Sustainaprise

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Sustainaprise Ownership Based Co Living

A proposed earlier intervention in the housing crisis through compact private homes, shared amenities, and a new financing pathway.

A concept developed by Anthony Guerrero through Sustainaprise

THE PROBLEM

Housing help often arrives when the problem costs more to solve.

In 2025, the median first time buyer in the United States was 40. In the 1980s, the typical buyer entered the market in their late twenties. That change represents years when housing payments could have been building equity.

The challenge becomes more expensive as households need larger homes. An earlier intervention may require less private space, less purchase capital, and less subsidy while giving residents more time to build wealth.

Urban Institute research found that people who bought before age 35 had more housing wealth near retirement than people who entered later. The timing of the first purchase matters.

The hypothesis

If compact homes reduce the purchase cost, and a new financing structure reduces the cash and credit barriers, younger adults may be able to own sooner and carry equity into a larger home later.

Many housing interventions begin when people need larger family homes. Sustainaprise is exploring an earlier point of intervention, when people need less space and an ownership opportunity may cost less to create.

40	Median age of a first time buyer in 2025, compared with the late twenties in the 1980s.
68%	Share of occupied New York City homes that were renter occupied in 2023.
11.1%	Growth in one and two adult New York City households from 2013 to 2023. Studios and one bedroom homes grew 7.5 percent.

THE HOUSING MODEL

Change the home and the way people finance it.

The theory has two connected parts. The physical model reduces the space each resident must purchase. The financial model reduces the barriers to entering ownership.

Illustrative concept view of the shared commons.

The physical model

Residents own a compact private home with a bedroom, bathroom, kitchen, and living area. Larger and less frequently used rooms are shared across the building.

The financial model

A new ownership and financing structure must reduce the cash and credit barriers to entry. Monthly payments must build resident equity under clear rules for value and resale.

Neither part is sufficient alone. Together, they may create an attainable first rung on the housing ladder while a compact home still fits the resident's life.

THE HOMES

Two private home types to test.

These sizes are starting assumptions for code, design, and financial testing.

TYPE A | APPROXIMATELY 450 SQUARE FEET

One bedroom

A complete home with separate spaces for sleeping, bathing, cooking, dining, and living.

PLAN

INTERIOR

TYPE B | APPROXIMATELY 600 SQUARE FEET

One bedroom with a flexible second room

A larger home with a second room that can function as an office, guest room, or additional living space.

PLAN

INTERIOR

The study will determine final dimensions and which buildings can support them.

THE OWNERSHIP REQUIREMENT

Financing must make earlier ownership possible.

The model must lower the barriers to entry and create an ownership interest with a practical path to resale.

A smaller home may remain inaccessible under conventional financing. Younger buyers may still lack the down payment, credit history, income, or mortgage approval required to purchase it.

The study will examine ways to reduce those barriers while protecting residents. It must define what each resident owns, how value changes, what fees apply, how risk is shared, and how the interest can be sold.

01

Purchase

The resident buys a defined ownership interest.

02

Live

The private home is owner occupied and professionally supported.

03

Build value

Payments create resident value under disclosed rules.

04

Stay or sell

The resident remains, sells, or carries proceeds forward.

The study will compare cooperative shares, condominium ownership, shared equity, lease purchase, membership ownership, and hybrid structures. The required outcome is attainable entry, meaningful equity, strong consumer protection, sound economics, and a workable exit.

THE SUSTAINAPRISE ROLE

Connect the homes, the financing, and the resident experience.

Sustainaprise would develop the model, coordinate the feasibility study, and define a consistent operating platform.

Sustainaprise Experience could manage building standards, maintenance, shared spaces, resident services, and ownership administration. Sustainaprise technology could support these functions across future locations.

Central standards could protect quality, attainable entry, clear resale rules, and the purpose of the model as it expands. Resident research will help shape the experience and the protections required.

The feasibility study must define the authority, accountability, cost, and consumer protections required for this role.

The operating hypotheses

01 Earlier intervention

Intervening before people need larger family homes may reduce the cost of creating an ownership opportunity.

02 Compact private homes

Less private space may reduce purchase cost while shared rooms preserve access to a larger living environment.

03 New financing pathway

Reduced cash and credit barriers may convert a lower cost home into an attainable purchase with meaningful equity.

04 Professional operations

Consistent management may protect quality, maintain reserves, and make shared facilities reliable.

THE FEASIBILITY STUDY

Test whether the two parts can work together.

Determine whether ownership based co living and a new financing pathway can create an attainable first home with meaningful resident equity.

01 **Resident demand and affordability**

Identify likely residents, current housing choices, entry cash, acceptable monthly payments, and willingness to choose ownership based co living.

02 **Architecture and building fit**

Test compact private homes and shared spaces in representative buildings. Establish code, accessibility, light, air, circulation, and construction requirements.

03 **Ownership and consumer protection**

Compare ownership structures, financing sources, entry requirements, appreciation rules, valuation, consumer protections, and resale.

04 **Development and operating economics**

Model acquisition, construction, capital, resident financing, reserves, management, services, and long term performance.

05 **Resident wealth outcomes**

Compare the equity residents could build with continued renting and other attainable ownership choices over time.

06 **Sustainaprise platform and scale**

Define the management and technology model, its cost, accountability, and conditions for expansion.

Outputs: resident research, building tests, ownership and financing recommendation, financial model, wealth comparison, and a clear pilot decision.

THE FUNDING REQUEST

Fund the work required to determine whether the theory can become a viable housing model.

Sustainaprise is seeking funding and technical partners for a rigorous New York City feasibility study. Potential partners include family foundations, corporate social impact programs, housing institutions, research organizations, lenders, impact investors, designers, developers, and public agencies.

Funding would support resident research, architecture and building analysis, ownership design, financing strategy, legal review, financial modeling, and operating design. The work will end with an independent recommendation to advance the concept, revise the model, or stop before purchasing a building.

Anthony Guerrero

Founder, Sustainaprise

More than two decades leading real estate, workplace experience, sustainability, facilities, and organizational operations.

sustainaprise.com

Selected evidence

National Association of Realtors, 2025 Profile of Home Buyers and Sellers
New York City Housing and Vacancy Survey, 2023 Selected Initial Findings
New York City Shared Housing Roadmap
Urban Institute, Buy Young Earn More
CHPC, Making Room
United States Environmental Protection Agency, Building Reuse

Illustrations are concepts. Resident demand, purchase cost, financing, equity outcomes, resale, and operating performance remain questions for the feasibility study.