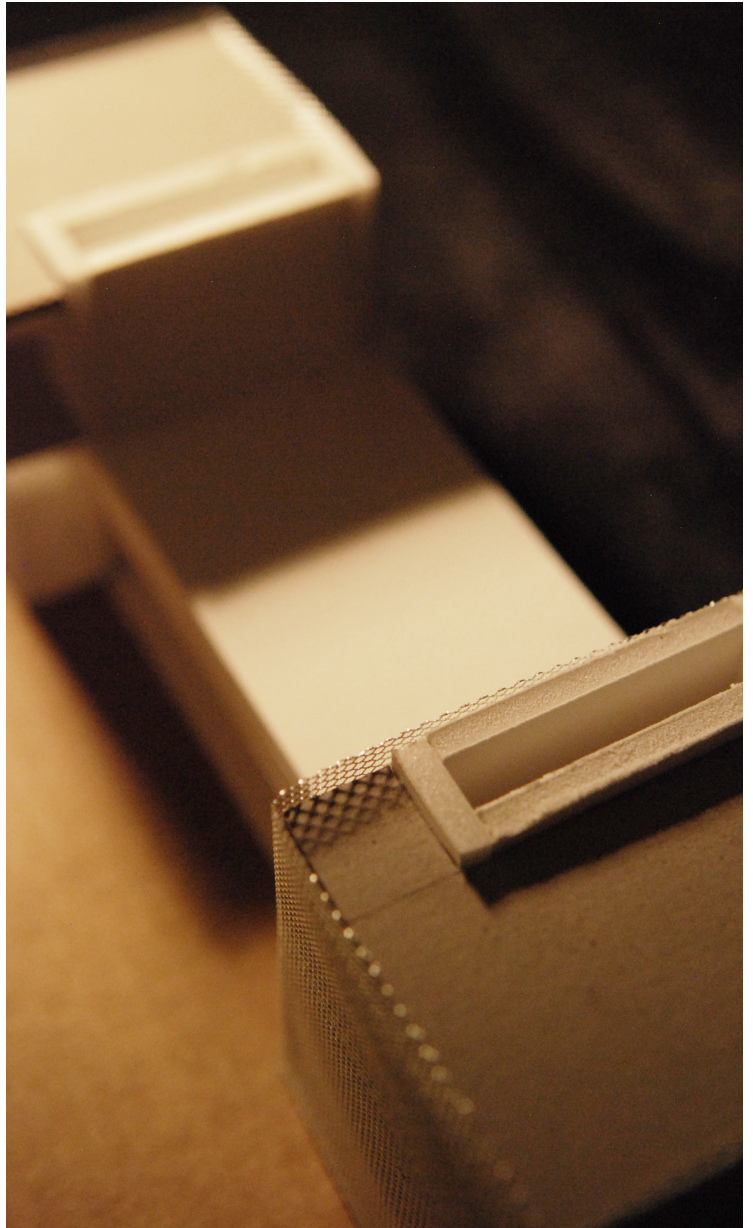
Typology Study

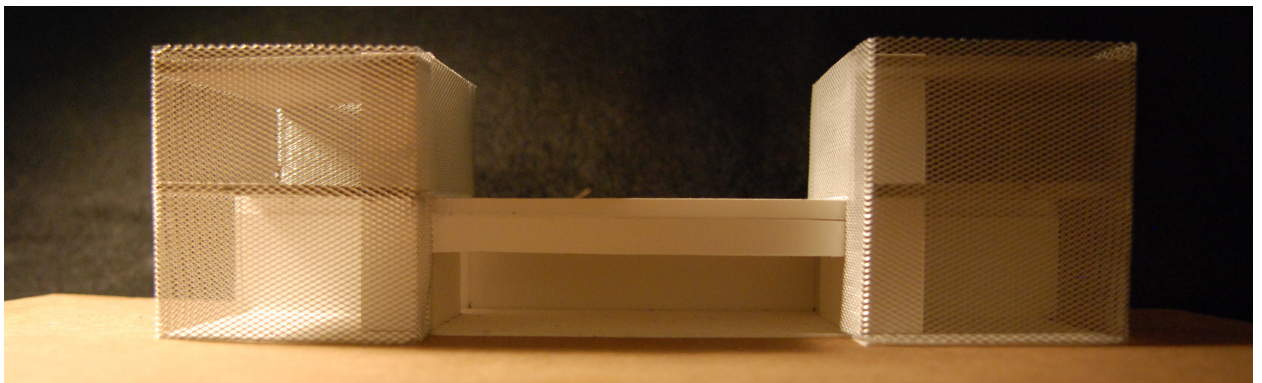
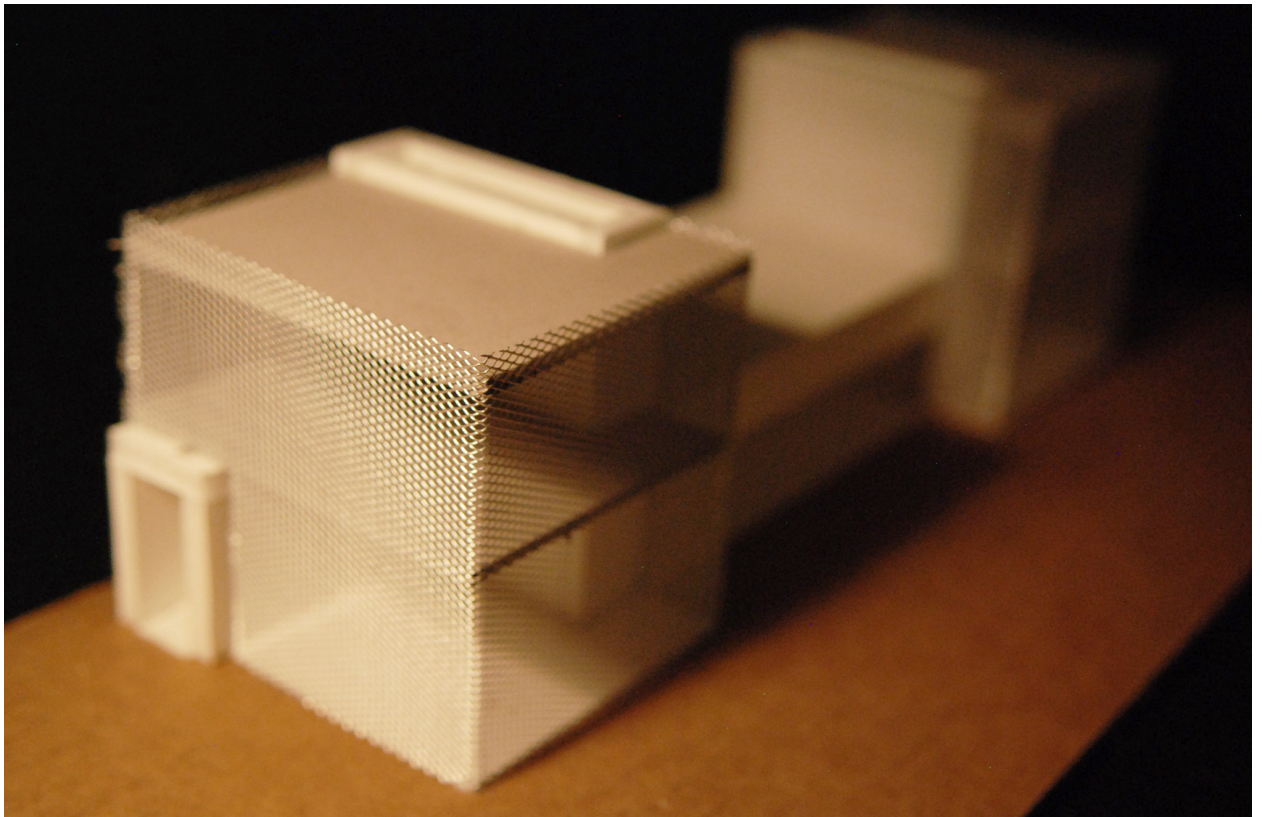
The first exercise of the project to determine and study a few tried and test housing typologies in Chicago. The models are diagrams of space that is private, shared, and the separation.



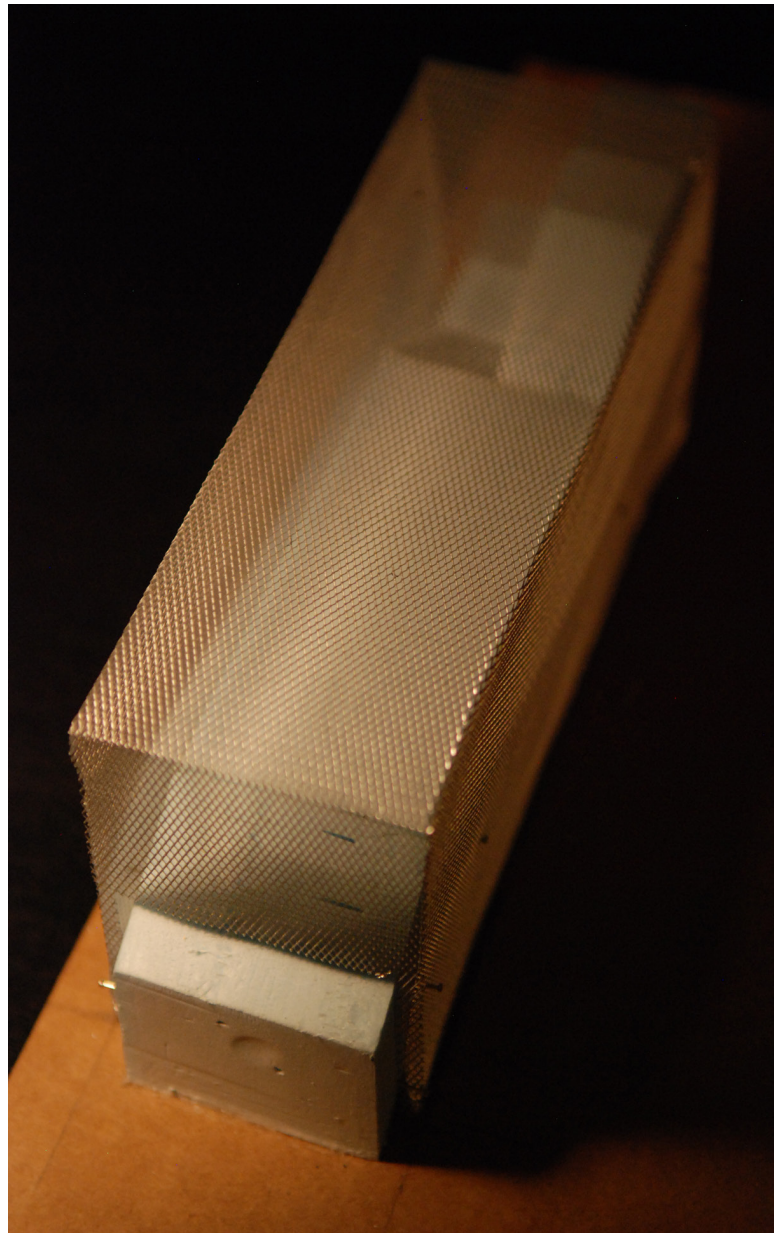
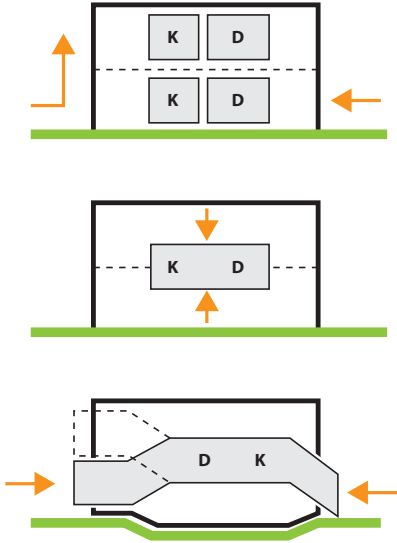


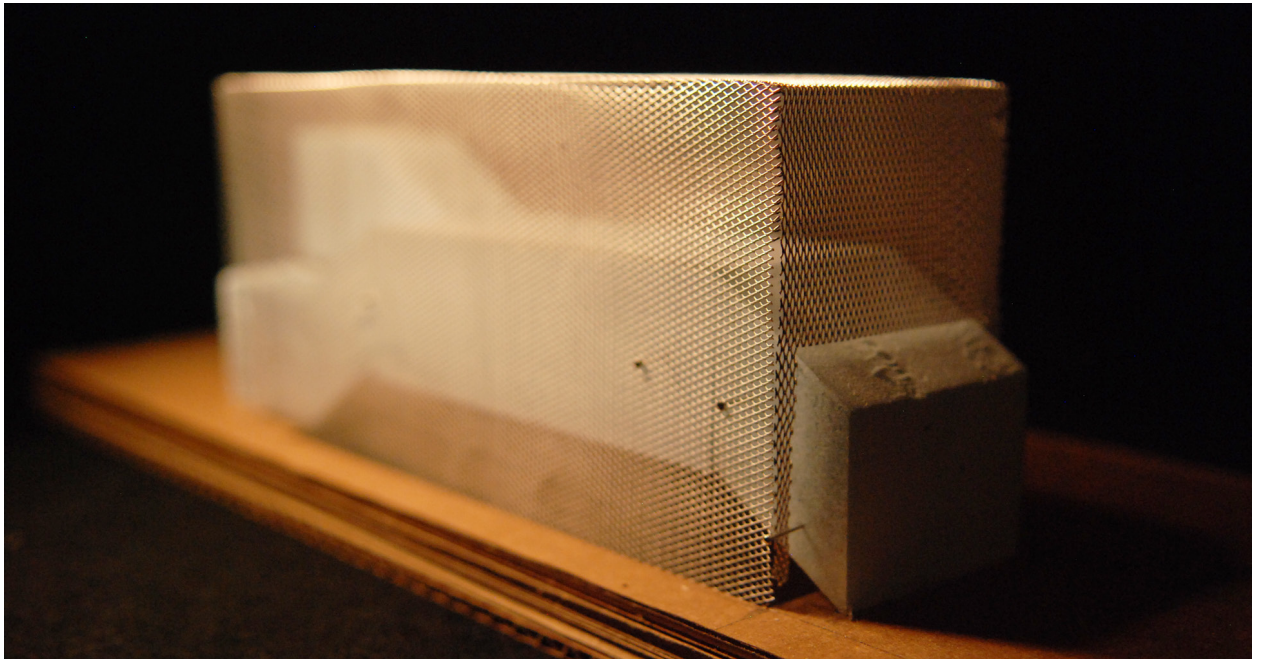
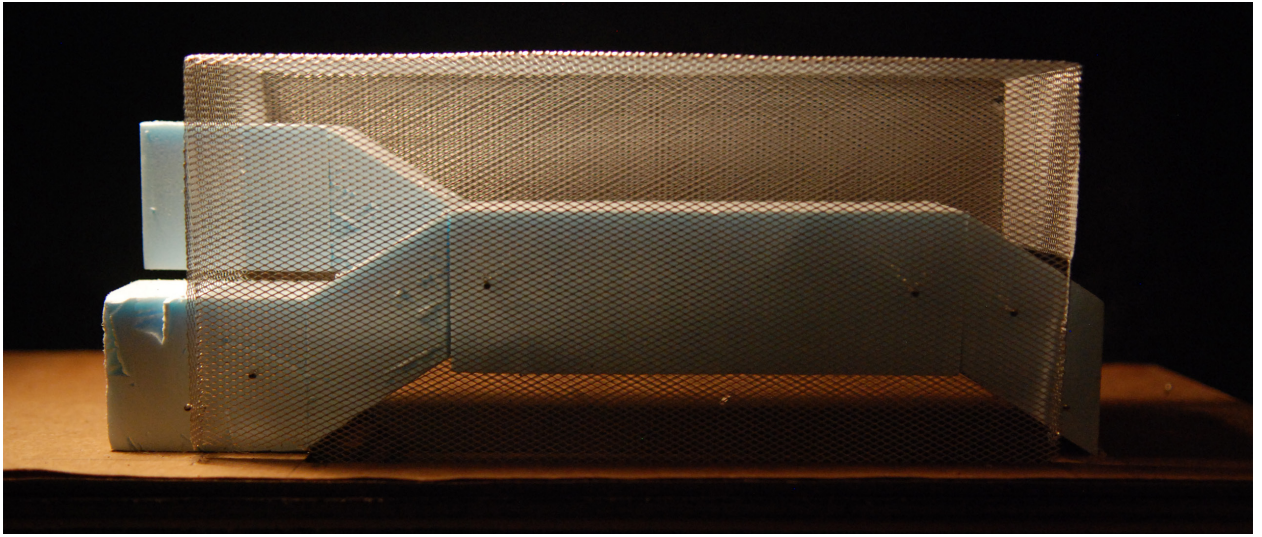
Study Models



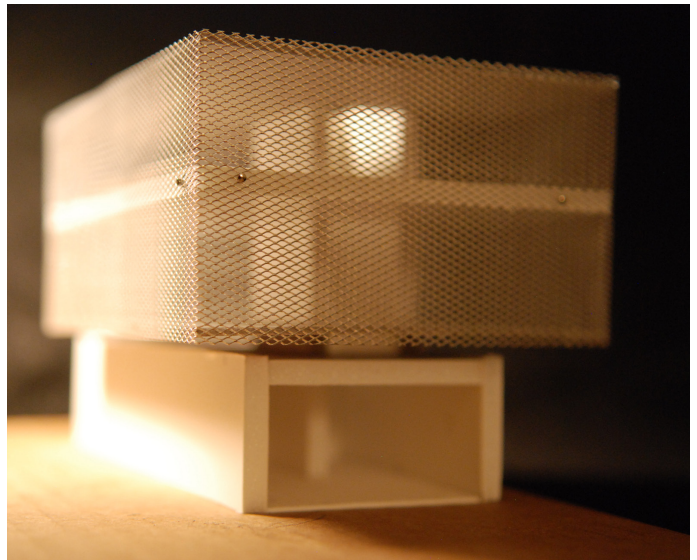
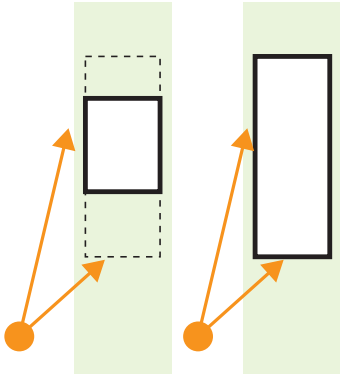


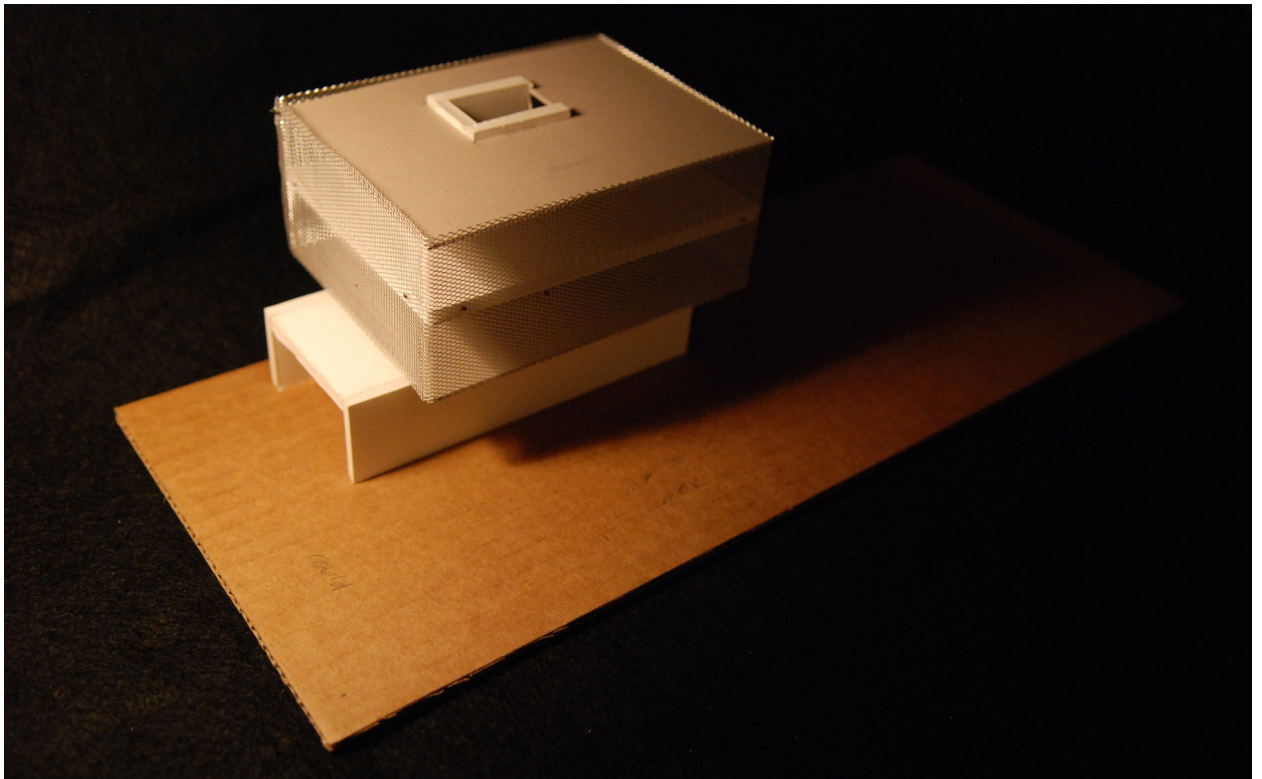
Study Models





Study Models

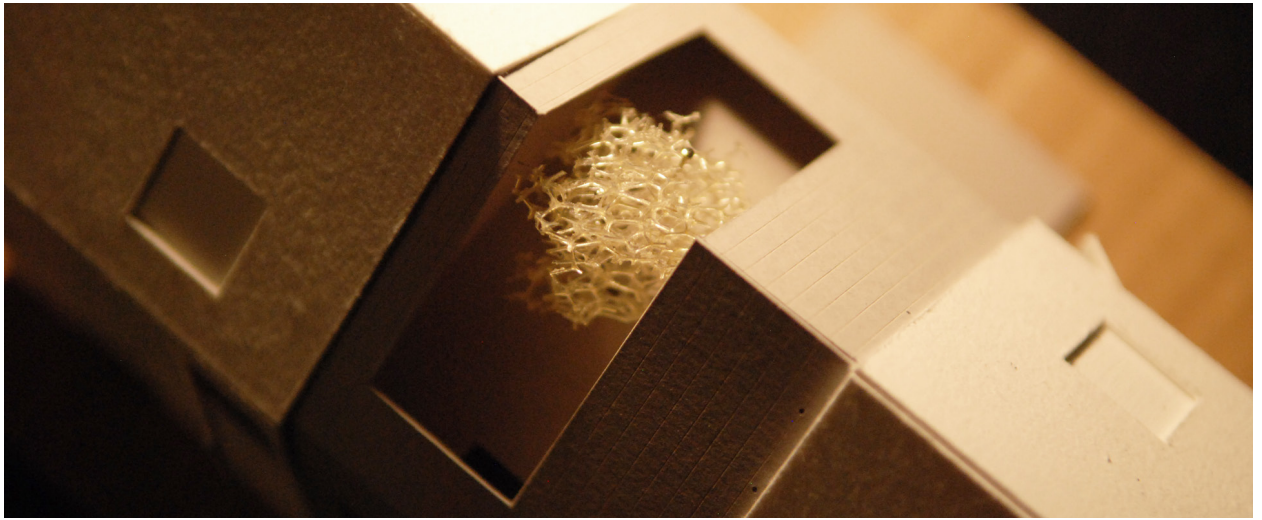


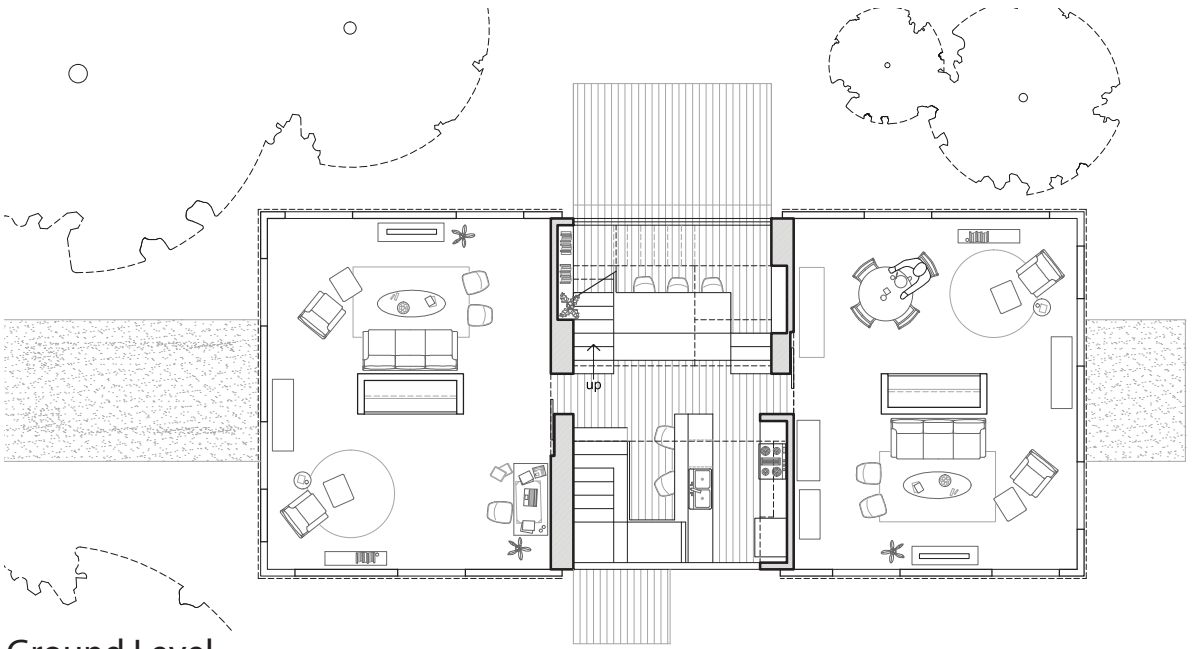


House

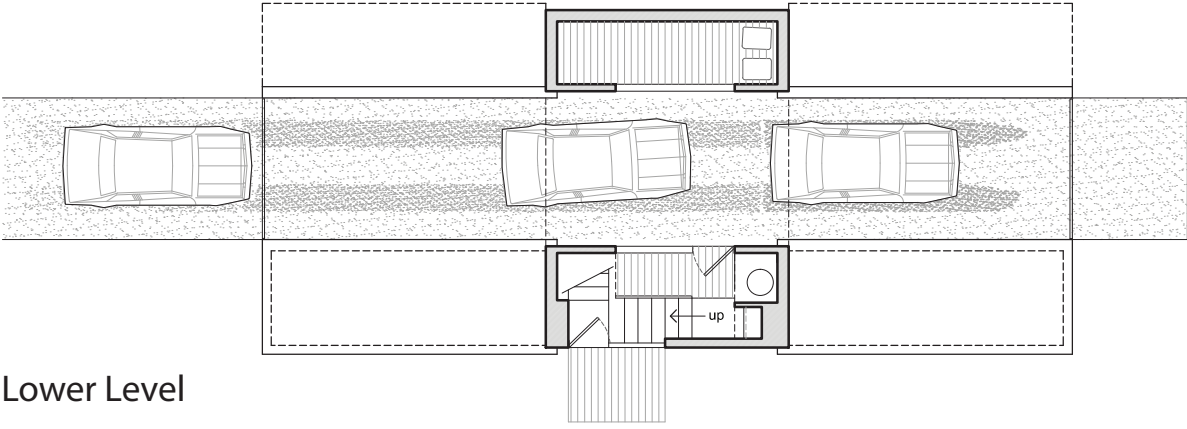
The goal at mid-term was to design the house with the landscape being more or less an effect. This house proposal was on a new widened lot, 50' x 125'.





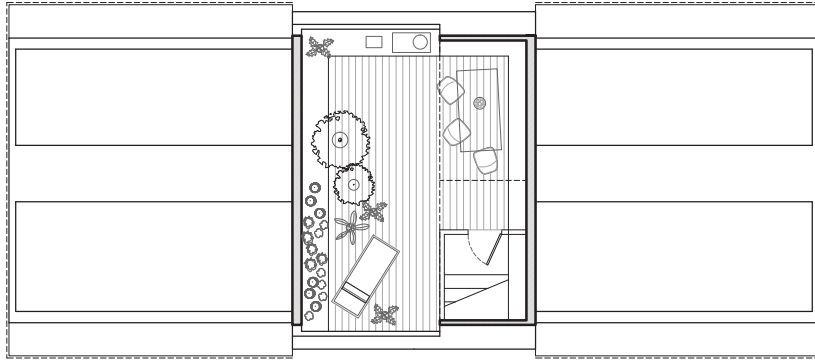


Ground Level

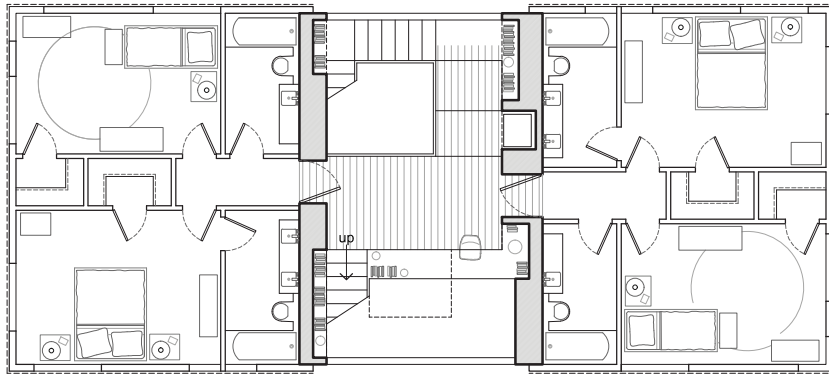


Lower Level

10'-0"



Fourth Level



Third Level

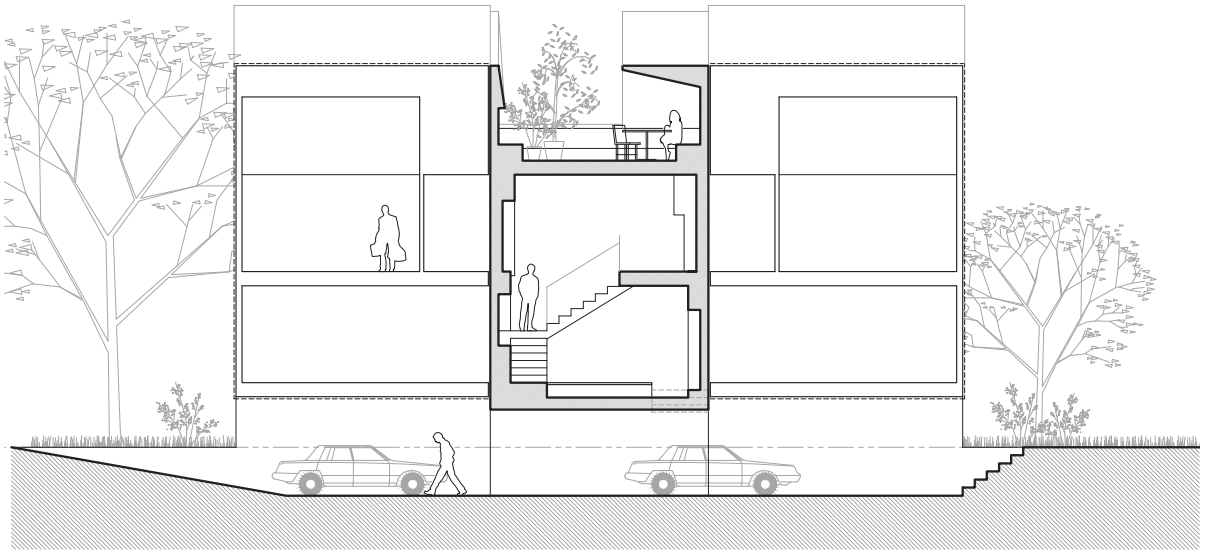
10'-0"



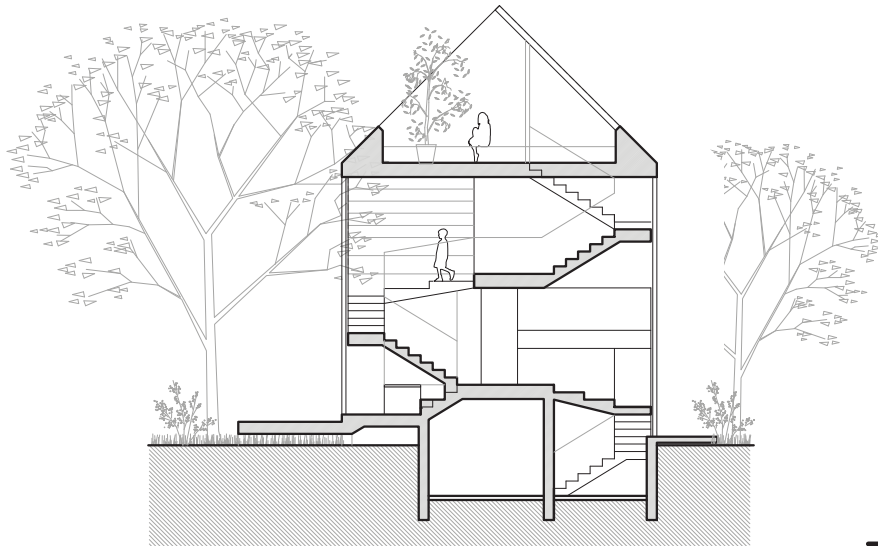
Side Elevation



Front Elevation



Long Section



Short Section

10'-0"

House

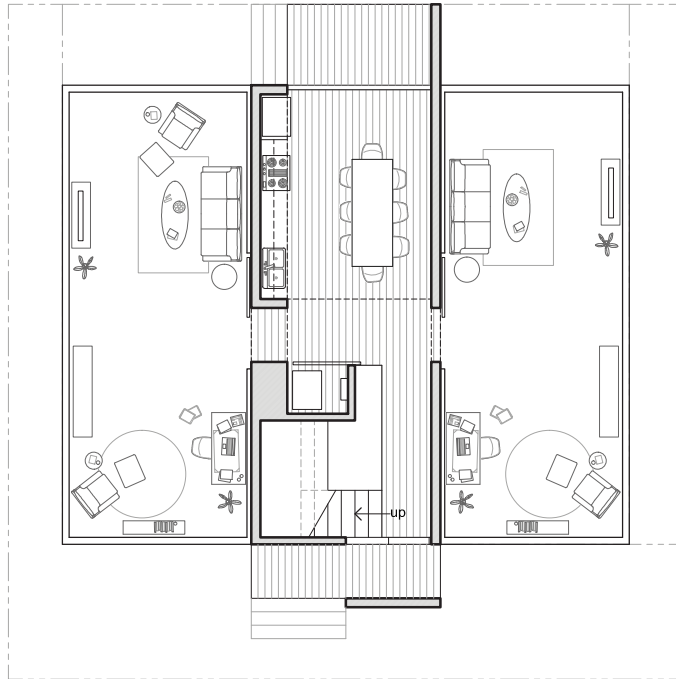
This house design was provided as a diagram as to what the Overlap Overlay could allow. At this point is more or less a suggestion. The lot shown is the suggested 50' x 50'.





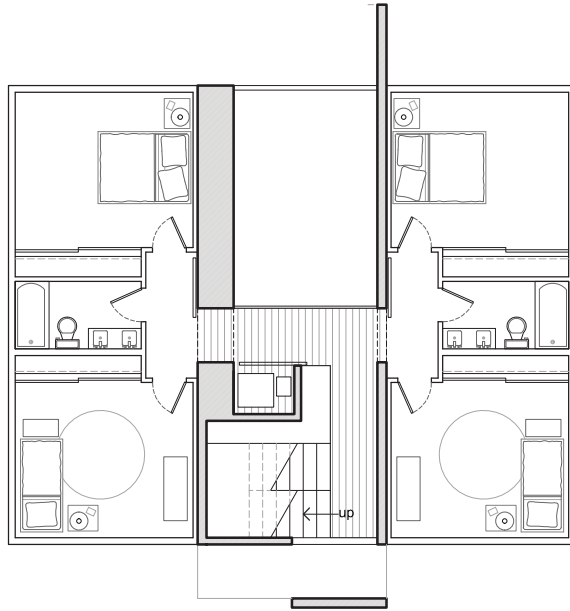


Elevation

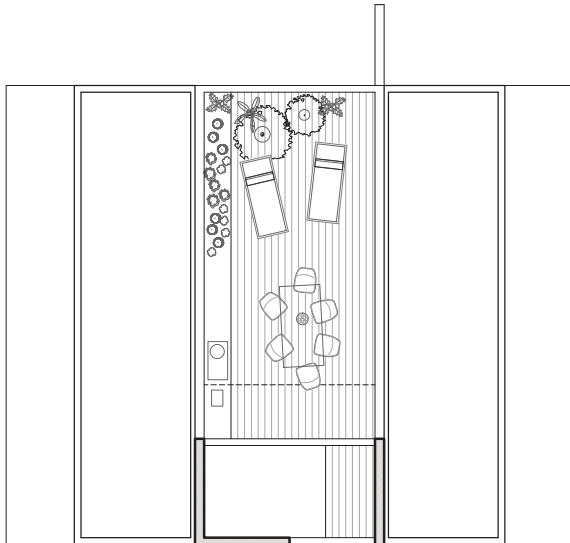


First Floor

10'-0"



Second Floor

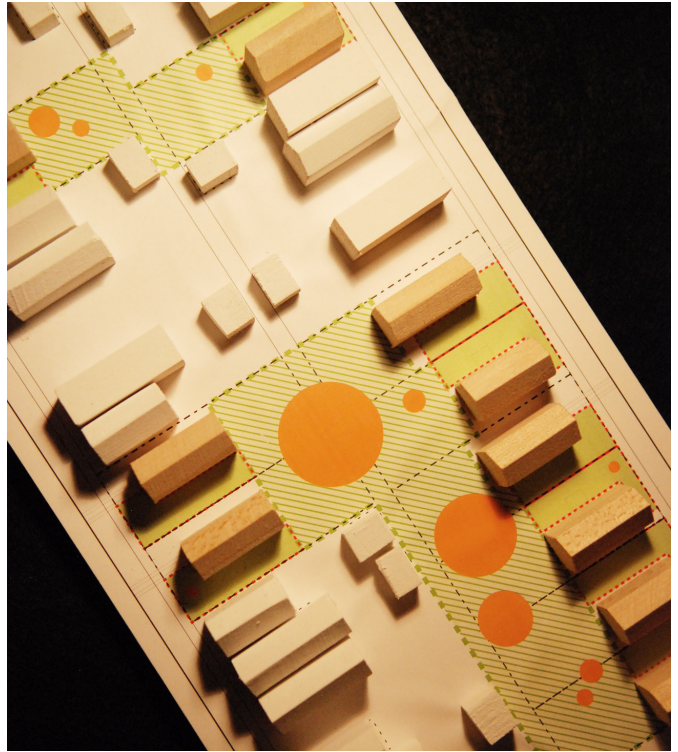


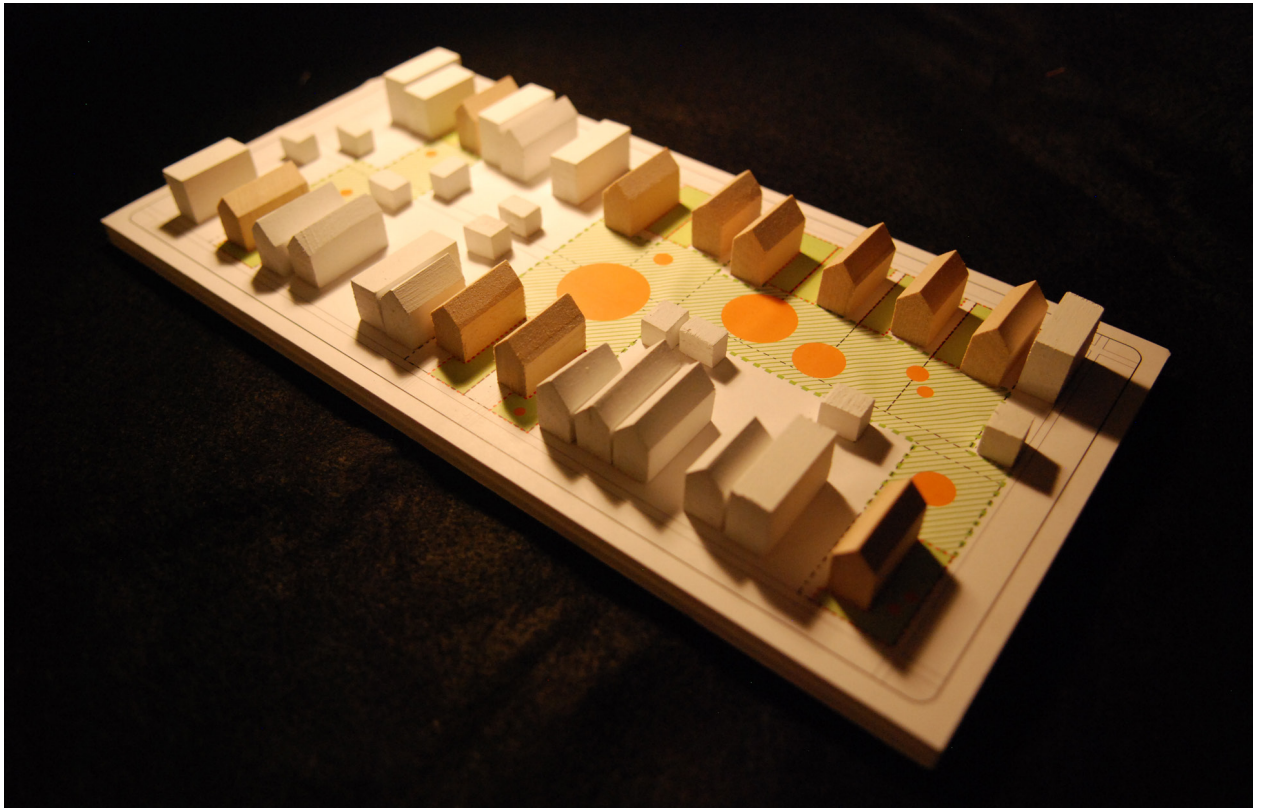
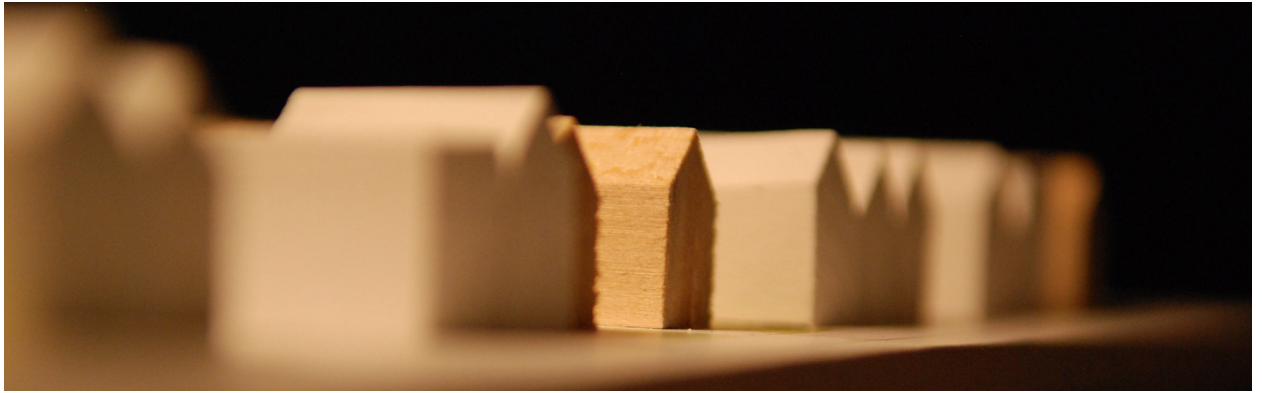
Third Floor

10'-0"

Site Model

The small block model starts to suggest and economy of scale. The larger the combined or shared areas become, the larger the activities can grow. The landscape can handle, not only areas for throwing a baseball, but not can handle formal paved areas for basketball or larger fields for soccer.





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Overlap
Overlay

Case Statement

Debt. Generations before adapted their life styles to conserve and spend judiciously. Since then, with the unlimited availability of goods and services, it has been a free for all spending spree. The current economic climate, if nothing else, should make it obvious that you can't spend more than you make. This lack of spending oversight is no longer sustainable.

Debt should be leveraged at this pivotal point, the largest portion of individual debt, our homes.

According to the Joint Center for Housing, one in three U.S. households spends 30 percent or more of its income on housing, while one in seven spends 50 percent or more.¹

Income Statistics (for Chicago)²



Household Median Income
\$38,625

Median Income for Males
\$35,907

Median Income for Females
\$30,536

Homeowners in the U.S. paid a median of \$1,000 in monthly housing costs in 2009, compared with \$200 less for renters. On the other hand, renters usually paid a higher percentage of their household income on these costs than did owners (31 percent compared with 20 percent).³

Rent Expense (for Chicago)⁴



Apartment Rent Price per year
\$23,712



Home Rent Price per year
\$20,760

To afford housing and stay within 30% of income, a renter must earn either \$17.98 an hour or work 111 hours per week at minimum wage.¹ Individuals or families with lower incomes are somewhat limited in their housing options. Often forced to rent in areas and housing not of their choosing.

Ownership Expense (for Chicago)⁵

Home Value Index

\$182,600

30 Year Mortgage @ 4.5% + \$2,138 tax (per year) =



Home Ownership Price per year
\$11,018

Looking at the numbers, a renter would have to pay roughly two-thirds of their income on rent. Which is much higher than the suggested 30% average. Where as a home owner, based on the Value Index, which is a conservative average, pays one-third the cost of renting in a comparable home and location.

If renters can be integrated with owners, within a single mortgage, then the cost of living for both the owner and the renter can almost be cut in half. Mortgage debt for most is unavoidable, however it doesn't have to define the way you live. This new model for living has the potential to reposition our homes from a source of debt to a solution as a way of living.

Case Statement

Community. Our generational priorities are starting to shift. Baby boomers indebted themselves in order to live in what they thought to be the perfect lifestyle. However, following generations are rethinking the definition of 'community', but still entranced by the false allures of debt.

In Demark, the CoHousing movement is very strong. In an interview with Niels Revsgaard, a professor of sociology who has studied the idea of community in depth said that, "Living alone, or in a contemporary nuclear family, people have lots of privacy, but often not as much community life as they want or need. . .today people choose cohousing because it's pragmatic, because of children, and for personal growth."⁶

People have been seeking out new forms of community different from the typical neighborhoods and beyond the nuclear family. Additionally, the traditional family unit has been changing for some time. This breakdown of the family has created needs that have typically been taken up by the surrounding life support. With the increase of single parents and unconventional families, there is a new need for support.

Family Unit Type (for Chicago)²



Households with Individuals
32.6%



Households with Single Mothers
18.9%

Households with Non-Families
(Roommates and unmarried partners)
40.4%

With the idea of community starting to shift, the inception of a new model for living could provide the opportunity these new generations are seeking.

Consumption. By providing the opportunity for controlled debt and intentional community, less consumption will naturally occur. We, especially in America, surrounded by excess, have been ignorantly confusing what it takes to live, with what we can't live without.

■ The average American buys 53 times as many products as someone in China. Over a lifetime, the typical American will create 13 times as much environmental damage as the average Brazilian.⁷

■ The average individual daily consumption of water is 159 gallons, while more than half the world's population lives on 25 gallons.⁸

Americans constitute 5% of the world's population but consume 24% of the world's energy.⁸

As society tries to determine what it means to be 'sustainable', 'green', or 'eco', we need to look internally at the way we live as individuals. We need to redefine these culturally defined comforts. This new model attempts to overlap what it takes to live while redefining our perception of what we can't live without.

Sustainable = Maintainable

*1: to keep in an existing state (as of repair, efficiency, or validity) : preserve from failure or decline**

*2: to continue or persevere in : carry on, keep up**
**Webster's Dictionary*

If the desire of owning a home is forever ingrained in our culture as a way of instilling self-worth and accomplishment, than why can't that home also be a tool for a sustainable life-style? Can the house in fact be a functioning emblem of sustainability?

It is ultimately up to the individual and how they address their individual financial situations, how they engage with people, and how they affect their external environment. However, architecture stands in a pivotal place that can help address these current and serious issues.

This model is an inside out approach, if the life-style itself is sustainable, than the house by nature, is sustainable. Its parameters become defined internally. If a person wants to live in a way that helps in their betterment, architecture has the potential, even obligation to offer such a model.

Guiding Principles

Controlled debt

Aside from mortgages, debt, in general controls the lives of its captors. The national average of individual credit card debt is \$3,752 and per house hold it totals \$7,394.¹⁰ We as a nation have been spending ourselves into oblivion. In the midst of a financial melt-down, the time has come to make a change and take control our personal financial situations.

Discretionary income is slowly deteriorating. Financial obligations, after tax-income has risen from 18.5 percent in 2004 to 20 percent in 2007.¹¹ Sharing the financial burden of owning a home provides the users the ability of reallocate finances. Which in turn frees individuals and families to spend their discretionary income in a manner in which they choose. (This has the potential to put more money in the public realm, boosting the current economic vacuum).

Less debt equals less stress. Financial troubles are equated with mental and health problems, divorce, and in general unmanageable living complications.

Stress causes a “fight or flight” response, “By itself, this response is normal, healthy, and adaptive. It is when the “fight or flight” response occurs too frequently or is greatly prolonged that we begin to experience the negative effects of stress.”¹² Since debt’s existence within the family is ongoing and growing, the affects of stress build continuously. By providing a partial alternative, users can live a little easier.

Intentional community

The current definition of community has no meaning. We have lost valuable connections in the name of ‘personal space’. It is necessary to break down these false, under utilized gaps between neighbors, friends, and in this case, homeowners with future homeowners.

Intentional community provides the physical vehicle for real and genuine change. A grass roots, rubber meets the road, bottom up approach to financial, social, and environmental issues.

Engagement and interaction between people in a positive and responsible way is healthy for all involved.

The more that is shared within this model and beyond, the more opportunities there are for this human to human exchange to occur. McCamant and Durrett, the founders of the term CoHousing said in the book of the same name, "People need community at least as much as they need privacy. We must reestablish ways compatible with contemporary American lifestyles to accommodate this need."

Our urban fabrics are an unevenly distributed patchwork of well cared for neighborhoods and less fortunate housing clusters. It is important that renters are integrated with homeowners in order to break down urban socio-economic separations and meld together a healthy mesh of urban dwellers.

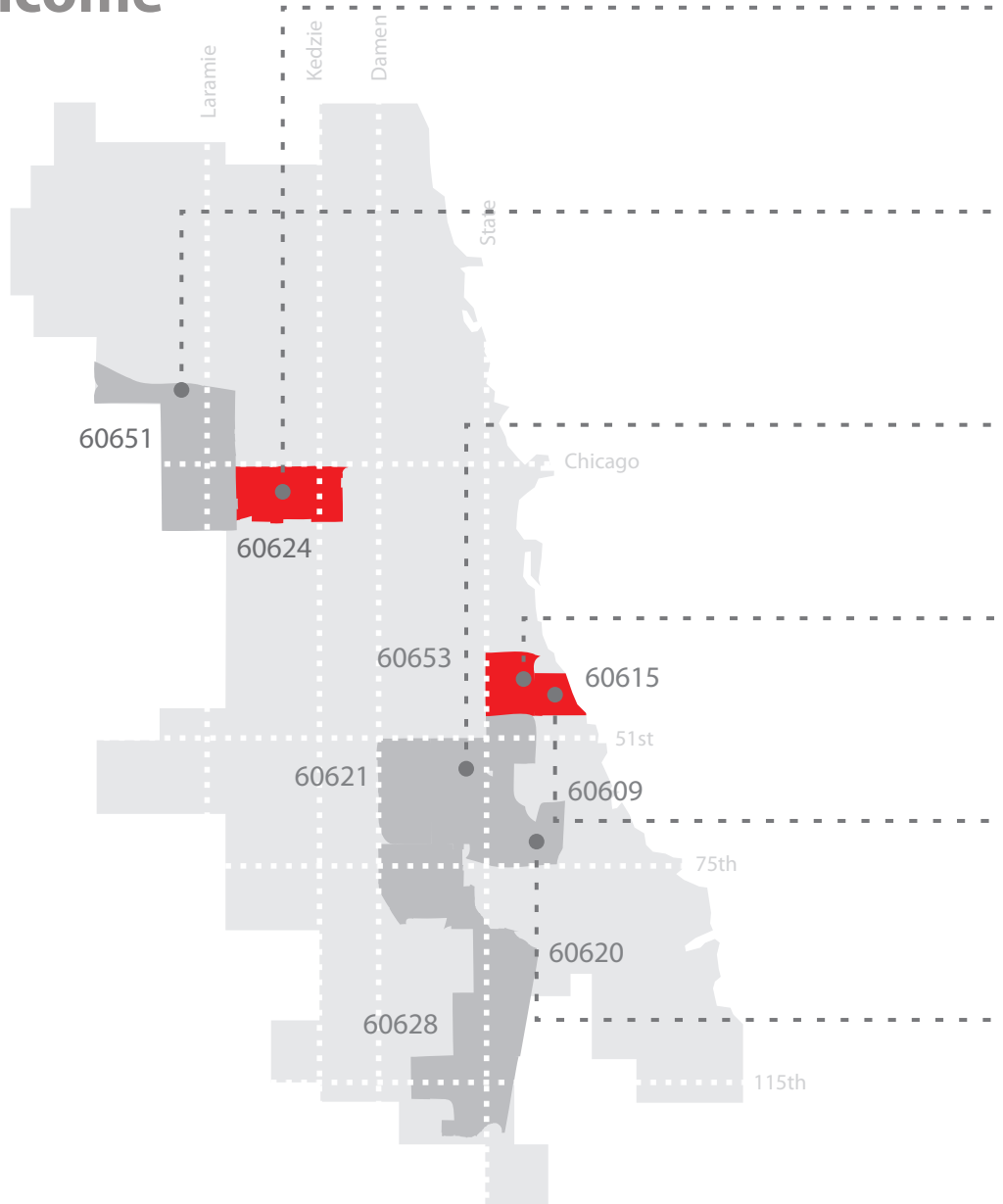
Wise consumption

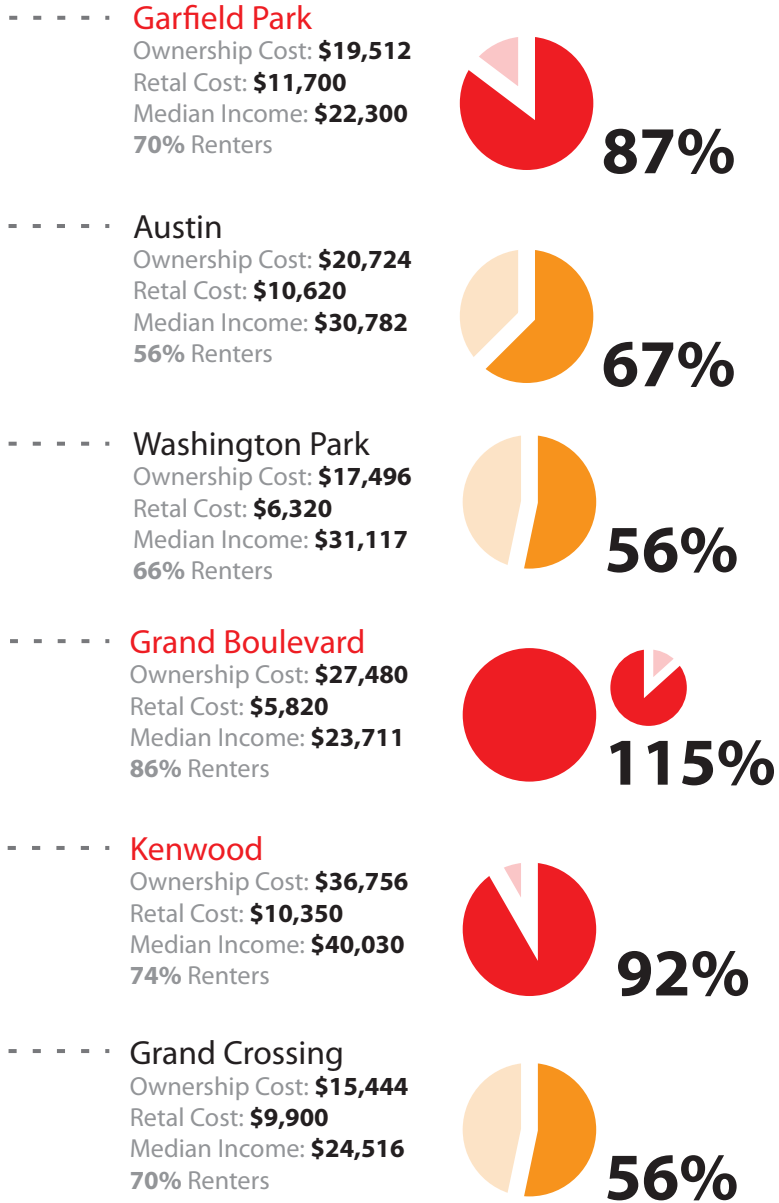
Our planets resources are limited. If we are to be responsible stewards of this planet, than alternative solutions are necessary. Not with rules and regulations imposed by the government, but on an individual basis where real 'change' starts.

We, as an American consumeristic culture, have ignored our responsibility to the planet for too long, and by overlapping families and household demands, natural resources will be preserved.

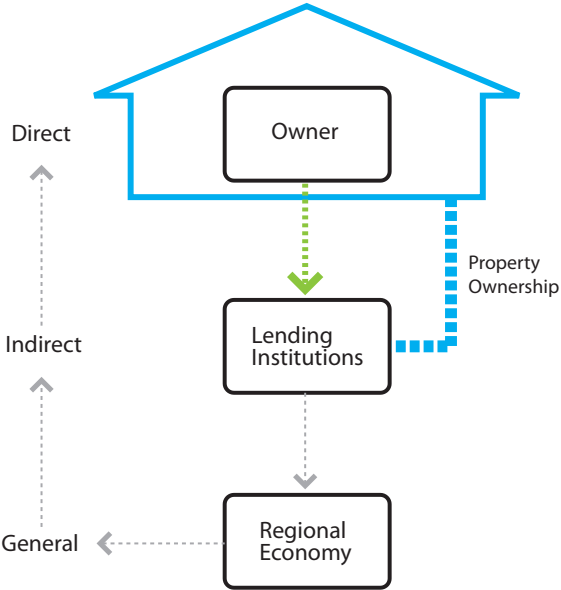
In America, our perception of consumption has been grossly under scrutinized (*see "Controlled Debt"*). We, as humans, can survive on very little. By readjusting this perception, it is possible to live simpler and more purposeful: exerting effort and making purchases that are more strategic.

Debt to Income

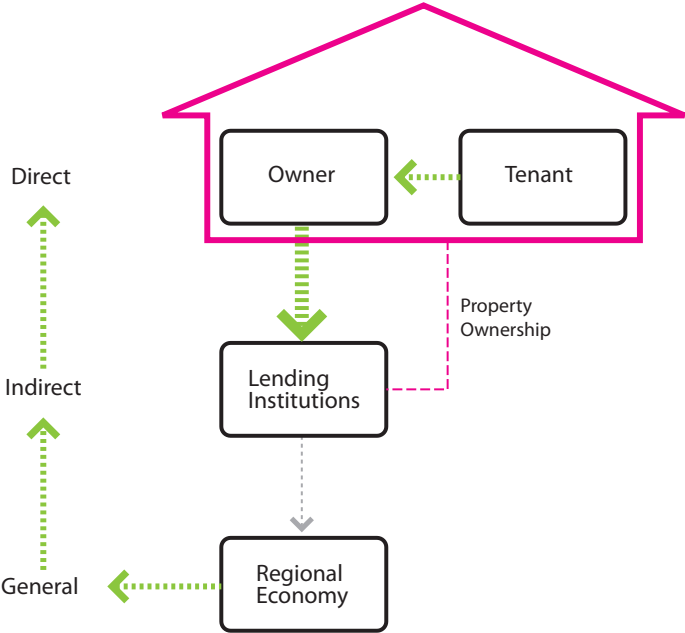




Traditional Relationship



Prototype Relationship



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