# Homeownership Opportunities Beyond Single-Family: Quantifying the Current Landscape

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## Disclaimer



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## Executive Summary and Key Findings

Although homeownership is commonly portrayed as a single household living in a detached residential structure, the landscape of homeownership in the United States offers a diverse array of homeownership opportunities beyond traditional single-family homes with a single or married-couple borrower(s), some of which provide more affordable entry points into homeownership for low- and moderate-income (LMI) households. This brief identifies and quantifies these homeownership types for the United States and Western U.S. states in the 12th Federal Reserve District.[i] These homeownership types include condominiums (condos), housing cooperatives (co-ops), community land trusts (CLTs), tenancies in common (TICs), multiunit buildings with an onsite owner, homes with accessory dwelling units (ADUs), and homeowners sharing a unit with extended family or others. The brief develops a typology organizing these homeownership categories by whether they involve shared ownership, a shared property, or shared occupancy. The brief outlines and contextualizes each homeownership type and provides estimated unit counts for each geographic scale, where possible. It then discusses innovations in the community development field, as well as outstanding barriers to development and lending for new units in different homeownership categories. Finally, the brief outlines additional research and data collection needed to further clarify the accessibility and distribution of these homeownership types.

**Key findings include:**

- There are approximately 5.4 million **owner-occupied condos** in the United States, making up about 6.3% of total owner-occupied homes. There are 1.3 million owner-occupied condos in the Western United States (defined as states in the 12th Federal Reserve District).
    - Within the Western United States, owner-occupied condos are most prevalent In Hawaiʻi (18% of housing stock is owner-occupied condos, and 19% is non-owner-occupied condos), followed by California (6% owner-occupied condos and 3% non-owner-occupied condos), and Utah and Arizona (both are about 5% owner-occupied condos and 4% non-owner-occupied condos), while Nevada, like Hawaiʻi, has a smaller

share of owner-occupied condos (3%) than non-owner-occupied condos (7%).

- We estimate that there are at least 614,000 housing units in **cooperatives (co-ops)** nationally, 25,000 of which are in the Western United States. Units in co-ops make up about 0.7% of U.S. owner-occupied homes.
    - The largest number of co-ops in the Western United States are in Hawaiʻi and California, concentrated primarily in Maui and the San Francisco Bay Area and Los Angeles regions.
- We estimate that there are over 3,200 **community land trust (CLT) or similar shared equity (SE)** homeownership units in the Western United States out of over 15,000 in the United States. Homeownership units in a CLT/SE portfolio make up about 0.02% of U.S. owner-occupied homes.
    - The largest numbers of CLT/SE ownership units in the West are in Washington (1,794), Oregon (477), California (410), Arizona (248), and Idaho (160), and there are a handful of CLT ownership units in Hawaiʻi (44), Utah (17), Alaska (5), and Nevada (1).
- There are about 174,000 **TIC (tenancy in common)** ownership units in the United States, about 46,000 of which are in the Western United States. TIC units make up about 0.2% of U.S. owner-occupied homes.
    - California has, by far, the largest number of TIC units in the West (and nationally) at 34,600, followed by Washington (4,700), Utah (4,600), Oregon (2,500), Hawaiʻi (1,600), and Alaska (1,300).
- Most (non-condo) **units in multifamily buildings with an onsite owner** are in small two- to four-unit buildings in the United States (71%) and in the West (67%). There are about 1.6 million non-condo units in multiunit buildings with an owner-occupant in the United States, 150,000 (10%) of which are in Western states.
- We estimate that there are at least 1.6 million **accessory dwelling units (ADUs)** in the United States and 427,000 in the Western United States. For comparison, the number of single-family homes with an ADU is almost a third of the number of owner-occupied condos in the United States.
    - California has the most ADUs in the Western United States (and nationally), with at least 201,000, followed by Washington (over 77,800),

Arizona (over 36,000), Oregon (35,906), Hawaiʻi (over 14,700), and Idaho (over 12,700).

- We include **homeowners sharing a unit with extended family or other adults** in this analysis because they may represent households that are sharing homeownership costs and may signal potential unmet demand for (co)ownership opportunities and, in some cases, overcrowding due to high housing costs.
    - A quarter (25%) of owner-occupied U.S. households, and nearly a third (31%) in the Western United States, have either extended family or unrelated adults living in the same housing unit. Most homeowners sharing a unit live in single-family homes.
    - Five percent of U.S. owner-occupied households and 8% of Western U.S. owner-occupied households experience overcrowding (>1 person per room in a housing unit). The highest rates of overcrowding are in Hawaiʻi (12.3%), Alaska (10.2%), and California (9.8%), followed by Arizona (6.7%).

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## Introduction

Housing is an important factor in people's participation in the economy. Housing availability and affordability shape employment decisions and educational opportunities for low- and moderate-income (LMI) communities, including demographic groups and geographies that face barriers to financial stability and full participation in the economy.

Having access to affordable housing can help people achieve financial stability and build wealth. Homeownership is the primary means by which most families build wealth, and it has continued to be associated with gains in wealth over the past several decades across income levels and racial and ethnic groups (Herbert, McCue, and Sanchez-Moyano 2014). Researchers have found a strong relationship between wealth accumulated through homeownership by parents and higher rates of college completion and higher future income of their children, controlling for other factors (Boehm and Schlottmann 1999; Johnson 2020). Moreover, racial differences in homeownership rates are interrelated with differences in wealth. For example, the homeownership rate for the college-educated Black population  is lower than for the White population without a high school diploma, controlling for income and other demographics, driven partly by different wealth levels (Goodman and Mayer 2018, pp. 32–37). At the same time, lower homeownership rates among Black, Hispanic, and other minority populations contribute to lower average household net wealth than for the White population (Aladangady et al. 2023).

Nearly a third of Americans are housing cost–burdened, defined as spending more than 30% of their income on housing costs, which impacts their ability to save and pay for basic expenses and education (Whitney 2024). Housing affordability challenges have grown in recent decades as median home values have outpaced household income growth and as new supply has fallen relative to population growth (Daly 2024). Meanwhile, starter homes are in short supply: smaller single-family and attached multifamily units decreased as a share of homes built from the 1980s to the 2010s, making it more challenging for households to get on the first rung of the homeownership market (Badger 2022; Kneebone and Trainer 2019).

Housing shortages impact larger and smaller regional economies. Housing costs are especially high in job-rich metro areas, constraining economic growth in those regions (Anthony 2023). Rural areas also face housing shortages that affect seniors, workers, and university populations (Byrd 2021; Mattiuzzi and Chapple 2020). This is increasingly true of recreation- and tourism-based economies and smaller metro areas, which have seen an influx of homebuyers since the pandemic, even as natural disasters exacerbate housing shortages (Sanchez-Moyano 2023; Klesta 2023).

Housing types that offer affordable entry points to homeownership, such as condos and duplexes, are less common than single-family homes (Kneebone and Trainer 2019). Accordingly, much of the research and discussion about homeownership focuses on single-family homes, due to their large share of the market. Additionally, single-family lending typically involves individuals or married couples. Less is known about the landscape of homeownership, or potential unmet demand for it, that involves shared ownership structures, multiunit properties, or nontraditional borrowers, particularly at geographies below the national level (Wegmann, Schafran, and Pfeiffer 2017). For example, a duplex can be an affordable route to homeownership due to its size and potential for sharing costs with another household or generating rental income. At the same time, there is increasing interest in the community development field and new policies in some states and localities enabling people to add units to their single-family homes. Such changes can give homeowners the flexibility to generate rental income or house a family member or friend, as well as create new housing in higher-opportunity neighborhoods.

This brief surveys the available data sources on homeownership types beyond single-family homes and single-family occupancy with traditional single or married-couple borrowers, quantifying different subcategories for the United States and Western United States. We first describe our approach to categorizing different homeownership types and household structures. Then we provide estimates of housing unit numbers and market share in these categories, based on our calculations from different datasets and from secondary sources. These estimates illuminate the relative magnitudes of these ownership categories in the United States and states within the 12th Federal Reserve District, which we refer to as the Western United States. We then highlight barriers and innovations in the community development field to expand homeownership opportunities and financing across different categories. Finally, we discuss opportunities for future research and improved data collection and availability for different homeownership types.

Our data sources for this brief include a national dataset of property records and real estate listings, Census microdata, and published and unpublished estimates from community development researchers and organizations who focus on smaller market-share housing types. For a full discussion of our methodology and data sources, see Appendix A.

## Homeownership Category Definitions

In this brief, we examine three categories of data on types of homeownership beyond traditional single-family homeownership that each have a connection to affordability and flexibility. We adapt a model developed by Schafran et al. (2023), who use the term "multifamily homeownership" to encompass a broad range of homeownership types and potential demand for homeownership from various household structures. We develop a typology that we use to explore different data sources for quantifying the range of existing lending types, housing units, and potential borrowers in these homeownership categories.

The categories in our typology include (1) shared ownership, (2) shared occupancy, and (3) shared property (Table 1). These categories are nonexclusive,[ii] and each provides a different lens on unit counts or potential demand for homeownership beyond single-unit structures with individual/married-couple borrowers.[iii] Quantifying the contours of the market for each of these categories across different geographies can provide a starting point for conversations about policies and financing strategies that could expand housing affordability and flexibility, as well as wealth building and housing stability. Table 1 shows the number of units by subcategory, where data are available, for the United States and Western United States, and Table 2 shows unit numbers for Western states, where available.

## Shared ownership

The shared-ownership category in our typology includes homeownership types that can provide affordability through having multiple units under one legal structure that allows homeownership opportunities for multiple individuals or households. These categories sometimes have smaller-square-footage units than the average single-family home, a feature that can also lead to greater affordability. These legal structures, described later in more detail, include condominiums, cooperatives, community land trusts, and tenancies in common.

## Shared property

Our shared-property category includes properties with a single owner-occupant household and one or more additional non-condo units. It primarily encompasses small, onsite landlords (and building owners housing family members or others for free) on properties with two or more units, as well as single-family homeowners with accessory dwelling units (ADUs). An ADU is a separate living space that is attached to or detached from a primary living space, typically a single-family home, and has its own kitchen, bath, and entrance (Scott 2015). Shared-property homeownership can enable more affordable homeownership through rental income, as well as flexibility through the ability to house a family member or others in a separate unit. These types of affordability and flexibility can increase housing stability for both the owner and those living in existing secondary unit or units. In some locations where zoning or state law allows it, flexibility can mean having the ability to add new units.

## Shared occupancy

We use the term "shared occupancy" as a lens on available data for homes with multiple households living in the same unit. This gives us a rough gauge for some of the potential unmet demand for additional housing units, including the types of housing in our other two categories, as well as traditional single-family and rental units. This category encompasses all owner-occupants with extended family or unrelated household members living with them. (We also quantify how many of these households qualify as experiencing overcrowding.) This could include different categories of shared households who may be sharing or could potentially share housing costs, such as adult children, siblings, older parents, friends, or unmarried partners.

This category likely includes cases where other household members are contributing to housing costs besides the homeowner, such as an unmarried partner, a friend, a sibling, an older parent, or an adult child. In some cases, these household members may even have an informal ownership stake, even if they are not on the deed, either due to preference or challenges getting on the loan if that person is not a married partner to the principal homeowner. Shared occupancy can provide flexibility and affordability around sharing housing costs, whether formally or informally.

### Table 1: Homeownership types by number of units

| Category | Subcategory | Description | Number of Units (U.S. / Western U.S.) |
|---|---|---|---|
| Shared Ownership | Condominium | - Individual ownership of each housing unit<br>- Shared ownership of common spaces | 5.4M / 1.3M |
| | Housing Cooperative | - Ownership of shares in a company that owns the property | 614K / 25K |
| | Community Land Trust (CLT)/Shared Equity | - CLTs have individual ownership of unit and ownership of land by nonprofit organization.<br>- Shared-equity programs are run by municipalities. | 15.6K / 3.2K |
| | Tenancy in Common (TIC) | - Shared ownership of entire property by multiple individuals<br>- Different percentage stakes | 174K / 46K |
| Shared Property | Multiunit Building (non-condo) | - Units in a (non-condo) building with an owner-occupant and multiple housing units (i.e., onsite landlords) | 1.6M / 150K |
| | Accessory Dwelling Unit (ADU) | - Owner-occupied property with ADU on the same property | 1.6M / 427K |
| Shared Occupancy | Extended Family | - Presence of at least one adult (aged 25+) family member not married to household head in an owner-occupied unit | 13M / 2.9M |
| | Unrelated Individuals | - Multiple individuals with no familial relation in an owner-occupied unit (including unmarried partners) | 6.4M / 1.4M |

*Sources: Authors' calculations based on CoreLogic Tax and MLS (2023), IPUMS ACS (2023), Wang et al. (2023), CA CLT Network (2022), NW CLT Coalition (2023), and Schumacher Center (n.d.). See Appendix A for details.*

### Table 2: Number of owner-occupied homes by subcategory for Western U.S. states

| State | Owner-Occupied Units (total) | Condos owner-occupied units | Co-ops owner-occupied units | CLTs owner-occupied units | TICs owner-occupied units | Units in Multiunit Building with Owner-Occupant (non-condo) | ADUs | Extended Family Living with Homeowner | Unrelated Individuals Living with Homeowner (units) |
|---|---|---|---|---|---|---|---|---|---|
| AK | 185,010 | 14,337 | N/A | 5 | 1,349 | 12,249 | -- | 23,719 | 18,795 |
| AZ | 1,908,436 | 113,041 | 41 | 248 | 977 | 49,290 | 36,392 | 304,147 | 182,819 |
| CA | 7,513,138 | 803,852 | 20,960 | 410 | 34,648 | 441,857 | 201,431 | 1,784,080 | 690,192 |
| HI | 305,075 | 85,854 | 3,591 | 44 | 1,574 | 69,493 | 14,770 | 86,257 | 33,807 |
| ID | 496,269 | 6,649 | N/A | 160 | 195 | 6,745 | 12,756 | 57,698 | 30,684 |
| NV | 705,535 | 37,676 | 2 | 1 | 531 | 29,130 | 47,415 | 129,322 | 76,742 |
| OR | 1,089,190 | 51,123 | N/A | 477 | 2,456 | 26,640 | 35,906 | 143,179 | 110,773 |
| UT | 765,223 | 50,442 | N/A | 17 | 4,590 | 27,758 | -- | 121,648 | 765,223 |
| WA | 1,935,418 | 122,489 | 149 | 1,794 | 4,725 | 92,661 | 77,829 | 266,764 | 180,528 |

*Sources: Authors' calculations based on CoreLogic Tax and MLS (2023), IPUMS ACS (2023), Wang et al. (2023), CA CLT Network (2022), NW CLT Coalition (2023), and Schumacher Center (n.d.). See Appendix A for details. Note: Insufficient data on ADUs for Alaska and Utah.*

In the following sections, we go into greater detail on each subcategory in our typology and discuss the number of units and their share of the broader housing market in different locations, where possible.

## Shared Ownership: Units and Market Share

The shared-ownership category in our typology includes legal structures in which ownership of the property is legally divided between an owner-occupant and another individual or entity who does not necessarily live in the same housing unit. We quantify four subcategories in this section: condominiums, housing cooperatives (co-ops), community land trusts (CLTs), and tenancies in common (TICs). Each of these provides a different model for dividing ownership for purposes such as collective maintenance, collective governance, and affordability.

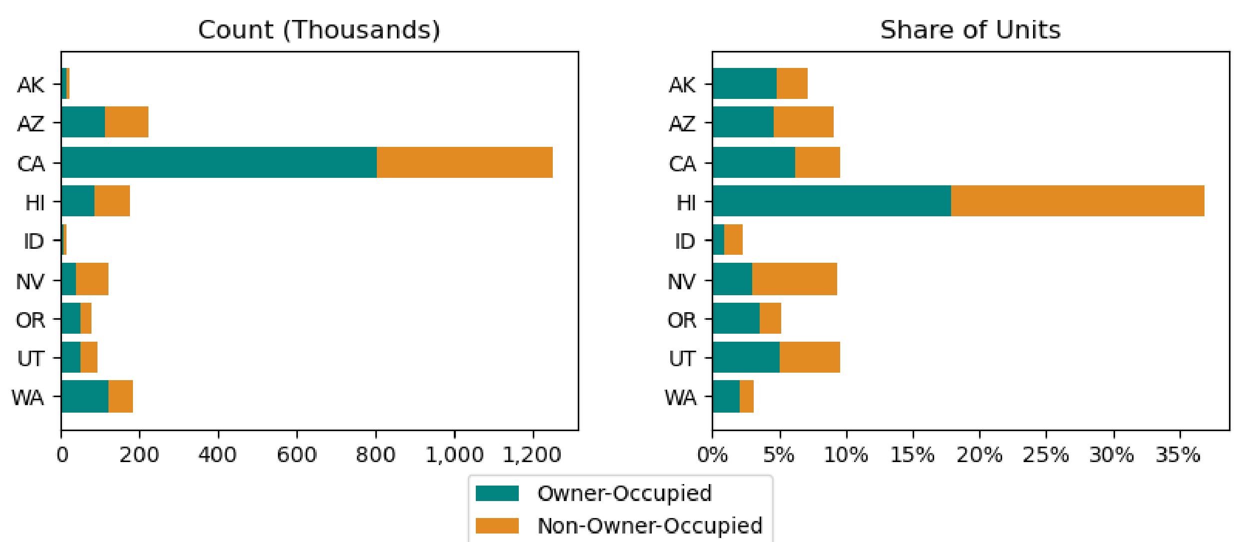
### Condominiums (condos)

The largest subcategory of shared ownership is the condominium (or condo). Condos are a legal structure that involves individual ownership of housing units with shared amenities. Condos can be the legal structure for individually owned units in a multiunit building, rowhouses, or even detached single-family houses. Regardless of physical form, the key defining feature of condos is that common spaces, such as hallways and courtyards, are shared among the owners of individual units and are generally maintained through condo association fees.

There are approximately 5.4 million owner-occupied condos in the United States, representing about 60% of the United States' 9 million housing units organized under a condo ownership structure (Table 1), with the remainder most likely representing either rental properties or second homes. Although condos are relatively widespread nationally, they are more concentrated in certain states. Florida and California have the highest volumes, with more than 1.6 million and 1.2 million condo units, respectively; more than 800,000 of these in each state are owner-occupied. For comparison, condos comprise about 10% of housing stock in California and about 17% of housing stock in Florida. There are about 28,000 condos nationally that are subsidized below market rate (Grounded Solutions Network 2020).

There are 1.3 million owner-occupied condos in the Western United States (Table 1). Hawaiʻi has the highest share of total residential units that are condos in the West: over a third (37%) of Hawaiʻi's housing stock is condos (Figure 1b). About half of these are owner-occupied, while the other half are likely rentals or second homes. Hawaiʻi's owner-occupied condos alone make up about 18% of the state's housing stock, far higher than average for the West (Figure 1b). Utah's and Arizona's condos are also roughly split (51%–49%) between owner-occupied and non-owner-occupied units. In both states, however, owner-occupied condos make up only about 5% of state housing stock, while non-owner-occupied condos make up about 4%. In Washington State, condos also make up a small share of the housing stock—2% of the state's overall housing stock is owner-occupied condos, and 1% is non-owner-occupied condos—and are also roughly split (48%–52%) between owner-occupied and non-owner-occupied. In California, a higher share (65%) of condos is owner-occupied than in other Western states, and condos make up a greater share of the housing stock in general: about 6% of California's housing stock is owner-occupied condos, and about 3% is non-owner-occupied condos. In contrast with other Western states, a greater share (69%) of Nevada's condos is non-owner-occupied than owner-occupied (31%). About 7% of Nevada's housing stock is non-owner-occupied condos, while 3% is owner-occupied condos.

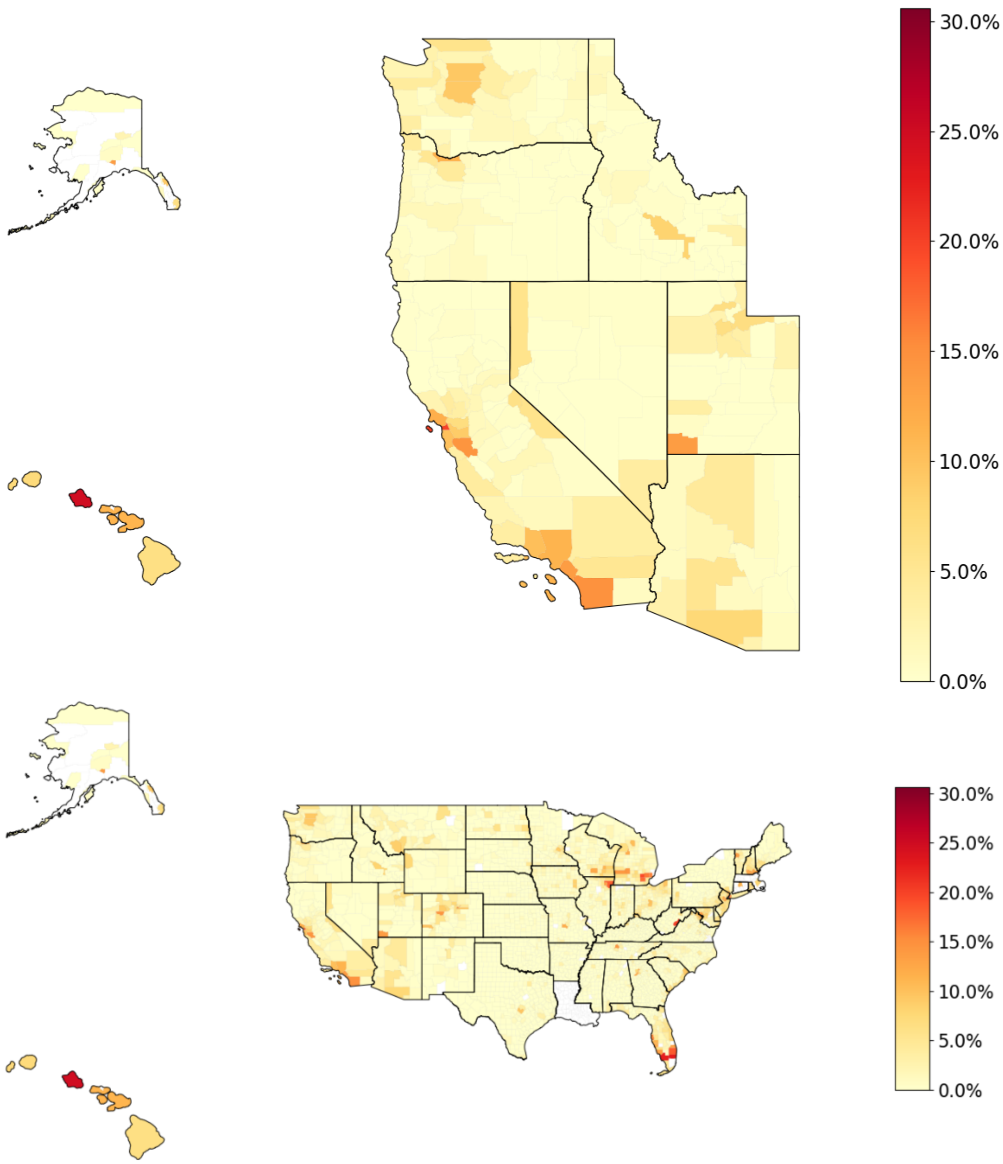
**Figure 1: (a) Number of condos by Western U.S. state and (b) share of total housing stock made up of condos (owner-occupied and non-owner-occupied) by Western U.S. state**




*Source: Authors' calculations using CoreLogic Tax (2023).*

By county, the highest concentrations of owner-occupied condos in the Western United States are in Honolulu County (where nearly one in four residential units are identified as owner-occupied condos), San Francisco County (one in five), and in several counties in Southern California, including Los Angeles, Ventura, Orange, and San Diego Counties, which can be seen in the map in Figure 2 (Figure 2, Appendix Table 1).

### Figure 2: Map of owner-occupied condo units by county as a percentage of all housing units in (a) Western U.S. states and (b) the United States




*Source: Authors' calculations using CoreLogic Tax (2023). Note: Although the CoreLogic Tax dataset includes property data for Louisiana, it identifies very few condo units in Louisiana, likely due to a classification issue. As a result, our national estimate likely undercounts condo units.*

## Cooperatives (co-ops)

We estimate that there are at least 614,000 co-op units nationally, 25,000 of which are in the Western United States, based on property records (Table 1) (CoreLogic 2023). In a housing cooperative, each resident owns shares in a corporation that collectively owns all the units within the cooperative. When an individual buys a unit in a housing cooperative, they are not directly buying the unit (as with a condo); rather, they are buying ownership shares in the company that owns the unit. Co-ops are more commonly associated with New York City, where they make up about 13% of the total housing stock, than any other geography in the United States.[iv] Outside of New York, units in co-ops comprise less than 0.5% of the total U.S. housing stock and less than 0.1% of the total housing stock in the Western United States.

The largest number of cooperatives identifiable in property records in the Western United States are in Hawaiʻi and California, concentrated primarily in Maui and the San Francisco Bay Area and Los Angeles regions (Table 2). The CoreLogic dataset lacks data on co-ops in four states in the Western United States: Alaska, Idaho, Oregon, and Utah. However, there do not appear to be large numbers of cooperative units in these states, based on comparison with the American Housing Survey (AHS). We discuss in the Appendix how the CoreLogic dataset diverges with the AHS on co-ops and the limitations of both datasets.

There are two specialized types of co-ops that can promote affordability. Many housing cooperatives in the Western United States are limited-equity housing cooperatives (LEHCs), meaning that they limit equity gains for owners when they sell; shares in an LEHC can be limited to the same price over time or a limited amount of appreciation (Coontz, Abell, and Nunez 2021). Another special form of housing cooperative is the resident-owned community (ROC), a manufactured home-park cooperative in which the residents of the community collectively own the land upon which their homes sit, combining the relatively low costs associated with manufactured homes with community control of land that protects residents from sudden rent hikes or sale of the land.

## Community Land Trusts (CLTs)

Community land trusts (CLTs) are nonprofit organizations that own land that they preserve for the long term through deed restrictions for purposes such as conservation or community development, including providing space for small businesses, community facilities, and housing. Housing-focused CLTs can have rental units and ownership units and sometimes have mixed-use structures with commercial space. Most of the existing stock of CLT homes are single-family homes or townhouses (Wang et al. 2023, p. 60). In a CLT, each owner-occupied housing unit is owned by an individual, but the land on which that unit is located is owned by the CLT. CLTs typically have a governing body with representation from residents and community members. A buyer of a CLT unit signs a ground lease with the organization and agrees to a limit on the subsequent resale value of the unit to preserve affordability in what is called a "shared equity" model of homeownership. Research suggests that owners of shared-equity units build more wealth and experience greater mobility to higher-opportunity neighborhoods over time than renters of equivalent incomes (Acolin et al. 2021; Ramiller et al. 2022). The majority of CLT or other shared-equity homeowners are first-time buyers (Wang et al. 2023, p. ii).

There are 218 CLT organizations with homeownership units throughout the United States out of an estimated total of 314 housing-focused CLTs across 46 states, Washington, DC, and Puerto Rico, according to a 2023 survey by Wang and coauthors (p. 15). They estimate that there are 15,606 owner-occupied shared-equity homeownership units (out of 40,000 total CLT/shared-equity housing units) in CLTs or CLT-like nonprofits in the United States, based on survey responses from 161 organizations and projections for the remaining organizations they identified (Table 1) (ibid., pp. ii–iii, 15). Wang et al. also noted that the CLTs they surveyed were growing their portfolios of shared-equity ownership units across the United States (Wang et al. 2023). In addition to the number of units in existence at the time of their survey in 2022, respondent CLTs projected planned growth of 1,550 shared-equity homeownership units in 2022 and 2,090 units in 2023; 98% of organizations surveyed reported that their shared-equity homeownership units were (deed-restricted) affordable for 30-plus years (ibid., p. iii).

We estimate that there are over 3,200 CLT homeownership units in the Western United States (Table 1; see Appendix A for methods details). The largest numbers of CLT ownership units in the West are in Washington (1,794), Oregon (477), California (410), Arizona (248), and Idaho (160) (Table 2). There are a handful of CLT ownership units in Hawaiʻi (44), Utah (17), Alaska (5), and Nevada (1) (Table 2). Tragically, the Na Hale o Maui CLT lost 14 CLT ownership units in the 2023 Lahaina Fire, some of which may be rebuilt; 17 new homes are also being built on lots donated to the CLT by the County of Maui following the fire (Magin Meierdiercks 2023).

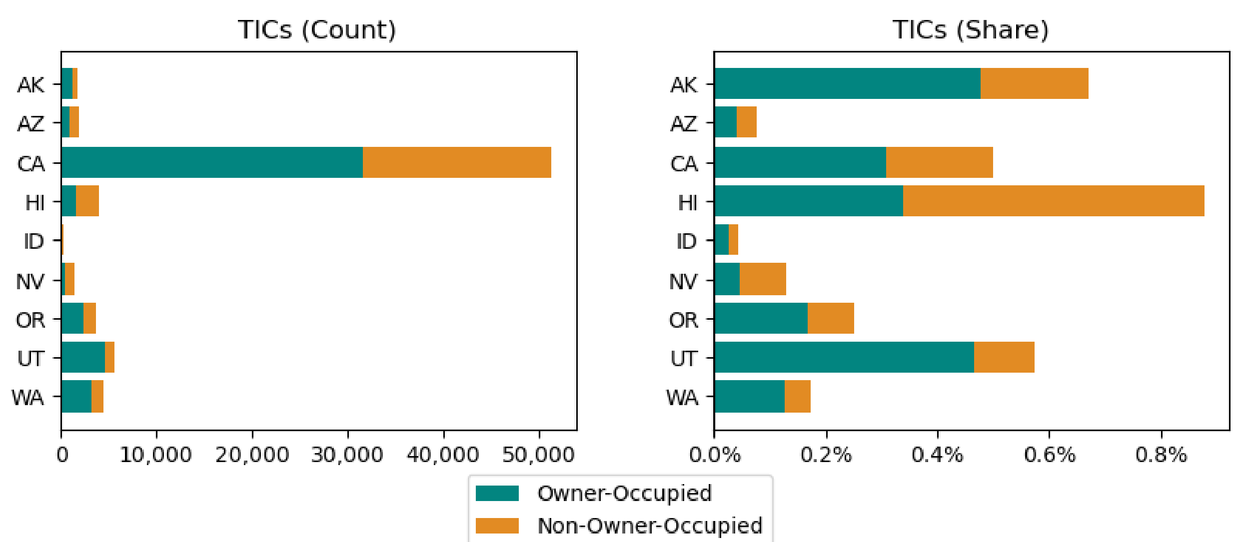
Some of the CLTs and shared-equity organizations in the West have been around for decades. However, many have been formed in recent years, and some are growing their portfolios. The Moab Area CLT, formed in 2012 in Utah, is developing 300 new units of rental and ownership units, including “single-family homes, townhomes, duplexes, cottages, and apartments” (Jeremias 2023; Moab Area Community Land Trust n.d.). NeighborWorks Salt Lake started a CLT in 2021 and has started a portfolio of homeownership units (NeighborWorks Salt Lake n.d.). As noted above, homeownership is only part of the CLT landscape. Some CLTs have rental housing portfolios or a focus on other community development activities. For example, in Alaska, the Sitka CLT focuses on housing, but the Anchorage CLT focuses on commercial properties (Sitka Community Land Trust n.d.; Anchorage Community Land Trust n.d.).

## Tenancies in common (TICs)

A tenancy in common (TIC) is a legal structure for shared ownership of a property by two or more individuals. In a TIC, these individuals legally own a certain percentage of the overall property. A TIC can be used to structure shared ownership between households living in separate units, such as a duplex owned by two families, or by nonmarried individuals living in a single unit, such as a single-family house. Ownership is not divided by unit (as with a condo), and it involves directly owning a percentage of the property, not shares in a corporation (as with a co-op). A TIC is not to be confused with joint tenancy, which is commonly used by married couples and gives equal ownership to both parties on the deed. Whereas a married couple is one legal entity, individuals owning a property together under a TIC structure are typically different legal entities. TICs enable shared ownership by different households or unmarried individuals (i.e., different legal entities) and enable them to divide ownership by percentage shares without those shares necessarily being equal. Furthermore, TIC shares remain legally separate upon the death of a co-owner, rather than passing to the other owner (as they would typically do in a joint tenancy by a married couple).

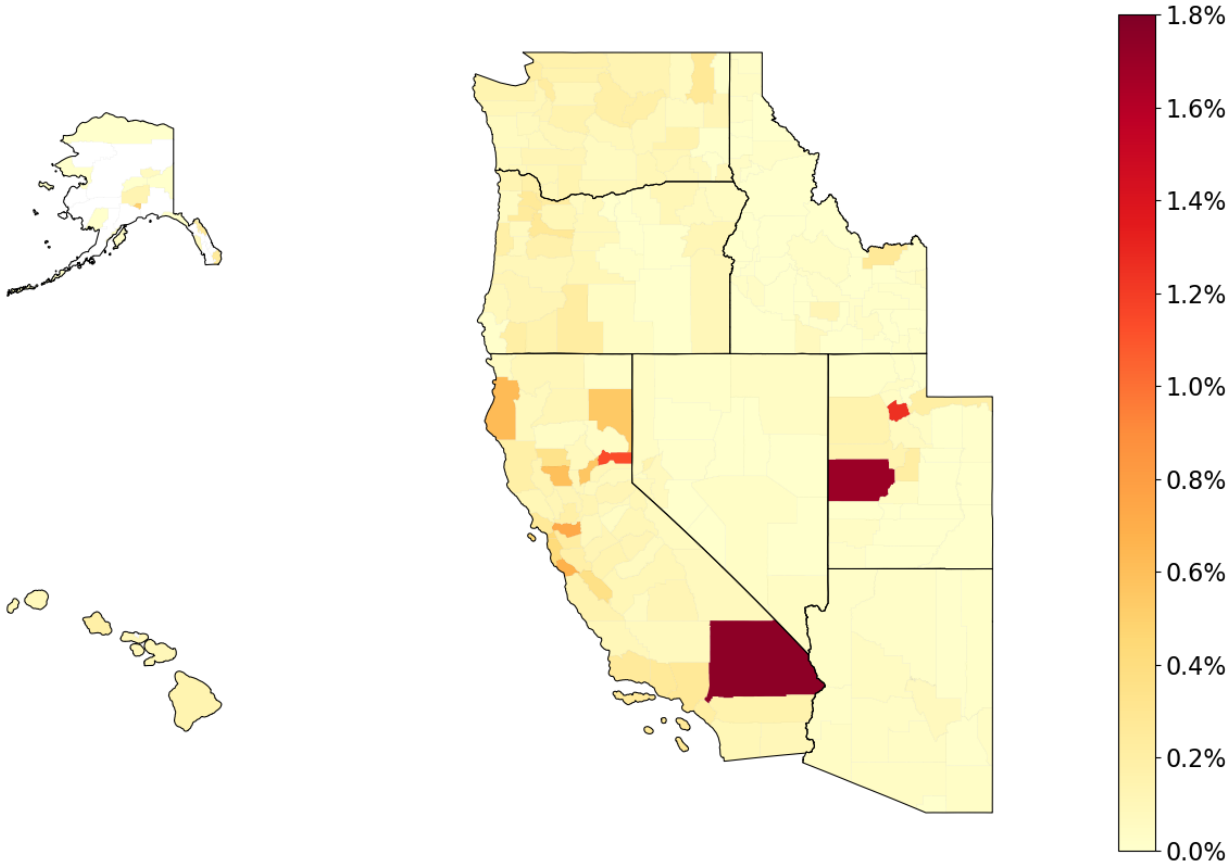
There are about 174,000 TIC units in the United States, about 46,000 of which are in the Western United States (Table 1). There are TICs in almost every state, but they generally represent only a small proportion of the total residential housing units in a given geography, according to property data (Figure 3) (CoreLogic 2023). California has, by far, the largest number of units under a TIC ownership structure in the West (and nationally) at 34.6K, followed by Washington (4.7K), Utah (4.6K), Oregon (2.5K), Hawaiʻi (1.6K), and Alaska (1.3K) (Table 2). TIC units make up about a half a percentage of the total housing stock in Alaska, California, Hawaiʻi, and Utah, and less in other Western states (Figure 3). In California, TICs are disproportionately concentrated in San Bernardino County, which comprises nearly half of the state of California's TIC units. in San Bernardino County, TICs make up nearly 3% (2.8%, 17.4K units) of all residential units, and owner-occupied TICs make up nearly 2% (1.7%, 10.5K units) of residential units (Appendix Table 2).

### Figure 3: Tenancy in common (TIC) (a) number of units and (b) share of total housing units, owner- and non-owner-occupied, by Western U.S. state




*Source: Authors' calculations using CoreLogic Tax (2023).*

**Figure 4: Map of owner-occupied TIC units as a share of all housing units by county in Western U.S. states**




*Source: Authors' calculations using CoreLogic Tax (2023).*

## Shared Property: Units and Market Share

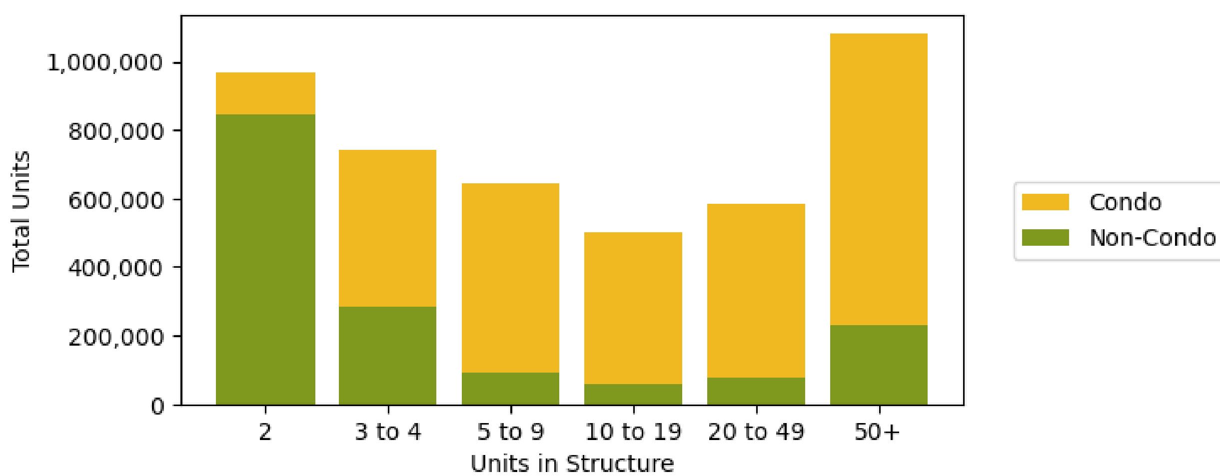
The shared-property category in our typology focuses on building type and includes multiunit properties where an owner occupies one of the units.[v] Smaller multiunit buildings are part of what is commonly referred to as the "missing middle" of housing between two and 49 units. Small multifamily buildings with two to four units tend to be more affordable to purchase than single-family or larger buildings, and they tend to be more affordable for renters (An et al. 2017, p. 4; An et al. 2020; An et al. 2021). Small and medium multifamily buildings with two to 49 units make up the largest share of subsidized and unsubsidized housing for lower-income households in the United States (An et al. 2020).

The two subcategories of shared-property homeownership we quantify here include both multiunit buildings (such as duplexes) and properties with an accessory dwelling unit (ADU). Residents are not necessarily sharing ownership, but there is potentially more than one household living on a parcel. Multiunit structures with owner-occupants can be home to small landlords or owner-occupants housing family or friends without charging rent, for example. They can be organized as condos or co-ops or have no shared-ownership structure. Our calculations for this category also likely include some cases where the owner-occupant uses additional unit(s) for other purposes, such as a short-term rental, although we cannot distinguish these units using tax assessors' parcel data.

## Owner-occupied multiunit buildings

There are about 1.6 million non-condo units in multiunit buildings with an owner-occupant in the United States, 150,000 (10%) of which are in Western states (Table 1) (CoreLogic 2023).[vi] These units make up about 1–4% of total state housing stock in most Western states and 14% in Hawaiʻi (Appendix Table 4).

**Figure 5: Units in multiunit buildings with an owner-occupant in the United States (condo and non-condo)**



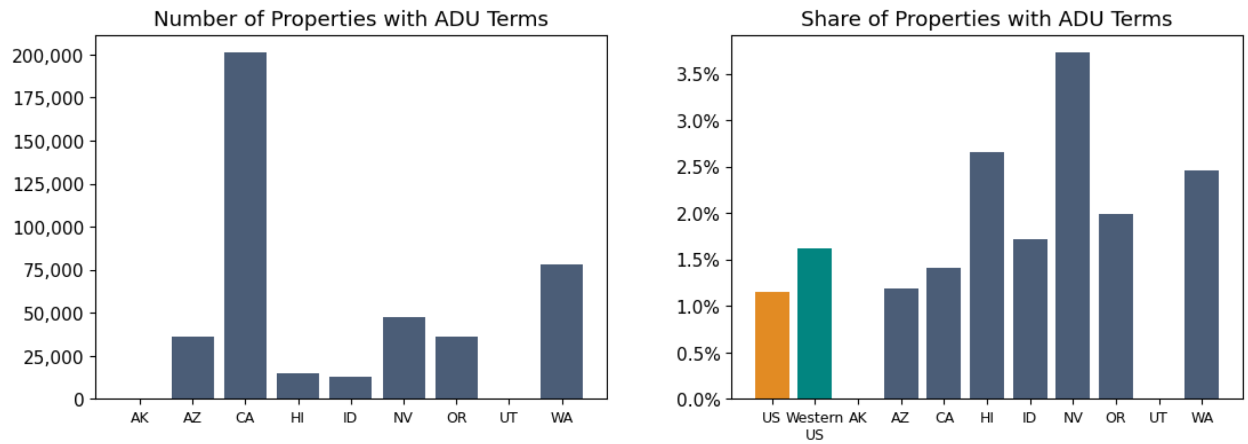

*Source: Authors' calculations using IPUMS ACS (2023).*

Most (71%) non-condo units in a building with an owner-occupant in the United States (71%) and in the West (67%) are in two- to four-unit buildings, with the majority of these in duplexes (Figure 5, Appendix Figure 1). In other words, most units in multiunit buildings with onsite owners are in small buildings. Although it is not possible to differentiate between onsite landlords and owners housing family/friends rent-free in another unit with available parcel data, in both cases an owner-occupant shares the structure with one or more other households (likely tenants) located in different unit(s).

## Accessory dwelling units (ADUs)

We estimate that there are at least 1.6 million ADUs in the United States and 427,000 in the Western United States (Table 1). This estimate includes unique, single-family properties with an ADU that have come up for sale from 1997 to 2023 using real estate listings (see Appendix A for more discussion on our methods) (CoreLogic 2023). We estimate that California has over 201,400 ADUs, the largest number in the West and nationally, followed by Washington (over 77,800), Arizona (over 36,000), Oregon (over 35,900), Hawaiʻi (over 14,700), and Idaho (over 12,700) (Table 2, Figure 6a). As a share of the state's total housing stock, Nevada has the largest proportion of ADUs (3.7%), followed by Hawaiʻi (2.7%), Washington (2.5%), Oregon (2%), Idaho (1.7%), California (1.4%), and Arizona (1.2%) (Figure 6b). Western U.S. states have a higher average percentage of homes listed with an ADU than the U.S. average (1.6% vs. 1.2%) (Figure 6b).

**Figure 6: Accessory dwelling units (ADUs) (a) number and (b) share of total housing stock in Western U.S. states**




*Source: Authors' calculations based on unique MLS listings for single-family properties from 1997 to 2023 using CoreLogic Multiple Listing Service dataset.*

*Note: Insufficient data (<20 observations) for Alaska and Utah.*

Relatively little has been reported previously about the scale of ADUs at a state or county level across the United States, due to a lack of consistent or aggregated data. For example, the parcel-level data reported by counties that we use from CoreLogic does not identify ADUs with a specific, easily identifiable flag—as it does, say, for condos or duplexes. This is because, for lending purposes, ADUs are not identified as a second unit that provides potential rental income, as with a duplex. This has advantages and disadvantages. For example, potential rental revenue from an ADU is not consistently recognized in the lending process. On the other hand, duplexes are treated as multifamily properties and may be subject to higher interest rates than a nearby single-family home with an ADU because lenders consider the local rental market when lending for multifamily properties, regardless of whether the owner plans to rent out the extra unit.

There has been growth in activity in the community development field from groups such as the Casita Coalition in California and policy changes facilitating ADU development since the 2010s (author interviews). The earliest assessment of the existing ADU market is a 2011 survey by Wegmann and Chapple of single-family properties near transit stops in Alameda County, California. Their survey assesses characteristics of ADUs in this geography based on responses from homeowners who report having an ADU (Wegmann and Chapple 2012). They note that tax assessors' parcel data do not specify whether a single-family property has an ADU and that many unpermitted units might not appear in tax records in any case (ibid., p. 6). Researchers are quantifying growth in the overall number of ADUs, using data on construction permits and completions. An early example is Chapple et al. (2020), which reported that the completed number of ADUs in California increased from 2,000 in 2018 to 7,000 in 2019 (p. 1).

A 2020 report by Khater and Yao at Freddie Mac estimated that there are 1.4 million ADUs in the United States, based on real estate listings from 1997 to 2019 (Khater and Yao 2020). The authors put a floor on the number of potential ADUs by analyzing open text responses entered by real estate agents in the CoreLogic Real Estate Database's Multiple Listing Service (MLS) dataset (ibid., p. 2). The descriptions that indicate a possible ADU in these responses are nonstandardized and vary widely. To overcome this obstacle, Khater and Yao use text-mining software to develop a list of frequently used descriptors for ADUs (ibid., p. 2). The most frequently appearing terms/phrases—from in-law suite to casita—number over a dozen, with a long tail of wording variations and lesser-used terms, illustrating the level of inconsistency in the MLS that makes ADUs difficult to track. Khater and Yao estimate that California had the largest number of unique ADU listings in the United States over the period of study and that Arizona and Washington were also in the top 10. They also report growth in ADU listings in metro areas from 2015 to 2018, noting that much of the growth has been in Sunbelt regions of the Southern and Western United States (ibid., p. 9). Portland, OR, Seattle, and Los Angeles ranked in the top five, and Anaheim, Sacramento, San Diego, Riverside–San Bernardino, Las Vegas, and Phoenix were in the top 25 for metro area growth in ADUs in real estate listings (ibid., p. 9). Among Western states, they also distinguished Hawaiʻi and Oregon as having more attached than detached ADUs, while Washington, Idaho, Nevada, California, and Arizona had greater shares of detached units (ibid., p. 10).

## Shared Occupancy: Potential Demand for More Housing

Our shared-occupancy category focuses on potential unmet demand for additional housing units, or for lending products that recognize existing households sharing housing costs. This lens—determining where owner-occupied households might be sharing a unit, and associated costs, with adult extended family or unrelated adults—points us toward Census demographic data. We use the American Community Survey (ACS) to quantify the number of owner-occupied housing units that have multiple households living in them, including the owner's extended family and unrelated individuals, in different states.

The 2010s saw slower growth in household formation than any decade since 1950, in part because of the declining number of adults living in their own home (Fry, Passel, and Cohn 2021). The slowdown in housing production per capita in the United States in recent decades and the associated increase in housing costs have contributed to the slowing of household formation, leading people who would prefer to own or rent their own home to share with others (ibid.; Freemark 2024). Freemark (2024) finds a strong, statistically significant relationship between growth in housing units per capita and having fewer residents per housing unit at the county level, controlling for various factors (ibid., p. 3). Furthermore, Freemark finds that an increase in the number of housing units per capita is associated with a slower increase in cost/rent per unit (ibid.). This suggests that our shared-occupancy category can provide a general, comparative sense of where sharing housing units might signal potential demand for additional housing.

There are multiple reasons why homeowners share space with extended family or other adults more out of necessity or more out of choice, including financial hardship, disability, childcare, eldercare, and companionship (Kamo 2000, p. 222; Scott 2015, pp. 4–5; Cohn et al. 2022). Extended-family households are more prevalent in metro areas with higher average rental housing prices (Kamo 2000, p. 222). Some of these arrangements are more prevalent in particular racial/ethnic groups but have grown steadily for all groups since the 1980s, after declining for the previous 40 years, and were accelerated by the 2008 recession (Taylor et al. 2010, p. 4; Scott 2015, pp. 5–6). The number of people living in multigenerational households in the United States increased fourfold from 1971 to 2021, with steady increases over the past decade (Cohn et al. 2022). However, single-family houses often do not accommodate extended-family or other shared-occupancy households well (Ahrentzen 2003; Scott 2015, p. 7). Some homeowners, including those already sharing a unit, may wish to add an additional unit or units to house family or friends (Wegmann and Chapple 2012).

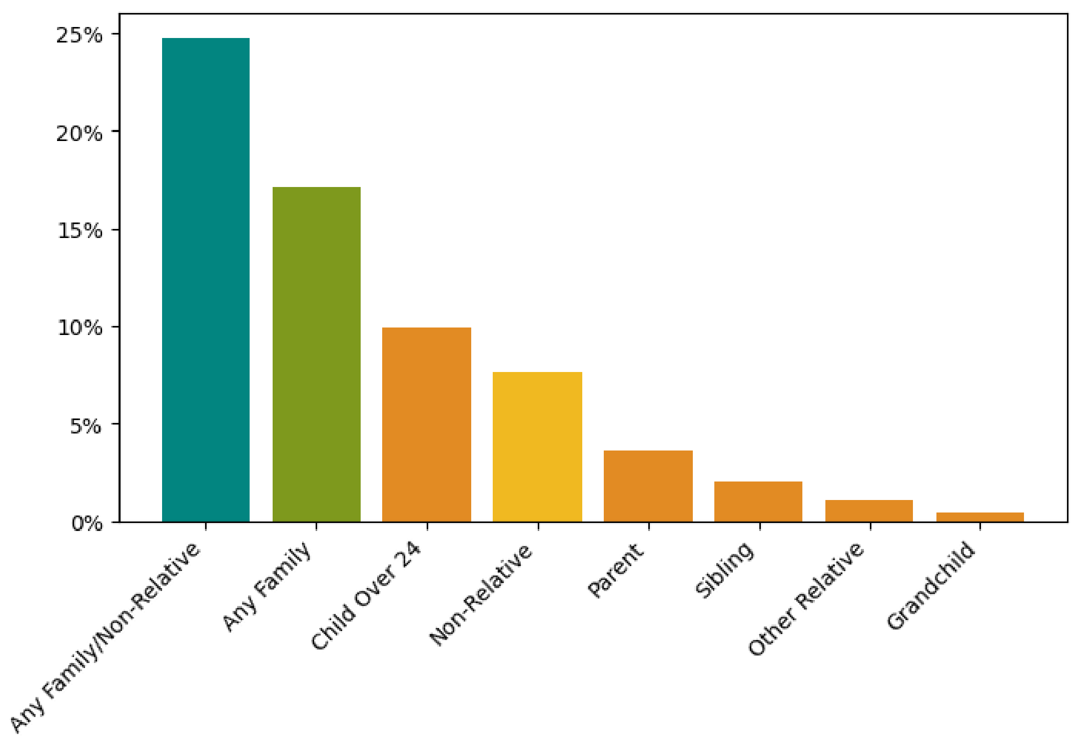
For those who do share a unit, shared financial arrangements can provide some financial security but are not typically recognized for lending purposes. Homeowners with other earners in their household besides a married partner are better able to stay in their homes when they experience a financial shock than those who do not, controlling for other characteristics, according to research from Scott (2015) at Fannie Mae using the American Housing Survey (AHS) (Scott 2015, p. 2). However, the financial contributions of other household members who are not co-borrowers typically count only toward the income of the borrower for borrowing purposes if they sign a lease agreement (e.g., for FHA loans [ibid., p. 3]). Using the AHS to estimate income sources from shared household members that could potentially contribute to mortgage costs, Scott (2015) finds that 15% of all mortgage-holding households have income contributions from adults who are not on the mortgage, increasing to 20% for African Americans and 24% for Hispanics (Scott 2015, p. 8).

Although American Community Survey (ACS) data do not allow us to distinguish between people who want to live together or would prefer separate units, we can see the geographic differences in shared occupancy, and we can also track overcrowding by geography. The ACS data also do not tell us how many occupants of a household share ownership. However, we assume, based on our understanding of typical mortgages, that most of a household head's (and married partner's) extended family and unrelated adults are not formally sharing ownership of the unit on the deed or mortgage.

## Extended family and unrelated adults

A quarter (25%) of owner-occupied U.S. households have either extended family or unrelated adults living in the same housing unit as the household head, according to our calculations from the ACS (IPUMS 2023, Figure 7). In the Western United States, this figure is 31% (Appendix Figure 2). Seventeen percent of U.S. owner-occupied households, and 22% in the Western United States, have an adult child or extended family living with them.[vii] About 10% of U.S. households, and 12% in the West, report having an adult child over age 25 living with them. Other forms of multi- and intragenerational arrangements were present, although not as common, with 4% of units including the parent of the household head, 2% including a sibling of the household head, 1% including another relative of the household head (such as an uncle/aunt or a cousin), and 0.5% including an adult grandchild (over age 25) of the household head. In the Western United States, extended family living in the same unit with a homeowner is the most common in Hawaiʻi and in Southern California, both of which have counties where upwards of 30% of owner-occupied housing units include at least one household member who is a non-immediate family member of the household head (Honolulu County, HI, and Imperial, Los Angeles, and San Bernardino Counties, CA; see Appendix Table 3).

**Figure 7: Share of U.S. owner-occupied households with extended family or unrelated individuals living in a unit with an owner-occupant**



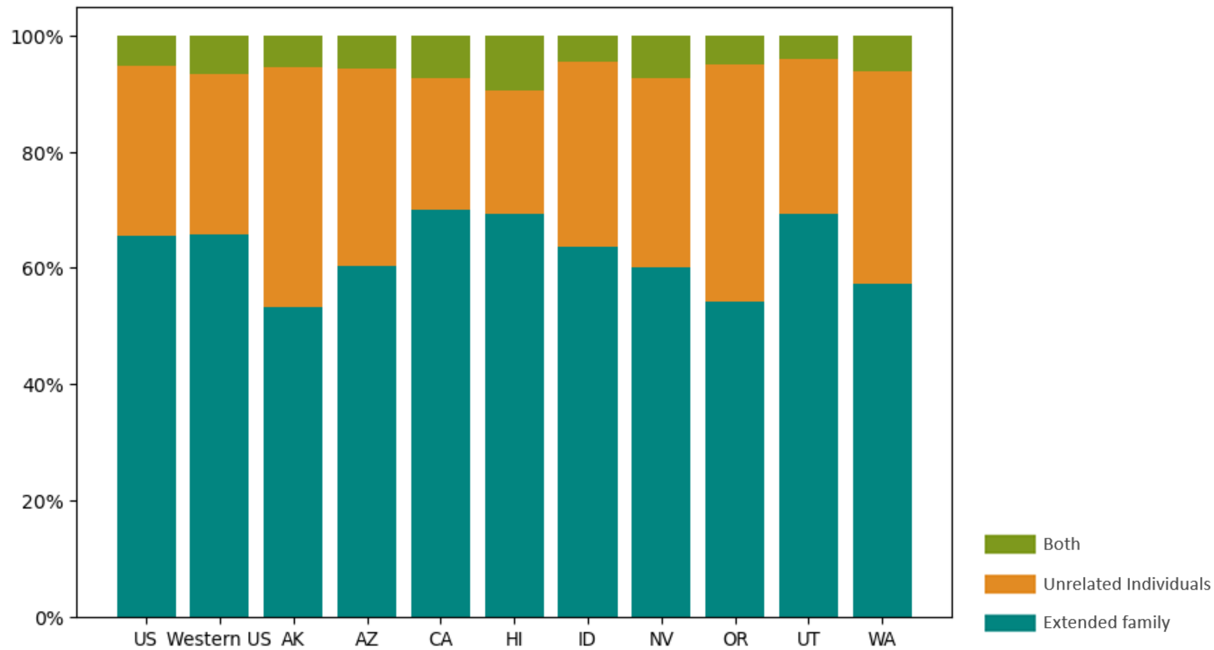

*Source: Authors' calculations using IPUMS ACS (2023).*

Less than 10% of U.S. and Western U.S. owner-occupied households (8% and 9%, respectively) have a nonrelated adult living with them, such as a roommate tenant, friend, or nonmarried partner (Figure 7, Appendix Figure 2). (Unfortunately, the ACS data do not distinguish nonmarried partners from other unrelated adults.) Although this figure may include some TICs, it likely primarily represents either nonmarried partners occupying a housing unit in which one member holds ownership title or other informal and nonfamilial arrangements, such as roommates and subletters.

In the Western United States, the largest number of owner-occupied households shared with unrelated adults is in Los Angeles County and Maricopa County (metro Phoenix, AZ), followed by San Diego County, Clark County (metro Las Vegas, NV), and Riverside County (Appendix Table 5a). Owner-occupied households sharing a unit with unrelated adults comprise the largest shares of owner-occupied units in the less-populated counties of Hawaiʻi, rural Alaska, and Multnomah County, OR (which encompasses Portland) (Appendix Table 5b).

These forms of shared-occupancy also overlap. In the Western United States, we estimate that roughly 4 million owner-occupied households share a housing unit with extended family or unrelated adults or both. Of these shared households, 2.65 million households (66%) contain only extended family members, 1.1 million households (28%) consist only of individuals unrelated to the household head, and 267,300 households (7%) feature both extended family members and unrelated individuals (Figure 8).

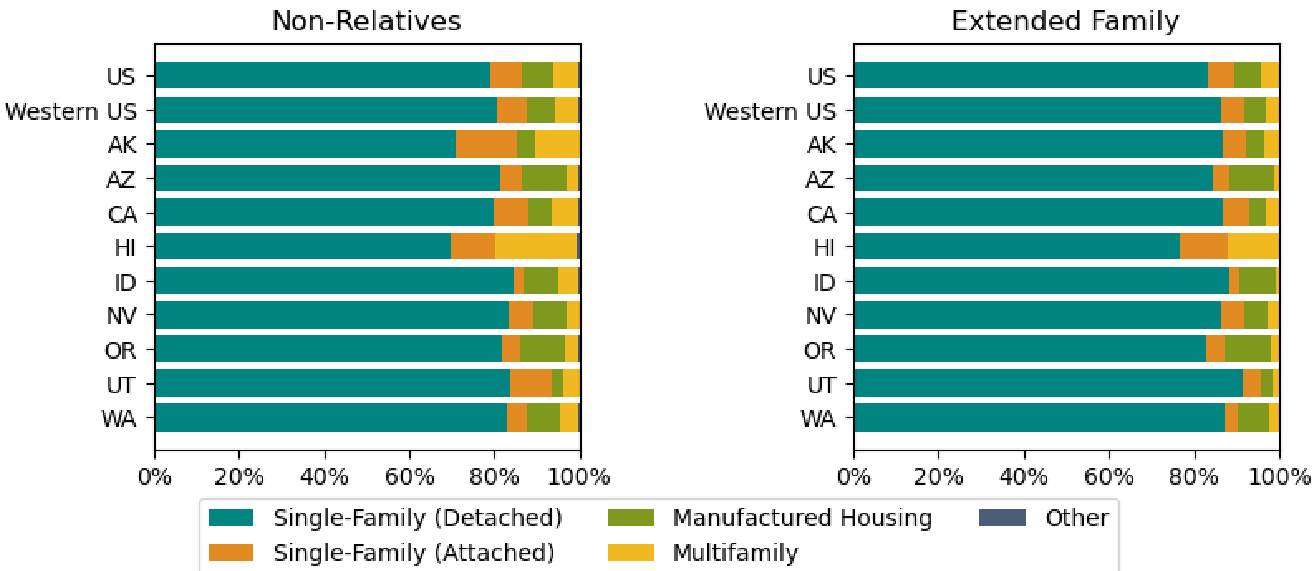
**Figure 8: Shared-unit owner-occupied households by type**




*Source: Authors' calculations using IPUMS ACS (2023).*

The types of homes that homeowners share with other adults reflect the existing housing stock nationally and in Western U.S. states (IPUMS 2023). Most of the households in the United States with an owner-occupant and unrelated adults sharing a unit (79%) are in detached single-family homes. Another 7% are in attached single-family homes (e.g., townhouses), 7% are in manufactured homes, and very few (6%) are in multifamily buildings (Figure 9a). The figures are very similar for the Western United States, where 80% of owner-occupant households shared with unrelated adults are in single-family houses. In Western U.S. states, Arizona and Oregon have the highest proportion (11% and 10%, respectively) of homeowners sharing a unit with an unrelated adult living in manufactured homes; Hawaiʻi and Alaska have the highest share living in multifamily buildings (19% and 10%, respectively).

**Figure 9: Type of structure for owner-occupied households sharing a housing unit with (a) unrelated adults or (b) extended family by Western U.S. state**



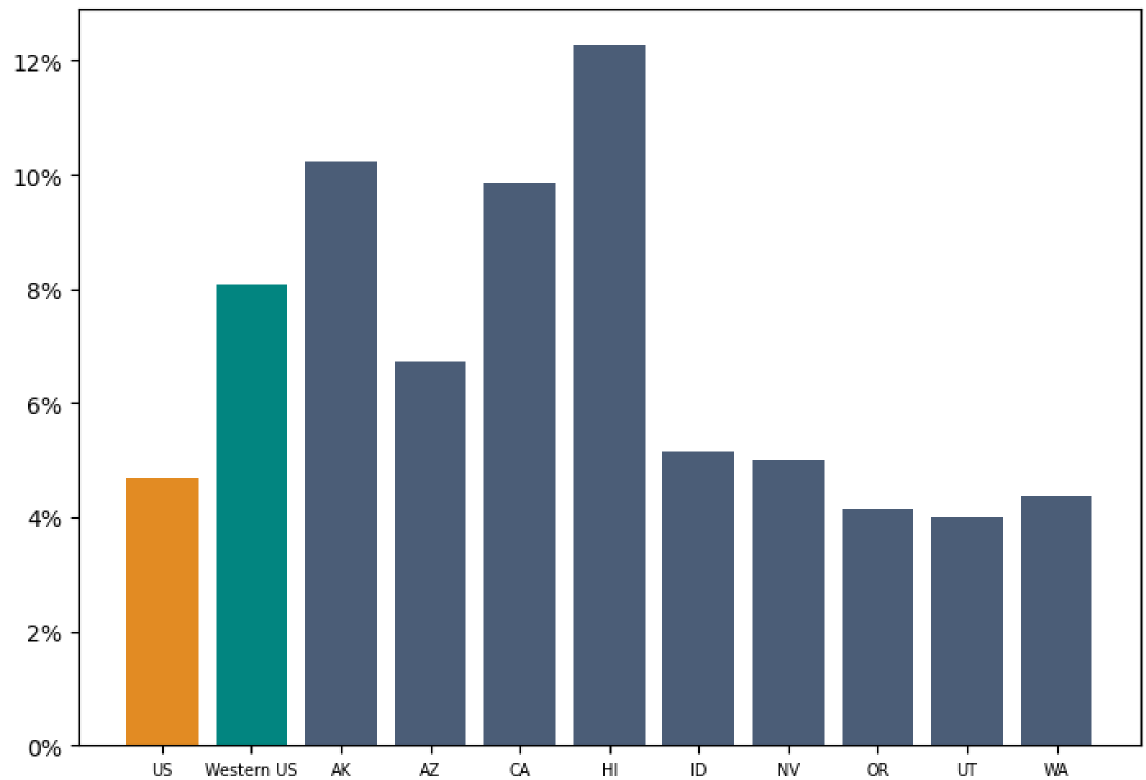

*Source: Authors' calculations using IPUMS ACS (2023).*

Homeowners sharing a unit with extended family also largely live in single-family houses in the United States (83%) and the Western United States (86%). In Hawaiʻi, more units shared with extended family are in attached single-family (11%) or multifamily structures (11%) than other Western states (6% or less attached, 4% or less multifamily) (Figure 9b). The fact that shared households largely live in single-family homes is likely related to the makeup of the housing stock: single-family homes are more common and tend to have more bedrooms than, for example, condos. Even when new housing is built, it can be difficult for families to find adequately sized affordable space—newly constructed multifamily buildings tend to have very few units with three or more bedrooms that can accommodate households with children or those sharing a unit with family or others (Johnson and McGhee 2023).

## Overcrowding

It is important to note that shared-occupancy data include some cases of overcrowding. We define overcrowding as having more than one person per room within a housing unit (Blake, Kellerson, and Simic 2007, p. 3).[viii]

**Figure 10: Overcrowding rates for owner-occupied households sharing a unit with extended family and/or unrelated adults: United States, Western United States, and Western U.S. states**




*Source: Authors' calculations using IPUMS ACS (2023).*

Based on our calculations using ACS data, 5% of U.S. owner-occupied households and 8% of owner-occupied households in the Western United States experience overcrowding (Figure 10). The highest rates of overcrowding in the Western United States for owner-occupied households sharing a unit with unrelated individuals and/or extended family are in Hawaiʻi (12.3%), Alaska (10.2%), and California (9.8%), followed by Arizona (6.7%) (Figure 10).

## Considerations for Policy and Practice

High housing prices have spurred innovations in the community development field around expanding different homeownership types beyond traditional single-family homes, some of which are new and others of which build on models that have existed in some form for decades. Some innovations focus on the housing stock, such as working to increase the number of smaller or attached homes being built in walkable neighborhoods or creating lending opportunities that accommodate adding units to a home for multigenerational households and others. Others focus on ownership structures that promote affordability, such as co-ops and land trusts. All have the potential to help to chip away at housing shortages and barriers to homeownership.

This section profiles efforts in the community development field to expand homeownership opportunities that focus on financing, layered approaches, and land-use policies. It also describes work in the community development field that is not captured in our quantitative data sources but is nonetheless creating entry points to homeownership in Tribal communities and through small, infill single-family homes.

**Many factors affect the potential for expanding access to the homeownership types discussed in this brief.**

### Financing challenges and opportunities exist for different homeownership types for creating/rehabbing units and for prospective buyers

- **Research suggests that construction defect liability increases the cost of construction financing and discourages developers from selling new multifamily units as condos:** Despite their established role as relatively affordable starter homes, the share of newly constructed units in multifamily buildings offered as for-sale condos, rather than as rentals, has decreased in the United States in recent years and is at a historic low of around 3–5%, compared with highs of 30–50% over the past 50 years (Neal and Goodman 2022). Research suggests that construction defect liability can be a barrier to leveling the playing field for condos, compared with rental apartments, in different states (Kroll et al. 2002; Kneebone and Trainer 2019; Neal and Goodman 2022; Schafran et al. 2023, p. 61). Currently, in many states, the risk of potential repair costs due to construction defects in a new multifamily building is managed through new condo owners potentially suing the builder. This liability increases the cost of construction financing, and therefore the purchase price, of a condo. In California, for example, individuals and homeowners' associations have 10 years to sue a developer for any defects, which contributes to multifamily developers favoring higher-priced condo towers in urban centers over potentially more affordable missing middle housing, which cannot bear the same costs (Alameldin and Karlinsky 2024). Examples of potential solutions include warranties on condos requiring builders to fix defects without litigation and state-level condo defect insurance (Kroll et al. 2002; Schafran 2022). Alameldin and Karlinsky (2024) detail the different solutions to construction defect liability that have been put in place by states (and Canada), including Hawaiʻi's system of mandatory mediation before litigation and Utah's shorter statute of limitations.

- **Lending options around accessory dwelling units (ADUs) are limited but growing:** Even in places where local land-use rules allow or encourage ADU construction, borrowing to build an ADU can be challenging (Greenberg et al. 2022; Abu-Khalaf 2020). Traditional lenders typically do not consider the value that an ADU would add to a home or future rental income in their loan-to-value calculations for a construction loan or a home-equity line of credit (Barnett 2022; Abu-Khalaf 2020, pp. 20–24). However, some ADU borrowing options exist. Freddie Mac began counting rental income from an ADU toward a borrower's debt-to-income ratio when purchasing a new single-family house with an ADU in 2022 (Freddie Mac 2022). Fannie Mae has lending products for building new ADUs: the Homestyle Renovation loan can be used to build a new ADU when homeowners are purchasing or refinancing, and the cost of constructing an ADU can be added to a construction-to-permanent financing loan when building a single-family house (Fannie Mae n.d.).
- **Public-private partnerships are facilitating ADU lending for borrowers at different income levels:** A number of nonprofit and city pilot programs, as well as for-profit companies, have been growing over the past five or so years in such places as Denver, Los Angeles, the San Francisco Bay Area, and the Pacific Northwest to help low-income homeowners build ADUs for rental income and to house community members (Abu-Khalaf 2020, pp. 25–26, author interviews). Many of these have worked in tandem with local government programs to encourage ADUs (author interviews). In California, Self-Help Enterprises works with the state and local

jurisdictions to finance and streamline ADU construction for borrowers below an income cap (Barnett 2022). NPHS, a community development financial institution (CDFI) in Southern California, has a loan called ADUGo for people with incomes up to 80% of area median income to purchase and install a prefabricated ADU (NPHS n.d.). Craft3, a Seattle-based CDFI, developed an ADU construction loan for the general homeowner population that it offered at a reduced interest rate to lower-income homeowners, but it was discontinued in 2024 (Craft3 n.d. A, author interview). Additionally, Craft3 piloted the BackHome ADU construction loan in three counties around Portland, OR. The BackHome pilot involved providing lower interest rates for homeowners who agreed to rent their newly built ADU to a low-income tenant for eight years (Craft3 n.d. B, author interview).

- **Raising equity to buy a building is a challenge for tenant co-ops transitioning to ownership:** It is often challenging for co-ops to get traditional loans for construction/rehabilitation and for mortgages. One source of financing for co-ops is the National Cooperative Bank (NCB), created by Congress in 1978 and privatized in 1981 with a mission to serve housing and commercial cooperatives nationwide. NCB provides loans for capital repairs and to refinance existing debt for market-rate, limited-equity, and senior housing cooperatives, as well as unit-share loans for individuals to purchase a home within a co-op. NCB founded a community development loan fund, Rochdale Capital, in 2021 to provide capital access in LMI communities for cooperative ownership in partnership with NCB. Historically, NCB has funded groups of tenants who learn that their building is being sold and then organize to purchase the building (author interview). However, it is often challenging for tenants to raise enough equity funding to purchase a building, which sometimes comes from philanthropic or public sources (author interview). Cities such as Washington, DC, which have "opportunity to purchase" policies and supportive funding, can help tenants transitioning to ownership of their units through a co-op by helping subsidize some of the upfront costs (e.g., equity and building rehabilitation) (Mattiuzzi 2019, p. 13).
- **Lending to homebuyers sharing a household but who are not married couples is challenging:** Nonmarried household members contribute to household earnings and to mortgage expenses for some homeowners, increasing housing stability,

particularly for homeowners of color (Scott 2015). However, this income—from extended family, friends, or an unmarried partner—does not usually count toward borrower income (e.g., for FHA loans) (ibid.). Including unmarried household members on a home loan is possible in some cases but is usually considered more complex. A drawback could be that other contributors, besides the primary homebuyer, might have lower credit scores that the lender would also consider. A TIC is one way two households can borrow together—for example, if they are sharing the purchase of a duplex but living in separate units.

***Financing homeownership on Tribal land presents opportunities and challenges***

The data sources we used to generate state and national estimates of different homeownership types did not have unit counts for Tribal geographies in the Western United States. We conducted interviews to get a preliminary sense of the challenges and opportunities for homeownership on Tribal land. Lending for housing is challenging on Tribal land. However, there are efforts to increase homeownership for Native communities, including small multifamily units, that leverage a federal financing program.

Native American communities face a particular shortage of capital for housing construction for both ownership and rental homes, which makes it difficult for young Tribal members (particularly young professionals) to return to or live on Tribal land. This is due partly to traditional financial institutions having less familiarity with rules regarding Tribal land, as well as the complexity of lending on Tribal land (author interviews). For example, lending to individuals for building a house or adding units to their home on Tribal land with a traditional loan is more complex because of particular restrictions on having a lien on a property on Tribal land (author interviews).

U.S. Treasury Department–certified Native CDFIs and other CDFIs that focus on Tribal geographies are sources of capital for homebuilding and homeownership in Native communities (author interviews). These CDFIs have specific expertise in the legal complexities of mortgage lending on Native trust land and can provide flexible solutions—for example, by accepting a leasehold as collateral rather than the land (Brunsch, Meeks, and Donohoe 2021, pp. 501–05).

Additionally, the HUD Section 184 Indian Home Loan Guarantee program, known as the 184 loan, helps make homeownership affordable for Native American communities in eligible geographies (HUD n.d. A, author interviews). The 184 loan guarantees repayment to a lender or CDFI and provides a reduced downpayment and flexible underwriting (HUD n.d. B). Members of federally recognized tribes can use a 184 loan for purchase, construction, or rehabilitation of a one- to four-unit home. Section 184A provides homeownership loans on Native Hawaiian Homelands (HUD n.d. C).

Even with a 184 loan, building a home on Tribal land can be expensive because of potential additional infrastructure costs, such as installing a well, and the investment return can be limited; a home built on Tribal land can be sold only to another Tribal member, which can limit resale value because of the limited number of potential buyers (author interview). This creates a tradeoff for Tribal members between the flexibility and wealth generation of homeownership in the broader housing market and the draw of living near family and their Tribal community.

The Fort Mojave Tribe, located in the tristate area of Arizona, California, and Nevada, is trying to reduce these barriers by developing homes on a larger scale on its land, which its members can then purchase using 184 loans, rather than building their own home. The Fort Mojave Tribe has leveraged revenue from Tribal enterprises to develop 24 duplexes, primarily three-bedroom units, targeting families with young children and Elder Tribal members who want to move back to their community (author interview). They are also building an 80-unit apartment complex with studio and one- to two-bedroom units targeting younger adults. The homes are within walking distance of a wellness center, an elementary school, and a cultural center and are a mix of rental and ownership units (author interview). Some potential residents of the new homes are families who are living multigenerationally who would like to have their own home (author interview).

## The approaches to homeownership profiled in this report have also been combined or layered with other policies to facilitate financing, affordability, and other goals

- **In Seattle, upzoning spurs growth in co-ops as a model for affordable homeownership:** Upzoning of some city blocks to allow small multifamily buildings in the city of Seattle has spurred mission-driven developer Frolic Community to work with homeowners who are interested in redeveloping their single-family home into, for example, 10 separate units with additional shared spaces. The model involves homeowners leveraging their equity, along with additional capital that Frolic helps raise from impact investors and philanthropy, for predevelopment costs and a construction loan (Morrison 2024; Frolic Community n.d.). When the construction loan ends, conventional blanket debt is secured by the project as a whole, with co-op members having a mortgage on their individual shares. The original homeowner reduces their housing costs in the new unit and receives a return on their investment in the development. New resident homeowners buy shares in the newly established co-op with below-market downpayments (Morrison 2024). New homeowners in the co-op, who are families who would otherwise not be able to afford a downpayment on a condo, build equity and increase their wealth (compared to renting). Frolic provides technical assistance with the permitting and building process and with setting up the co-op. They work to build community and knowledge of how to manage a co-op among the members, including the original owner and the new homebuyers.
- **Combining a community land trust (CLT) and a limited-equity co-op could draw on the strengths of each model:** An Oregon nonprofit, SquareOne, combined the CLT and limited-equity housing cooperative (LEHC) model to develop permanently

affordable housing owned by a land trust with a mortgage structured through a cooperative (Ehlenz 2014; Heben and Albanese 2024). Having a single mortgage through the co-op, and resident-owner shares in their units, gave residents access to the stability that comes from homeownership with fewer challenges related to accessing and maintaining an individual mortgage (ibid.). Combining with a CLT is one way to keep LEHC units affordable for the long term, if desired (Coontz, Abell, and Nunez 2021, pp. 6–7). Frolic Community is also exploring development of new units structured as a limited-equity co-op with a community land trust in East Palo Alto, CA.

- **San Jose allows ADUs to be sold as condos:** The city of San Jose is allowing homeowners to sell ADUs built on their existing single-family property as condos (Talerico 2024b). This could increase the likelihood that ADUs will become long-term housing, especially affordable homeownership opportunities.

***Small, infill single-family homes can be combined with other models and policies in a way that may promote affordability***

Small, infill single-family homes can provide affordable entry points to homeownership and be combined with some of the models we profiled. However, since they are difficult to distinguish from other single-family homes in our data, we did not include them in our study. We conducted interviews to get a preliminary sense of the challenges and opportunities for homeownership provided by more affordable single-family homes, including through ownership types we profiled.

- **Redeveloped townhouses sold through a co-op structure in Baltimore provide affordable homeownership:** Townhouses are smaller, often attached single-family homes with separate parcels and can improve walkability and increase homeownership opportunities due to their size, especially as an infill strategy. For example, after the city of Houston, TX, reduced minimum single-family lot sizes, the resulting lot splits produced relatively affordable townhouses in high-opportunity neighborhoods (Wegmann, Baquai, and Conrad 2023). In Baltimore, Parity Homes, a mission-driven developer, is revitalizing historic rowhouses an entire block at a time to sell individually at below-market-rate prices to lower-income families. Parity uses an LEHC ownership structure to keep the townhouses that it redevelops affordable for the long term, and each home remains on a separate property (Jones 2024; Parity Homes n.d.). Buyers from the local community who would not otherwise be able to afford to purchase a home buy shares in the co-op under a shared-equity model—they build equity, and the townhouse remains affordable if they sell. Working at the block scale on multiple parcels helps Parity with construction financing, which includes impact investment supported by philanthropic grants and donations. Working as their own general contractor helps Parity control costs and quality (Jones 2024). Parity has built relationships with traditional financial institutions who accept Parity's soft-second affordability covenants on the individual mortgage loans that they make to homebuyers. Parity's expansion plans include cross-subsidizing ownership units with income from rental homes and commercial space that they will include in future block-level redevelopments. Parity provides counseling on financial literacy to co-op members, who are largely first-time homebuyers and generational renters.

- **A West Coast developer uses public-private partnerships to facilitate missing middle infill housing:** Villa Homes, a West Coast developer of prefab homes, is working with city governments to develop a model for building "pocket neighborhoods" or "cottage courts"—building multiple smaller, entry-level homes on one infill property—owned by the city. This approach uses a public-private partnership to build smaller single-family homes on small infill parcels using private capital and without significant public subsidy. The city would sell the land into a joint venture with the developer and would have a stake in the joint venture so that the city profits from the development, thereby capturing some of the increase in value of the previously public land (author interview). These smaller, single-family, detached homes are intended to create affordable homeownership (or potentially rental) opportunities, and cities could choose to restrict them to essential public-sector workers, such as teachers or firefighters, who would otherwise have trouble affording a home in their jurisdiction. The partnership would also include the city helping to facilitate the entitlement process for infill single-family homes or other missing middle housing types. In recent years, California has allowed a ministerial (streamlined) approval process for ADUs and is currently implementing a more streamlined approval process for small infill developments of up to 10 units in an area zoned multifamily, which will help increase project feasibility for developers (CalMatters 2024). However, barriers to missing middle housing remain. For example, many jurisdictions have development impact fees, which are particularly high in Western U.S. states and do not usually scale down for smaller developments (Terner Center 2019, author interview).

## Land-use policies impact homeownership opportunities

- **States and cities are zoning for ADUs and small multifamily housing:** A few states and cities, such as Washington, Oregon, California, Colorado, Minneapolis, and Seattle, have adjusted their land-use rules to make it easier to retrofit single-family lots with ADUs or small multifamily housing, such as duplexes (Garcia et al. 2022; Peng 2023). These changes can help increase housing affordability in high-opportunity neighborhoods and areas near transit without greatly changing the built environment (Garcia et al. 2022). Portland, OR, has made it easier to build two- to four-unit buildings and ADUs, or up to six units on a formerly single-family lot, if income-restricted, below-market units are included (Garcia et al. 2022).
- **The number of jurisdictions that allow ADU and small infill development is growing, and some single-family developers are including ADUs:** Even in states that have

encouraged ADU development or small multifamily houses on single-family lots, local regulations vary. For example, the city of San Diego has taken a proactive approach to encouraging ADUs (Garcia et al. 2022, p. 9). The town of Port Angeles in Washington State provides homeowners and developers with pre-approved plans for ADUs and small single-family and townhouse infill projects, a resource they developed with state grant funding (Port Angeles, Washington n.d.). Researchers have proposed a suite of solutions for making the development process easier for homeowners seeking to add an ADU to their property or for small infill development, including streamlining design review, reducing off-street parking requirements, minimizing development fees, and using prefabrication or modular construction (Greenberg et al. 2022, pp. 10–12; Abu-Khalaf 2020). Some California homebuilders are including ADUs as an amenity in new, large-scale, single-family developments, with some advertising them as "multigenerational designs" that could house extended family members (Tracy Hills n.d.; McAllister 2023; Talerico 2024).

- **Inclusionary zoning ordinances in the Seattle region create shared-equity homeownership:** Inclusionary zoning ordinances that require housing developers to construct or pay fees toward deed-restricted, below-market units may help spur the development of shared-/limited-equity homeownership units. From a buyer's perspective, purchasing a shared-equity home created through inclusionary zoning is like buying a shared-equity home through a CLT—both are an opportunity to build equity for people who could not otherwise afford to purchase a home. A partnership of local governments in the Seattle region called A Regional Coalition for Housing (ARCH), which includes 15 cities and King County, uses direct funding and land-use and tax incentives to support construction and preservation of below-market ownership and rental housing. These efforts have resulted in the creation of over 700 shared-equity ownership homes created without public subsidy through local inclusionary programs in new market-rate developments (ARCH n.d.). ARCH's shared-equity homes have resale covenants that preserve long-term affordability while building equity for homeowners.

## Conclusion

This brief has shown the relative size and market share for different types of homeownership that involve shared ownership, a shared property, or a shared unit. We find that in the United States, owner-occupied condos (5.4M) make up about 6.3% of the total number of owner-occupied units (86M), so although fewer in number than single-family homes, they represent a significant portion of the owner-occupied housing stock. The number of ADUs in the United States (1.6M) is almost a third of the number of owner-occupied condos, and so they are interestingly of the same order of magnitude as these condos. At the same time, the number of non-condo units in multifamily buildings with an onsite owner (1.6M)—such as onsite owners in duplexes or larger buildings—is similar to the number of ADUs. Compared with these three categories just mentioned, which are in the millions each, there are many fewer co-op units (614K) and TIC units (175K), making up only 0.7% and 0.2% of owner-occupied units, respectively. CLT or other shared-equity ownership units (15.6K), the most affordable options we counted, are even rarer still, at 0.02% of owner-occupied units.

These housing types facilitate affordability and flexibility for people at different income levels in various ways yet make up a much smaller share of the nation's housing stock than single-family houses, which are increasingly unaffordable to low- and moderate-income (LMI) households. At the same time, shared mortgages can be challenging for a buyer to obtain with individuals other than a married partner (e.g., friends or relatives). These factors can contribute to the barriers LMI Americans face in trying to access more affordable types of homeownership, particularly in job-rich metro areas. However, the demand for more housing that is affordable at different income levels and changes in land-use policies in some geographies have spurred innovation around new construction and lending for missing middle housing, from ADUs to small and medium multifamily buildings with different ownership structures. Technical assistance from community development organizations and lending by mission-driven and for-profit financial institutions are playing an important role in helping to grow these efforts.

Future research on these different homeownership types could assess their accessibility to LMI populations, both in terms of new production and the availability of financing for people to construct or purchase units. More publicly accessible data, particularly at smaller geographies, could improve understandings of affordable homeownership types that currently make up a smaller share of the market but may become increasingly important over time. The homeownership types profiled in this brief could benefit from additional direct, intentional data collection that produces existing unit and new production estimates that are easily accessible to the public at smaller-scale geographies, such as the neighborhood, city, and county level. We further discuss the currently available data and the opportunities for better data for specific housing types in Appendix A.

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# Appendix A: Data Sources and Methodology

## Shared ownership

We calculate unit estimates for condominiums, housing cooperatives, and TICs from a national dataset of property records from the data company CoreLogic, accessed via the Federal Reserve System (CoreLogic 2023). The CoreLogic Real Estate Database's Tax Dataset includes property-level characteristics reported by county tax assessors' offices, such as land use, building type, and ownership structure. We used the Q2 2023 version of the CoreLogic tax assessors' parcel dataset. Because the data are self-reported by counties, there is some variability in the data quality that should be noted; however, these should not greatly change our aggregated estimates at the state and national level. At present, assessors' parcel data assembled by a commercial source, such as CoreLogic, are the most detailed and most current information on individual properties frequently used by researchers.

### *Condominiums (Condos)*

For our condominium unit counts, we identify all property records that have a standardized identifier for condominiums in either the land-use or building-code variable in the CoreLogic Real Estate – Tax dataset. We then sum the total number of property records identified as condominiums, since under the condominium structure each individual unit is treated as a separate property. This includes not only condominium complexes in which all units are within the same building, but also condominiums spread across multiple buildings and even single-family subdivisions that have been legally organized as condominiums. To arrive at an estimate of the number of owner-occupied condos, we subset all condominium parcels to include only those units flagged as owner-occupied, removing units with absentee owners or corporate ownership. Although the latter group may include units that are owner-occupied but for which the owner has chosen to organize their ownership under a corporate structure (such as an LLC), our definition likely captures the majority of owner-occupied condominiums. Indeed, a comparison of the estimates produced using this method align relatively closely with estimates produced from the 2019 American Housing Survey (AHS) both nationally and in a test case using data for the state of California.

### *Cooperatives (Co-ops)*

Better data are needed on the number of cooperative housing units in the United States and individual states. We identify housing cooperative units using the variables for land use and building codes from the CoreLogic dataset. The CoreLogic dataset lacks data on cooperatives for 34 states, including four states in the Western United States (Alaska, Idaho, Oregon, and Utah). Thus, the numbers of cooperative units produced for this report are likely to be underestimates. The best alternative source is the AHS (2019): The 2019 AHS estimates that there are 1.072M co-op units in the United States. However, we believe the AHS may be overestimating the number of cooperatives, as there is no other evidence of owner-occupied cooperatives at that scale from existing reports and industry data. The AHS relies on self-reported data, which may mean that survey respondents have a different definition of a co-op in mind than the definition that we are using here (i.e., they may be reporting rental cooperatives, such as student housing co-ops). Our calculations from the CoreLogic dataset point to 614K co-op units nationally. We report the CoreLogic numbers as a floor for the possible number of co-op units in the United States and states where data are available.

### *Tenancies in common (TICs)*

We identify TICs based on the legal ownership type recorded in the CoreLogic data. Because a TIC-owned property may include multiple units with separate owners on the same parcel, we count the total number of units listed in the property data.

### *Shared-equity condos*

We were not able to reliably identify subsidized, below-market-rate (BMR) affordable forms of shared ownership within existing property records in the CoreLogic dataset. However, sources are available to researchers interested in BMR affordable housing in general. For example, one could estimate the number of BMR condos or homeownership units using the Grounded Solutions Network Inclusionary Housing database, which provides a comprehensive accounting of inclusionary housing policies, such as inclusionary zoning, linkage and impact fee programs, and density bonus programs. Although some of these newly created units may be single-family houses, affordable homeownership units are more likely to be in multifamily buildings with a condominium-type ownership structure. However, better data are needed to distinguish subsidized affordable from market-rate units. For example, BMR condos are likely included in condo counts that we use from property records in the CoreLogic dataset, but it is not possible to quantify them using this dataset because there is no specific identifier variable for them.

### *Limited-equity housing cooperatives (LEHCs) and resident-owned communities (ROCs)*

LEHCs and ROCs are not readily distinguishable in property records such as the CoreLogic dataset from other manufactured home communities. UHAB, an organization that has a membership of LEHCs across the United States, estimates that there are 165,000 LEHC ownership units in the United States (UHAB n.d.). This number may have been higher historically, but some LEHCs have converted to market-rate co-ops over time. For researchers interested in ROCs, ROC USA and MHPOA have information on unit counts (e.g., MPHOA estimates that there are 183 resident-owned manufactured–home parks/communities in California) (ROC USA, MHPOA 2024). Although these organizations likely do not account for all ROCs, they are the most reliable data source currently available on this property type.

### *Community land trusts (CLTs)*

We draw our CLT unit-count estimates from a combination of previously published estimates and author desk research. We report a national estimated number of CLT/shared-equity homeownership units from a survey of CLTs by Wang et al. (2023), excluding their estimates of CLT-operated, non-shared-equity homes and lease-to-purchase units. Our estimated number of CLT ownership units for California (410) comes from email correspondence with the California Community Land Trust (CLT) Network. A California CLT Network report estimates that there are over 1,600 total CLT units in California, including rentals and ownership (Goldberg et al. 2022). For other Western states, we visited the websites of individual CLTs in 2023 to ascertain ownership unit counts, where possible. To find these CLTs, we relied on a national directory hosted on the website of the Schumacher Center, which we compared to our own internet search findings (Schumacher Center n.d.). We estimate CLT ownership units for Washington, Oregon, Alaska, and Idaho through a combination of email correspondence with the Northwest Community Land Trust Coalition (which shared homeownership unit counts for individual land trusts and shared-equity programs), from the Schumacher Center directory, and through internet searches verifying both sources (Northwest CLT Coalition 2023, Schumacher Center n.d.).

## Shared property

***Owner-occupied multiunit structures***

To calculate owner-occupied units in multiunit structures and owner-occupied shared units for the United States, Western United States, and Western U.S. states, we use the 2021 American Community Survey Public Use Microdata (IPUMS 2023).

***Accessory dwelling units (ADUs)***

To report the number and share of the housing stock made up of ADUs in the United States, Western United States, and Western U.S. states, we searched the CoreLogic MLS "public remarks" open text field for terms (words or phrases) that are frequently associated with ADUs (Khater and Yao 2020, CoreLogic 2023). We used the search terms identified as frequently appearing in listings with ADUs in the MLS in Khater and Yao (2020). They used text-mining software and manual verification of ADU listings to iteratively build a list of ADU-related terms. We flag a property as having an ADU and add that to our count if the MLS public remarks field contains one of these terms in our search. A limitation is that some properties may have more than one ADU, but this is likely a very small segment that is unlikely to change our estimates significantly. We follow Khater and Yao's method of dropping duplicate properties that have been listed more than once during the period of study (which, in our case, is 1997–2023). We also limited our search to single-family properties. Properties with ADUs can include both single-family and multifamily properties, but the majority are likely single-family, so this also likely would not greatly change our estimates. For the purposes of this brief, we chose to exclude multifamily properties because some descriptive terms that appear frequently in ADU listings could apply to other features of those buildings and not indicate the presence of an ADU in a simple non-iterative search process (i.e., without using more sophisticated machine-learning techniques). For example, the term "separate entrance" in a listing could refer to a second unit in a duplex or an ADU on a duplex property, with no clear indication of which it is referring to. A specific flag for an ADU in the MLS and other datasets, such as building permits data, would increase the precision of ADU unit estimates.

## Shared occupancy

***Extended family and unrelated individuals***

Our estimates for extended family and unrelated individuals living in households with an owner-occupant are drawn from 2021 American Community Survey Public Use Microdata Sample (ACS PUMS) estimates, downloaded from IPUMS USA (IPUMS 2023). These estimates are based on weighted observations of individual survey respondents and are aggregated at the level of Public Use Microdata Areas (PUMAs), which are aligned either with counties or groups of counties. Our definition of extended-family households includes any household with related members over the age of 24 who are not married to the household head, including grandparents, siblings, adult children, and other relatives. For our unrelated-individuals subcategory, we count households with at least one individual unrelated to the household head, or for which there is more than one family unit reported within the survey response. A limitation is that this likely includes some instances of unmarried partners, since these are not differentiated from other nonrelated individuals who may be sharing a housing unit in Census responses in the data.

# Appendix B: Tables and Figures

### Appendix Table 1: Top 20 counties in Western U.S. states with condominiums

| County | State | Condos | Share of Total Housing Units | Owner-Occupied Condos | Share of Total Housing Units |
|---|---|---|---|---|---|
| Honolulu County | HI | 132,200 | 45.9% | 71,294 | 24.8% |
| San Francisco County | CA | 58,965 | 31.2% | 37,902 | 20.0% |
| San Diego County | CA | 193,933 | 23.2% | 123,357 | 14.7% |
| Santa Clara County | CA | 92,829 | 20.5% | 65,747 | 14.5% |
| Anchorage Municipality | AK | 16,830 | 20.1% | 11,559 | 13.8% |
| Washington County | UT | 21,053 | 28.0% | 10,334 | 13.7% |
| Orange County | CA | 174,913 | 21.0% | 113,685 | 13.6% |
| Marin County | CA | 13,731 | 16.7% | 9,668 | 11.8% |
| Multnomah County | OR | 38,888 | 15.6% | 28,598 | 11.5% |
| Los Angeles County | CA | 333,695 | 16.0% | 234,831 | 11.3% |
| Maui County | HI | 25,344 | 37.9% | 7,476 | 11.2% |
| Ventura County | CA | 35,159 | 14.9% | 23,976 | 10.2% |
| San Mateo County | CA | 26,887 | 13.4% | 19,994 | 10.0% |
| Snohomish County | WA | 32,137 | 12.0% | 25,064 | 9.4% |
| King County | WA | 91,714 | 14.0% | 61,031 | 9.3% |
| Juneau City and Borough | AK | 1,285 | 12.4% | 951 | 9.2% |
| Alameda County | CA | 61,891 | 14.6% | 37,753 | 8.9% |
| Blaine County | ID | 3,685 | 24.6% | 1,231 | 8.2% |
| Pima County | AZ | 45,790 | 13.2% | 26,444 | 7.6% |
| Kauai County | HI | 8,084 | 26.9% | 2,174 | 7.2% |

*Source: Authors' calculations using CoreLogic Tax (2023).*

## Appendix Table 2: Top 20 counties in the Western United States by share of total housing units in owner-occupied TICs

| County | State | TIC Units (Total) | Share of Total Housing Units | Units in Owner-Occupied TICs | Share of Total Housing Units |
|---|---|---|---|---|---|
| San Bernardino County | CA | 17,418 | 2.9% | 10,575 | 1.7% |
| Millard County | UT | 85 | 2.0% | 71 | 1.7% |
| Salt Lake County | UT | 4,913 | 1.5% | 4,155 | 1.3% |
| Sierra County | CA | 55 | 2.1% | 30 | 1.1% |
| Anchorage Municipality | AK | 1,040 | 1.2% | 849 | 1.0% |
| Contra Costa County | CA | 3,634 | 1.0% | 2,578 | 0.7% |
| Santa Cruz County | CA | 870 | 1.1% | 527 | 0.7% |
| Humboldt County | CA | 466 | 1.0% | 290 | 0.6% |
| Colusa County | CA | 53 | 0.9% | 35 | 0.6% |
| Yuba County | CA | 183 | 0.8% | 133 | 0.6% |
| Lassen County | CA | 89 | 0.9% | 54 | 0.5% |
| Juneau City and Borough | AK | 63 | 0.6% | 54 | 0.5% |
| Ketchikan Gateway Borough | AK | 53 | 1.1% | 25 | 0.5% |
| San Francisco County | CA | 1,279 | 0.7% | 834 | 0.4% |
| San Mateo County | CA | 1,150 | 0.6% | 837 | 0.4% |
| Honolulu County | HI | 2,876 | 0.1% | 1,139 | 0.4% |
| Haines Borough | AK | -- | -- | -- | -- |
| San Benito County | CA | 83 | 0.5% | 61 | 0.3% |
| Glenn County | CA | 34 | 0.5% | 25 | 0.3% |
| Hawaii County | HI | 584 | 0.8% | 228 | 0.3% |

*Source: Authors' calculations using CoreLogic Tax (2023). Note: Insufficient data (<20 observations) for Haines Borough, AK.*

## Appendix Table 3: Top 10 counties in the Western United States for (a) number and (b) share of total housing stock – owner-occupied housing units with extended family

***By Count***

| County | State | Extended Family | Share of Total Housing Units |
|---|---|---|---|
| Los Angeles County | CA | 484,006 | 30.8% |
| Maricopa County | AZ | 180,934 | 16.1% |
| Orange County | CA | 143,777 | 23.5% |
| Riverside County | CA | 130,795 | 25.0% |
| San Bernardino County | HI | 123,985 | 29.6% |
| San Diego County | CA | 119,612 | 18.8% |
| Clark County | NV | 98,468 | 20.3% |
| Santa Clara County | CA | 83,523 | 23.0% |
| Sacramento County | CA | 73,679 | 22.2% |
| Alameda County | CA | 70,981 | 22.1% |

*Source: Authors' calculations using IPUMS ACS (2023).*

***By Share***

| County | | State | Extended Family | Share of Total Housing Units |
|---|---|---|---|---|
| Imperial County | | CA | 8,790 | 31.5% |
| Honolulu County | | HI | 62,046 | 31.1% |
| Los Angeles County | | CA | 484,006 | 30.8% |
| San Bernardino County | | CA | 123,985 | 29.6% |
| (Non-Metropolitan Hawaii [Outside Hawaii County and Honolulu County]) | | HI | 13,973 | 26.1% |
| San Joaquin County | | CA | 38,042 | 25.7% |
| Stanislaus County | | CA | 27,221 | 25.7% |
| Riverside County | | CA | 130,795 | 25.0% |
| Kern County | | CA | 40,555 | 24.1% |
| Fresno County | | CA | 43,648 | 24.1% |
| Tulare County | | CA | 19,948 | 23.9% |

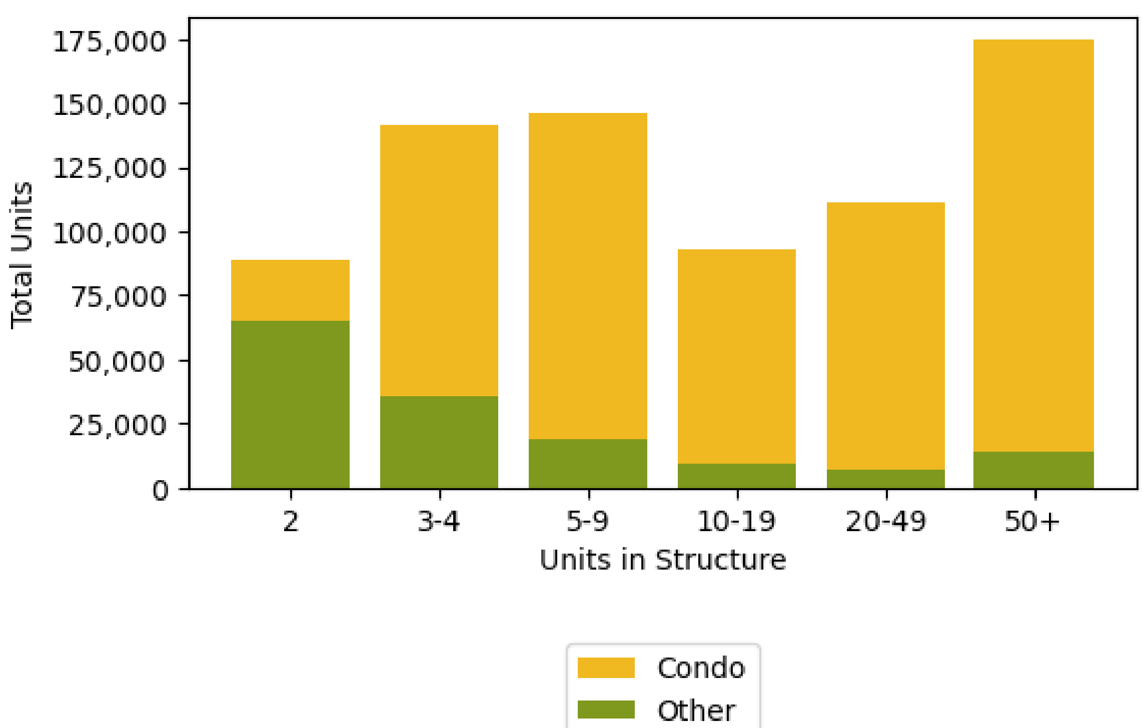
*Source: Authors' calculations using IPUMS ACS (2023).*

### Appendix Table 4: Share of total housing stock made up of (non-condo) units in multiunit buildings with an owner-occupant by Western U.S. state

| State | Percentage of Total Housing |
|---|---|
| AK | 4.1% |
| AZ | 2.0% |
| CA | 3.4% |
| HI | 14.4% |
| ID | 0.9% |
| NV | 2.2% |
| OR | 1.8% |
| UT | 2.8% |
| WA | 1.5% |

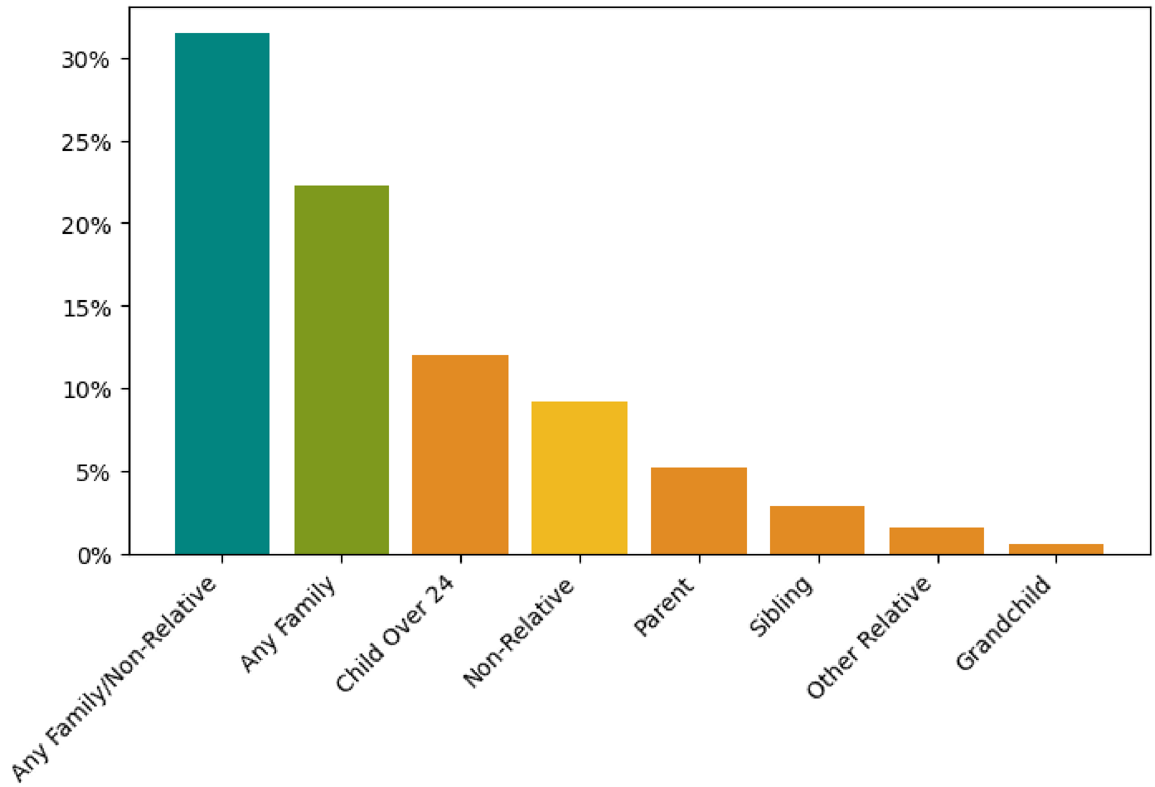
*Source: Authors' calculations using IPUMS ACS (2023).*

### Appendix Figure 1: Units in multiunit buildings with an owner-occupant in the Western United States (condo and non-condo)




*Source: Authors' calculations using IPUMS ACS (2023).*

**Appendix Figure 2: Share of Western U.S. owner-occupied with extended family or unrelated individuals living in a unit with an owner-occupant**




*Source: Authors' calculations using IPUMS ACS (2023).*

## Appendix Table 5: Top 10 counties in the Western United States for (a) number and (b) share of total housing stock – owner-occupied housing units with unrelated adults

***By Count***

| County | State | Unrelated Adults | Share of Total Housing Units |
|---|---|---|---|
| Los Angeles County | CA | 153,475 | 9.7% |
| Maricopa County | AZ | 107,707 | 9.6% |
| San Diego County | CA | 57,732 | 9.1% |
| Clark County | NV | 54,040 | 11.1% |
| Riverside County | CA | 50,615 | 9.7% |
| Orange County | CA | 49,397 | 8.1% |
| King County | WA | 48,006 | 9.1% |
| San Bernardino County | CA | 43,739 | 10.4% |
| (Non-Metropolitan Washington) | WA | 41,728 | 9.5% |
| (Non-Metropolitan Arizona) | AZ | 33,659 | 10.1% |
| Santa Clara County | CA | 31,320 | 10.1% |

*Source: Authors' calculations using IPUMS ACS (2023).*

***By Share***

| County | State | Unrelated Adults | Share of Total Housing Units |
|---|---|---|---|
| Santa Cruz County | CA | 9,963 | 16.9% |
| (Non-Metropolitan Hawaii [Outside Hawaii County and Honolulu County]) | HI | 8,480 | 15.8% |
| Multnomah County | OR | 25,664 | 13.4% |
| Shasta County | CA | 5,864 | 13.2% |
| Hawaii County | HI | 6,761 | 13.0% |
| Jackson County | OR | 7,749 | 12.3% |
| Humboldt County | CA | 3,873 | 12.2% |
| Butte County | CA | 5,812 | 12.1% |
| Deschutes County | OR | 7,590 | 12.1% |
| Madera County | CA | 3,330 | 12.0% |
| Yakima County | WA | 6,319 | 11.7% |

*Source: Authors' calculations using IPUMS ACS (2023).*

## Notes

[i] We refer to the states in the 12th Federal Reserve District interchangeably as “Western U.S. states” and “the Western United States” for discussion purposes. These states include Alaska, Arizona, California, Hawai ʻi, Idaho, Nevada, Oregon, Utah, and Washington.

[ii] The categories and subcategories in our typology are not mutually exclusive but rather lenses for quantifying nontraditional homeownership types. For example, a condominium, which we use as an example of shared ownership as a legal structure, is also an example of a shared property with one owner-occupant and tenants in other units and may also have unit(s) occupied by an owner-occupant and their unmarried partner, extended family, or unrelated individual(s). A community land trust (CLT) might have ownership units that are structured as a (limited-equity) housing cooperative.

[iii] To make the data relevant to current conversations about homeownership in the community development field, we include all properties with two or more units and related legal structures (e.g., condos, co-ops) in our typology, as well as categories of single-family homes that include some form of sharing. For example, we include tenancies common (TICs), which encompass shared ownership of single-family homes, as well as single-family homes that share a structure or parcel with an accessory dwelling unit (ADU). We also consider extended family and unrelated adults living in single units, whether in single-family or multifamily buildings. Researchers typically segment “multifamily” housing into small (two to nine units), medium (10–49 units), and large (50-plus units) multifamily (An et al. 2021). The real estate industry segments “multifamily” properties into two to five units for residential lending and six-plus units for commercial lending (Library of Congress n.d.).

[iv] The New York City Housing and Vacancy Survey identifies 260,700 owner-occupied co-op units and 138,500 renter-occupied co-op units (NYC 2022). This would be 26.4% of owner-occupied units in the city and 12.6% of total housing units, respectively, based on the authors’ calculations using total unit counts from the CoreLogic Real Eastate-Tax dataset (CoreLogic 2023).

[v] Only about half (46%) of condos in the United States are in multiunit structures. Single-family subdivisions with shared amenities may have a condominium structure, but we exclude these from totals in this section.

[vi] Conversely, when including condos, most units in buildings with owner-occupant(s) are in buildings with five or more units. Totals include both the owner's unit and other units in the building.

[vii] We refer collectively to adult children and other relatives of the household head as extended family for ease of discussion.

[viii] Persons per room is a common measure for overcrowding that includes all living spaces (such as living rooms, dining rooms and kitchens, in addition to bedrooms) and excludes nonliving spaces such as entryways and bathrooms (Blake, Kellerson, and Simic 2007, pp. 3-5; U.S. Census 2017, pp. 31-32). Alternative measures include persons per bedroom or per square foot, or combinations of these three measures (ibid.).

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