

2026 WHA Middle Housing Competition

Project Title: Co-Ownership in a Co-Housing Sixplex (The Co-Co Six)

We are in the middle of two interconnected crises: the disappearance of the starter home and an epidemic of loneliness. Both are symptoms of how Americans have been housed for the last half-century: one household per building, increasingly one person per household (see diagram).

Affordability – A Way Forward

US home sales involving co-buyers rose from 25% to 31.5% between 2021 and 2026, and 64 million Americans now co-own a home with someone other than a spouse (CoBuy, "Co-buying & Co-owning a Home 2026 National Report"). The demand for homeownership shared between multiple adults already exists; what's missing is a housing type designed around it.

One amenity missing from the traditional home is a second primary suite. When two adults purchase together, two generous bedrooms, bathrooms, and closets go a long way toward making shared space work. Simply building bigger homes to accommodate those suites erodes the savings of co-buying, since construction costs rise with additional square footage. Co-housing solves this by downsizing individual units and moving shared program into a common house, with a kitchen and dining space sized for community meals.

Interviews at Bellingham Co-Housing, a 33-unit community established 26 years ago, directly shaped this design. Residents pointed to serendipitous encounters at the mailroom and laundry room as places where they get "co-housed" into friendly conversation. They also identified two-story units as a significant barrier to aging in place (full findings on the design board).

The Co-Co Six combines co-housing's space-saving strategy with co-ownership's purchase economics at the scale of a single sixplex. Rather than waiting years for a grassroots community to form, this model delivers the physical infrastructure for shared living in a familiar, repeatable housing type.

Constructability – One Mass vs. Twelve

Consolidated housing in one building is more affordable to construct. Twelve separate owner-occupied homes mean twelve foundations, twelve roofs, twelve complete exterior envelopes, twelve permits, and twelve utility connections. One sixplex sharing those systems can reach the market faster and more affordably than building individual homes or assembling a larger co-housing community.

The Co-Co Six borrows cost-saving strategies from spec homes and multifamily construction: simple geometry, stacked plumbing chases, repeated unit layouts, stacked flats with exterior circulation, and simple truss roofs. These are the practical tools builders rely on when margins leave little room for error.

Sustainability + Resilience

Beyond a smaller footprint per person, mini-split HVAC, fly-ash concrete, cork insulation and siding, and shared bike storage, the real sustainability story is the community itself. Pew Research Center found that the share of Americans living in multigenerational households more than doubled, from 7% to 18%, between 1971 and 2021, driven primarily by caregiving and emotional connection, not finances alone (Pew Research Center, 2022). Integrating older residents into daily community life, rather than isolating them in single-occupancy housing, creates a social and environmental return on the same compact footprint.

Innovation + Creativity

Program placement is designed to manufacture the serendipity Bellingham Co-Housing residents described. The common house sits at the center of the site, with views into the interior courtyard and east toward a play space and open green. The green is intentionally left undesignated: a blank slate for the community to fill with a garden, BBQ pit, or soccer pitch as needs arise.

The site, 803 32nd Street (Option 3, matching Option 2's parcel size), sits at the transition between large multifamily buildings, Interstate 5, and a low-density single-family neighborhood. Its location within half a mile of mass transit (Blue Line, Route 190) qualifies the site for the full six-unit count. Parking is provided at one stall per unit, well below the market norm of two, and tucked beneath the building along the site's slope (full site reasoning on the design board).

In Closing

The Co-Co Six is more than six smaller homes sharing a roof. It is a different way to think about homeownership: sharing the cost of building, the space of living, and the benefits of community. By combining the economics of co-ownership with the everyday opportunities for connection found in co-housing, it offers a replicable middle housing model that makes room for both independence and interdependence.