

JULIE A. HOWE , PhD

Interdisciplinary Urban Design and Planning
College of Built Environments, University of Washington
Seattle, Washington

julhowe@uw.edu
206-718-6901

Education

University of Washington, College of Built Environments, Seattle, WA

PhD, Interdisciplinary Urban Design and Planning

2026

Dissertation Title: "Collective Ownership, Individual Wellbeing? A Three-Paper Quantitative Biopsychosocial Examination of Cooperative Housing Tenure in the Canadian Housing Survey"

Dissertation Committee: Arthur Acolin (Chair), Rachel Berney, Kyle Crowder, Elena Erosheva

University of Washington, College of Built Environments, Seattle, WA

Master of Urban Planning (Housing, Commercial Real Estate)

2004

Master's Certificate in Commercial Real Estate

Thesis Title: "Housing Affordability Indices: A Critical Analysis and Alternative Index Proposal"

Committee: George Rolfe (Chair), Hilda Blanco

University of Colorado, Environmental Design, Boulder, CO

Bachelor of Environmental Design – Architecture

1993

Research Interests

Housing and Mental Health, Alternative Housing Models, Housing and Stress, Affordable Housing, Housing Policy, Housing Finance and Development, Cooperatives, Social Housing, Workforce Housing, Quantitative Methods and Causal Inference.

Articles in Progress

"Housing Tenure as an Institutional Condition - Baseline Profiles of Conditions, Wellbeing and Social Connection across Canadian Housing Tenure Models"

"A Quantitative Signature of Cooperative Housing: Linear Discriminant Analysis of Housing Related Stressor Dimensions Across Household Types"

"Cooperative Housing, Belonging, and Mental Health: A Difference-in-Differences Analysis of the Canadian Housing Survey"

Teaching Experience

Pre-Doctoral Instructor, University of Washington

2020- Present

College of Built Environments, Runstad Department of Real Estate

- | | | | | |
|--------------|--|-----------|--------------|-------------|
| ▪ RE 463/563 | Housing Markets and Policy | Both | Rating 4.3/5 | 13 quarters |
| ▪ RE 250 | Intro to Real Estate (online) | Undergrad | Rating 3.9/5 | 3 quarters |
| ▪ RE 551 | Real Estate Development Studio | Grad | Rating 4.5/5 | 1 quarter |
| ▪ BE 405 | Nehemiah Initiative Built Environments Studio | | | 1 quarter |

- **RE 465** **Advanced Housing Studies** *Both* *Rating 4.8/5* *1 quarter*

Guest Instructor and Mentor, University of Washington 2019
College of Built Environments, Runstad Department of Real Estate

- **RE 551** **Real Estate Development Studio**
- **NAIOP Commercial Real Estate Development Challenge Team Competition**

Guest Instructor and Mentor, Seattle University School of Law, 2018
Homeless Rights Advocacy Project

- **Intro to Affordable Housing Development**

Presentations

Social Housing Comparison: Seattle and Chicago Models 2025
Seattle Social Housing Model: UC Berkeley Invitation 2025
URBDP Research Seminar: Housing, Mental Health and Social Connection 2024
The Secret Sauce: Social Housing vs Typical Affordable Housing Development 2024
Seattle Social Housing PDA Board Education Video Series 2024
What is Social Housing and How Does It Work? Public Panel Discussion 2023
Why Cooperative Housing as Affordable Ownership Housing? 2020
Seattle's Historic Housing Cooperatives: Hidden options for affordability and community in plain sight 2018-2019
Cohousing Development: Getting grounded in affordability 2018
Cohousing Development: The parallel paths of developing community and real estate 2017-2018

Qualifications & Academic Service

R programming language
Advanced statistical methods
Statistics Canada "deemed employee" for Canadian Research Data Centers
Washington State Licensed Real Estate Broker
Discussant: Housing Session, Association of Collegiate Schools of Planning Conference 2024
UW College of Built Environments PhD Symposium Planning Committee 2023
URBDP PhD Program Steering Committee Student Representative 2023
UW Interdisciplinary Housing Research Collaborative – Cofounder 2022
Member – Association of Collegiate Schools of Planning
Member – European Network for Housing Research

Professional Service

Workshopping for Shared Equity Housing – National Cooperative Bank, Chicago 2025
Social Housing Models – Terner Center for Housing Innovation, UC Berkeley 2025
Participatory Resident Management – Othering and Belonging Institute, UC Berkeley 2025
Center for Public Enterprise Public Development Community of Practice 2024
Seattle Social Housing Public Development Authority Board Appointee 2023 – 2026
-Real Estate Committee, Finance Committee, Executive Committee
Shared Equity Housing Workshop – National Cooperative Bank, Washington, DC 2023
Nehemiah Initiative Developer Advisory Committee 2022
Black Homeownership Initiative Workgroup, SKC Housing Dev Consortium 2021-2022

Professional Experience

Affordable Housing & Real Estate Consultant, Broker WA & AK 2009-Present

- Clients include real estate firms, non-profits, developers, co-housing groups, and private landowners.
- Work with clients on property and feasibility analysis, positioning, permitting, acquisition, strategy, disposition, portfolio analysis, troubled property/portfolio turnaround, project management, valuation, and asset management education.

Forterra, Director of Real Estate Structuring (Cooperative) WA 2020

- Developed shared-equity cooperative financing, operating, value, and sales structures for community-led workforce housing demonstration project using HUD 40-year debt and a social impact equity fund.

Urban Evolution, Commercial Real Estate Developer, Principal WA 2016-2020

- Consulting and development services for landowners, municipalities, and other developers.
- Expertise in alternative housing models, including co-living, cooperative ownership, cottage housing, cohousing, and resort workforce housing.

Shelter Resources Inc., Affordable Housing Developer, Development Manager WA & OR 2012-2015

- Managed multiple LIHTC projects (4% & 9%) in development pipeline, ranging from \$2m to \$40m
- Negotiated acquisitions, dispositions, leases, partnerships, and complex financing packages.
- Led multiple cross-functional teams, including general contractors, architects, engineers, property managers, relocation specialists, legal, public funders/compliance, and investors/lenders.
- Developed specialized financial feasibility models, development, and operating budgets.
- Worked with major public funders, including HUD, USDA RD, WSHFC, and the Department of Commerce.

Security Properties Inc., Portfolio Manager/Real Estate Investment Manager National 2006 – 2009

- Analyzed and identified opportunities for properties in an aging 15,000-unit national multifamily affordable portfolio (LIHTC, HUD financed, HAP contracts) through workouts, repositioning, recapitalization, rehabilitation, and sales.
- Examined value creation through in-depth analysis of financials, operations, regulatory issues, local market, zoning, ownership structures, and tax consequences.
- Developed financial modeling of repositioning, acquisition, development, and disposition scenarios with varied ownership structures, complex waterfalls, and tax considerations.
- Tackled complex assets including note acquisition and foreclosure, flood-prone assets, troubled properties, scattered sites, and historic asset repositioning.

Threshold Housing, Development Project Manager King County, WA 1993 - 2000

- Managed affordable “demonstration projects”, including single-family and multifamily urban infill, and the first small lot subdivision/affordable starter home community in King County.
- Documented/analyzed cost of regulation, including zoning and non-health/safety building code requirements.

- Responsible for all aspects of residential development; sourcing land, feasibility analysis, design, entitlements/permitting, securing financing, construction oversight, marketing, assembling buyer “silent second” financing, buyer education and qualification, sales, post-sales HOA coaching.
- Managed acquisition/rehab of 90-unit LIHTC family property, managed third-party property management, and created on-site programs with the community.

Dissertation Committee

Arthur Acolin (Chair)

Bob Filley Endowed Chair and Associate Professor
Runstad Department of Real Estate, College of Built Environments,
University of Washington
317 Gould Hall, Box 355727, Seattle, WA 98195
Phone: (215)-206-0207
E-mail: acolin@uw.edu

Kyle Crowder

Blumstein-Jordan Professor of Sociology
Department of Sociology
University of Washington
211 Savery Hall, Box 353340, Seattle, WA 98195-3340
Phone: (206) 616-1203
E-mail: kylecrow@uw.edu

Rachel Berney

Associate Professor
Department of Urban Design and Planning, College of Built Environments
University of Washington
448C Gould Hall, Box 355740, Seattle, WA 98195
Phone: (206) 685-4057
E-mail: rberney@uw.edu

Elena Erosheva (GSR)

Professor of Statistics and Social Work
Director, Center for Statistics and the Social Sciences (CSSS)
Department of Statistics
University of Washington
C 14 Padelford Hall, Box 354320, Seattle, WA 98195
Phone: (206) 685-0166
E-mail: erosheva@uw.edu