

**DEBORAH BRADY, MICHAEL SHUBERT,  
AND QUINN BRADY-SHUBERT**  
House built 1946, most recent remodel  
1996–2001

**AREA:**  
1,400 sq. ft. (main house 950 sq. ft., plus  
450-sq.-ft. apartment)

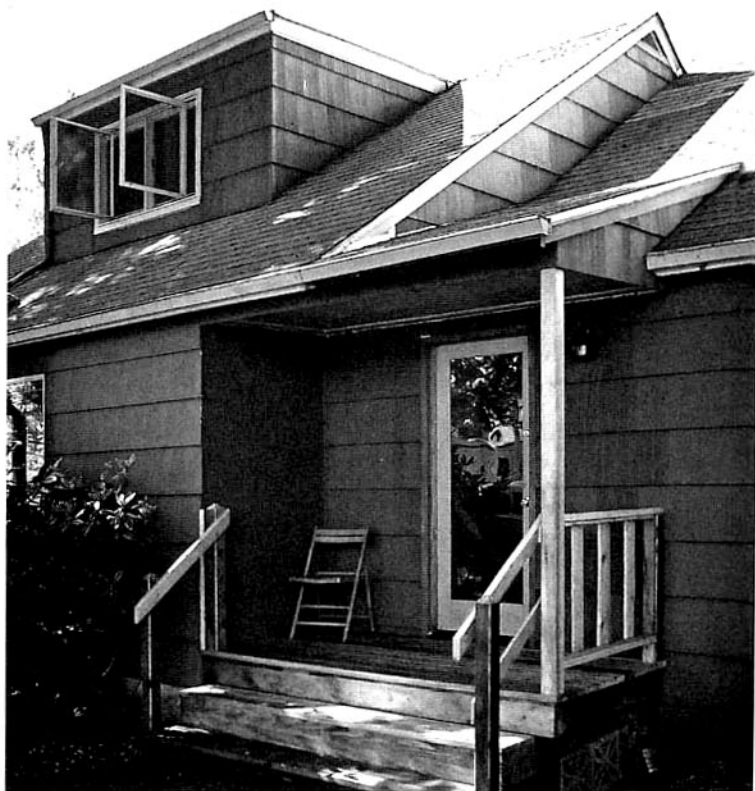
**INTENDED NUMBER OF OCCUPANTS:**  
4–5

**PURCHASE PRICE**  
\$65,000 (1992)

**REMODELING COST:**  
Under \$3,000, materials (no labor costs)

**UTILITY COSTS:**  
Electric and water, \$30–\$40/summer,  
\$80/winter; wood, about 1 cord  
scrap/scavenged (free)

**LOCATION:**  
Eugene, Oregon



## The first time that I met Michael and Deborah,

they had just finished converting their family room into a studio apartment. Michael spoke excitedly about the details. I asked him, “So once you’ve rented this out, I suppose it will make it possible for one parent to stay at home.” He paused for several seconds. “Actually,” he answered, “we’re doing this so that both parents can stay at home.”

In the space of nine years, Michael and Deborah managed to purchase and pay off their house; remodel it, creating on the same footprint an extra, rental apartment; run a home-based daycare; and organize nearby neighbors into a “virtual cohousing” group which joins to share tools, babysitting, food, and entertainment. And they pulled it off while living “like kings,” below the U.S. poverty line. How did they do it?

When they met, they both hoped to live in the country, perhaps as part of a cohousing group. They joined groups, attended meetings, and discussed dozens of possible futures. Eventually, their son, Quinn, prompted a decision.

“We had a baby coming,” recalls Michael; “we had to leave the meeting stage, and settle down.” So they bought their house, in Eugene—a three-bedroom, 1,400-square-foot stick-frame, split-level bungalow built so quickly in 1946 that the builders didn’t bother to put an overhang on the roof. The house was dark—the former owners had shrunk or removed

ABOVE : THE FRONT STEPS WERE TURNED  
90 DEGREES.

all the windows—and too large, like a cavern. The walls echoed. But it was on a half acre of the best agricultural land in the county, which enabled them to become “country bumpkins, but in the city.” They planned to stay five years.

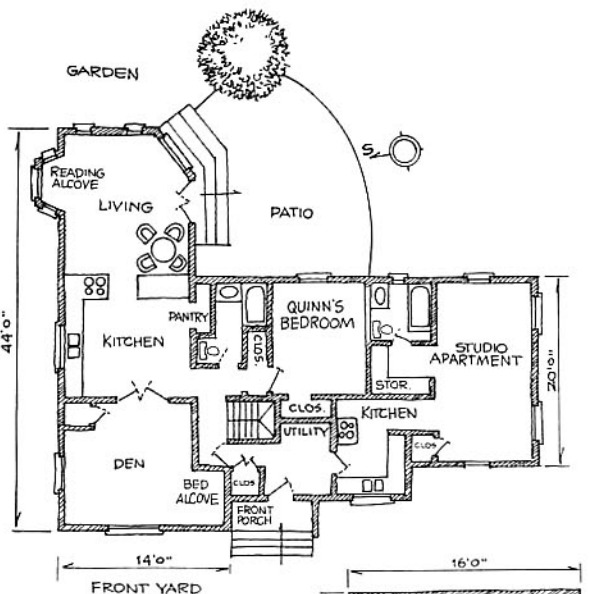
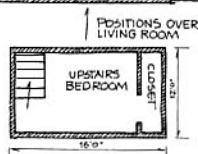
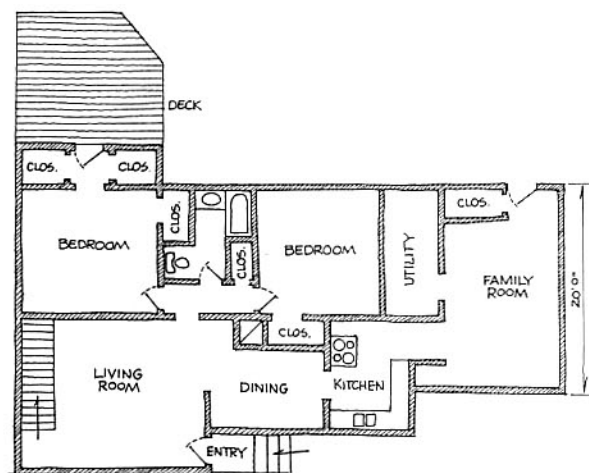
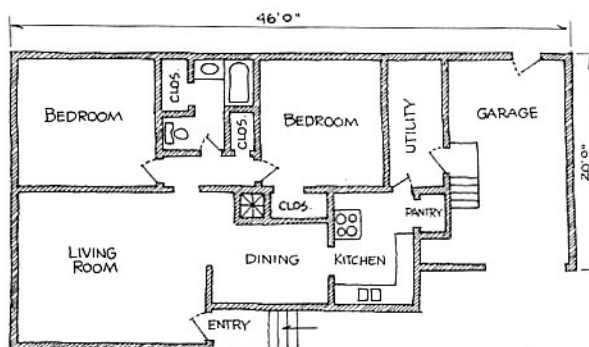
The house cost \$65,000. Their combined savings at marriage was \$23,000. By living rent free as apartment managers, and saving every penny during their first year of marriage, they put together \$40,000 as a down payment. Because they had never used credit cards, and have been primarily self-employed, no bank would offer them a loan for the balance. So with a \$5,000 gift from a relative, they financed the remaining \$20,000 with loans from a wealthy acquaintance. They paid off the mortgage in 1998.

For four years while Quinn was very young, Deborah ran a preschool in their family room, but as Quinn grew older, and wanted to go to school, they were no longer using their whole house.

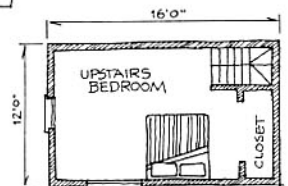
“Creating a separate apartment, that was 100 percent Deborah’s idea. I looked at how much work it would take, and I wasn’t excited,” says Michael. But by scavenging most materials from construction burn piles (Deborah is a consummate dumpster-diver) and mining the house itself for lumber (Michael used the thick boards from the old staircase to build the cabinets in the new kitchen), for less than \$3,000 they have an apartment they can now lease. “There’s a housing crunch in this town. It feels good to be able to offer someone—an artist, or a student—a nice place to live, at a low price.”

One of the first changes they made was to jackhammer out the concrete front steps, which faced north and were always slimy in winter, and replace them with slightly wider wooden steps, which they turned 90 degrees, to the east, and covered with a small awning where they “sit with a cup of coffee and watch the kids bicycle off to school.” It’s a small change, but now they exchange greetings with their neighbors each morning.

They converted the dining room—a clumsy passageway they rarely used—into a shared entryway, storage, and laundry area for both units. They shrank the stairs, which lead up to a dormer, and moved them from the south wall, where they were blocking the winter light, to the center of the house, and they



ABOVE: FLOOR PLANS, TOP, CIRCA 1949, MIDDLE, CIRCA 1972; BOTTOM, CIRCA 2006



converted the utility room into a large bathroom and storage area for their new tenant. A few years later, the new apartment became particularly important when Deborah's grandmother needed to move to a more practical dwelling, "If we hadn't had this apartment, Grandma would have had to go to a foster home with strangers," Deborah says.

On their own side, the couple enclosed the covered deck, a space that had been too cold to use, and converted a bedroom and its closet into a kitchen with pantry. The new kitchen is a little large for Deborah's taste, "too much walking back and forth," but Michael (who dreams of house-husbandry) thinks it's not wasted space, since they regularly preserve garden produce, make wine, and bake bread. Five gallons of delicious blackberry wine was on the counter.

The kitchen, den, and living room shine with sunlight from windows on two or three sides. Because it's foggy during the coldest part of their winter, the house does not precisely follow passive solar design; glass doors on the northwest side offer a wide view of the vegetable garden, the walnut tree, and the grazing chickens. Michael used reject (less than 3 feet long) floorboards, which give the floor a pretty, mottled pattern. The hand-cut kitchen counter tiles are made from recycled auto glass, and the kitchen table itself was built from lumber Deborah found. The hand-planed, carefully sanded recycled-wood surfaces—table, doors, cabinets, countertops—glow pale orange and ochre.

The den includes a bed alcove, a private space perfect for a guest. The three rooms together form something like a "great room," but much better, in Deborah's eyes, because they are three distinct spaces. The ceiling (raised) and the floor (slightly sunken) of the living room separate the space from the kitchen. If Deborah is writing, or holding a meeting in the den, she can close the doors, creating a completely separate space. And in winter, they save fuel by heating only the parts of the house they are in.

In Quinn's bedroom, they left the door to the adjacent apartment intact, and covered it with shelves, to create an "accordion house." If Quinn moves out to go to college, they will be able to rent out a larger apartment, without changing the main living space at all.

Quinn has the larger bedroom, filled with toys, and his parents imagined he would play in it, but at his age

(nine) it's too far away from the common living space: "He takes whatever he wants to play, and sets up in the living room. He wants to be near us." So much so that at night his room becomes the guest room, since Quinn prefers sleeping upstairs on a cot near his parents.

Upstairs, via a staircase just wide enough to squeeze a queen-sized bed through, is Michael and Deborah's dormer bedroom. With small windows on only the east and south sides and a closet built under the eave, it's a cozy retreat quite separate from the rest of the house.

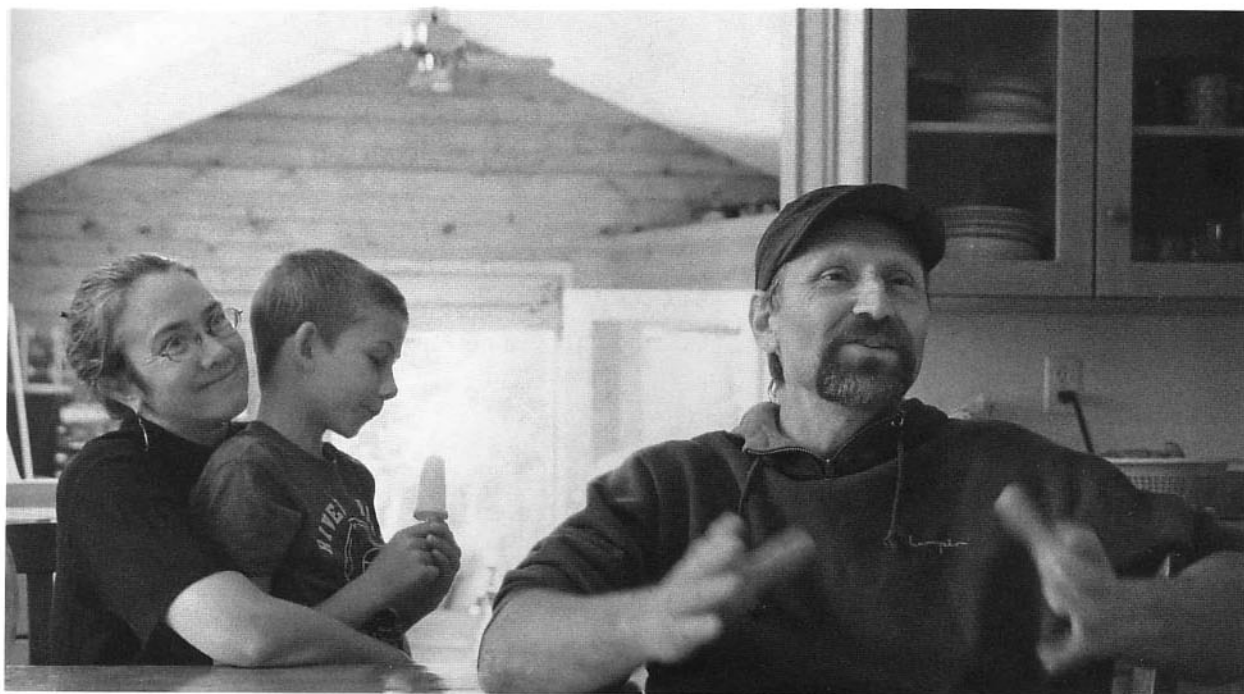
Wooden hooks on the wall store half-dirty clothes. "Often my clothes aren't really dirty enough to wash, but putting them back in my closet with clean clothes is dangerous—clothes moths like the oil in dirty clothes. I'm not a frou-frou kind of gal, but if you were, you could cover your hung clothes with pretty scarves."

Deborah was adamant about "no second bathroom." "Face it, when you have kids, your house is dusty part of the year and muddy the rest. The last thing I need is a second bathroom to clean." Her solution upstairs? "A half-gallon yogurt container, with lid. It's a modern chamber pot. And a gallon jug for him." It turns out, the nitrogen in their urine is excellent for their garden compost pile and as long as they don't have typhoid, or another serious disease, urine is essentially benign—the Romans used it as laundry detergent. Deborah expects that as they age, they will pee more often, and may prefer to move downstairs, into the den.

The couple meant to keep their "five-year plan" to move out to the country. But as the years passed, they noticed their friends who had moved out were moving back to town. "Our friends in the country were commuting for jobs, for schools, for kids' playmates. Town is where the people are. It's the place for us."

While staying put in town, they still held on to many of the ideals of cohousing. Deborah realized, "Here we are, each in our own house, and we have to have our own of each little thing, and we have our TVs to entertain us." So six years ago she started "dispersed cohousing," by meeting her neighbors and calling friends and acquaintances who lived nearby.

Six households came together. They started by buying food and fruit trees in bulk, at a reduced price. They also care for each other's children: "That way you don't pay for a babysitter, and you really know who



DEBORAH, QUINN, AND MICHAEL

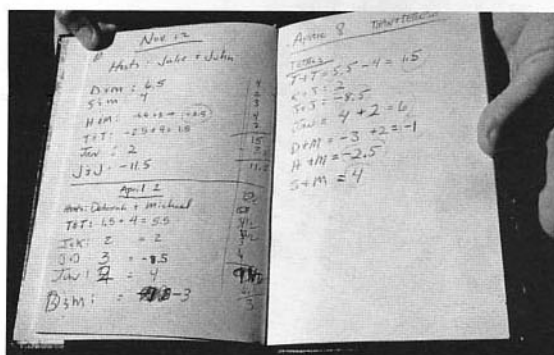
is taking care of your kid." Entertainment nights at people's homes have become popular. "For instance, leading up to the holidays we made handicrafts, and some evenings we read passages from favorite books to each other. People love that."

The group swaps garden produce and seedlings. (Our interview was interrupted by neighbors stopping by to drop off squash and potatoes.) They keep a list of who has what tools to share. "It's better than a tool library. You know better whom to trust with what." One man brews beer, and a woman makes wine, and they taught the others how. "If someone has surgery, we make meals, or if someone has a baby—whatever happens, we are there. You have relatives from out of town, well, one of us has a minivan. People love it."

The weekend before the interview, the couple hosted seven people for a work party. They stacked a year's supply of firewood and weeded the entire garden. After trying various methods, the group has settled on a credit system for work parties: neighbors get a credit for every hour worked. The house with the most credits in the black cashes in and calls the next

work party. This way, people can choose how much they want to work, with no guilty feelings when they don't come.

Michael and Deborah managed to achieve their dream of community and country living, in a way they hadn't expected. Their son, Quinn, is happy with how things have turned out. I asked him if he envied his friends with big houses, and he replied, "We are usually outside, so half of their houses go to waste. Kids don't need a big house. They need a big yard."



THE HOUSE WITH THE MOST CREDITS CASHES IN AND CALLS THE NEXT WORK PARTY.