

*FACTORS THAT INFLUENCE THE ACCEPTABILITY OF ALTERNATIVE HOUSING*

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The product and process of housing in the United States has undergone significant changes over the past three decades. Both national and international events and conditions in social, economic and political arenas have contributed to the numerous changes affecting the quality and quantity of the nation's housing stock. They have also affected the production and distribution of that stock. Events such as the Arab oil embargo of the early 1970s, modifications in the U.S. monetary and fiscal policies resulting from the increasing national debt, technological advances in the building and construction industries, a decrease in governmental support of social programs, a change from a decrease in absolute poverty to an increase in relative poverty among the nation's citizenry and changes in family composition and lifestyles have influenced current housing conditions.

Since the 1950s, the number of households experiencing housing problems related to the physical quality of housing, the provision of plumbing, heating and cooling systems, and overcrowding decreased. Many of the goals set forth by this country's housing policies have been attained to a reasonable extent. However, the number of Americans experiencing problems related to housing affordability in terms of both initial and long-term costs is substantial. Since the 1970s, the costs for purchasing and operating new and existing homes have increased at a faster rate than either median family income or the consumer price index. Generally, the following outcomes have resulted from those increases in housing costs: 1) many consumers are unable to purchase or maintain private homes, 2) many consumers are unable to qualify for loans on the basis of standard income-to-loan ratios, and 3) many consumers must devote a larger share of their income to housing costs. The latter outcome necessarily requires a decrease in the proportion of income that is devoted to other goods and services--items that may also be increasing in cost.

Societal changes have affected the availability and affordability of housing. At the same time, consumer perceptions have undergone changes that offer challenges to the housing industry. Consumer interest in and experience with housing alternatives such as manufactured housing, condominiums and energy-efficient housing have dramatically increased. Communities must now attempt to provide a variety of housing options to their residents to ensure that

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individuals and families can select housing that best meets their needs. Research being conducted on alternatives to the conventional single-family detached house provides additional information to consumers that may influence future housing choices.

Several responses to the emerging housing situation have been developed. New options abound in all stages of the housing process resulting in a variety of housing alternatives. The following matrix provides a view of the many options available to housing consumers.

MATRIX OF HOUSING ALTERNATIVES

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| <ul style="list-style-type: none"> <li>I. Structure           <ul style="list-style-type: none"> <li>A. Single-family detached</li> <li>B. Single-family attached               <ul style="list-style-type: none"> <li>1. Duplex</li> <li>2. Townhouse/row house</li> </ul> </li> <li>C. Apartment               <ul style="list-style-type: none"> <li>1. Garden</li> <li>2. Low-rise</li> <li>3. High-rise</li> </ul> </li> </ul> </li> <li>II. Construction           <ul style="list-style-type: none"> <li>A. Conventional</li> <li>B. Manufactured/mobile</li> <li>C. Prefabricated               <ul style="list-style-type: none"> <li>1. Panelized</li> <li>2. Modular</li> </ul> </li> <li>D. Adaptive-reuse</li> </ul> </li> <li>III. Occupancy           <ul style="list-style-type: none"> <li>A. Single-family</li> <li>B. Group quarters</li> <li>C. Congregate</li> </ul> </li> <li>IV. Finance           <ul style="list-style-type: none"> <li>A. Conventional fixed               <ul style="list-style-type: none"> <li>1. Straight-term</li> <li>2. Amortized</li> </ul> </li> <li>B. Conventional Variable               <ul style="list-style-type: none"> <li>1. Graduated payment</li> <li>2. Variable term</li> <li>3. Variable rate</li> <li>4. Reverse annuity</li> <li>5. Indexed</li> <li>6. Renegotiation</li> <li>7. Split</li> <li>8. Contingent appreciation participation</li> </ul> </li> <li>C. Government Insured/Guaranteed               <ul style="list-style-type: none"> <li>1. FHA</li> <li>2. VA</li> <li>3. FmHA</li> </ul> </li> <li>D. Real Estate Contract for Deed</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>V. Site           <ul style="list-style-type: none"> <li>A. Private lot with private space</li> <li>B. Zero lot line</li> <li>C. Planned unit development</li> </ul> </li> <li>VI. Ownership           <ul style="list-style-type: none"> <li>A. Fee-simple</li> <li>B. Condominium</li> <li>C. Cooperative</li> <li>D. Mobile home</li> </ul> </li> <li>VII. Energy           <ul style="list-style-type: none"> <li>A. Sources               <ul style="list-style-type: none"> <li>1. Electric</li> <li>2. Wind</li> <li>3. Wood</li> <li>4. Gas                   <ul style="list-style-type: none"> <li>a. Natural</li> <li>b. Bottled</li> </ul> </li> <li>5. Coal</li> <li>6. Hydroelectric</li> <li>7. Photovoltaic cells</li> <li>8. Nuclear</li> </ul> </li> <li>B. Designs               <ul style="list-style-type: none"> <li>1. Solar                   <ul style="list-style-type: none"> <li>a. Direct gain (passive)                       <ul style="list-style-type: none"> <li>1). Greenhouse/sunspace</li> <li>2). Trombe wall</li> <li>3). Drum wall</li> </ul> </li> <li>b. Conversion of solar radiation (active)                       <ul style="list-style-type: none"> <li>1). Air systems</li> <li>2). Water systems</li> </ul> </li> <li>c. Retrofit</li> </ul> </li> <li>2. Earth-sheltered                   <ul style="list-style-type: none"> <li>a. Elevational</li> <li>b. Atrium</li> <li>c. Penetrational</li> <li>d. Chamber (underground)</li> </ul> </li> </ul> </li> </ul> </li> </ul> |
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