

White Paper: A TINY SOLUTION TO A BIG PROBLEM

Affordable, Integrated, Diverse and Sustainable Housing on a National Scale

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EXECUTIVE SUMMARY

Imagine Tiny homes and RV's all over the country hosted in people's yards and on otherwise vacant land.

Singles, couples, and those with children, of all ages, backgrounds and incomes living simply and frugally while becoming an important part of mutually adopted communities. Even if only one out of every 50 landowners hosted a tiny house, we would create an amazing diversity of inclusionary, affordable housing options not seen in generations. Suburban diversity could become a common reality. Imagine how we will truly get to know each other including both the unique and common challenges we face in our everyday lives. Imagine how you might lend a helping hand or alternatively, get a helping hand as so many of us need throughout our lives.

Many of these tiny homes could be partially, or fully, off the utility grid with composting toilets and gray water systems. Septic or sewer systems are no longer needed. With solar panels, there's a reduced need for external electricity. With an onboard water tank, rain collection, well water, or an occasional fill-up via a hose becomes feasible.

For those wishing to own a home without all the stuff that adds expenses without a commensurate increase in their quality of life, living in a tiny home on a host property can be a real game changer in moving towards both financial freedom and more free time for what really matters in life: family, friends, a supportive community, feeling safe and remaining healthy.

The Problem

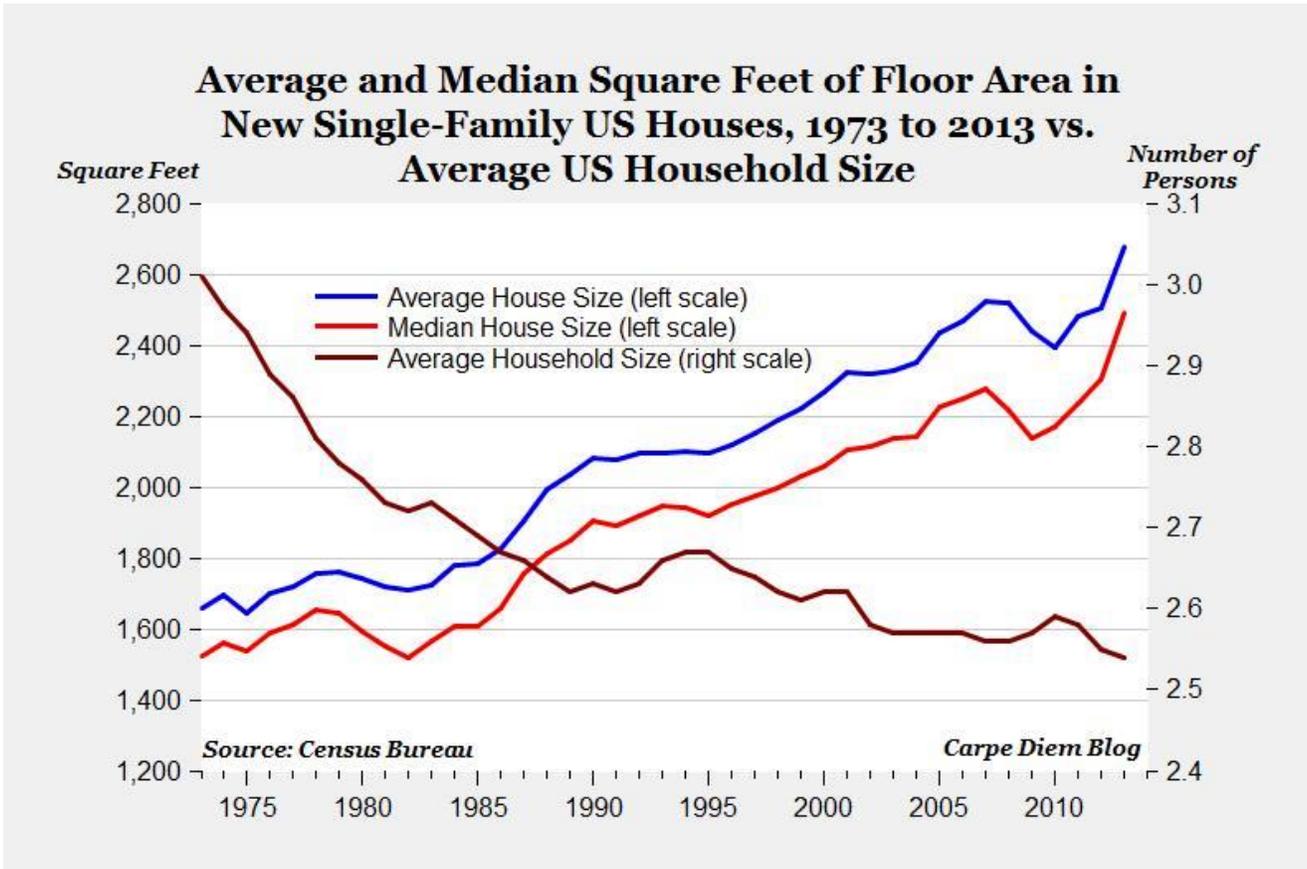
We are increasingly witnessing an echo effect of the Great Recession. Just as housing costs and indebtedness are yet again soaring, incomes and savings have stagnated for more people than in generations. More millennials are living with their parents since at least 1880.¹ Meanwhile, on the other end of the age spectrum, most retirees are headed for a financial crisis as too many have little or no savings to live on other than social security.²

¹ “For First Time in Modern Era, Living With Parents Edges Out Other Living Arrangements for 18- to 34-Year-Olds. Share living with spouse or partner continues to fall”, May 26, 2016 RICHARD FRY <http://www.pewsocialtrends.org/2016/05/24/for-first-time-in-modern-era-living-with-parents-edges-out-other-living-arrangements-for-18-to-34-year-olds/>

In 2014, for the first time in more than 130 years, adults ages 18 to 34 were slightly more likely to be living in their parents' home than they were to be living with a spouse or partner in their own household. In 2014, 40% of 18- to 34-year-olds who had not completed high school lived with parent(s), the highest rate observed since the 1940's.

² The Continuing Retirement Savings Crisis, By Nari Rhee, PhD and Ilana Boivie, The National Institute on Retirement Security, March 2015, <http://laborcenter.berkeley.edu/pdf/2015/RetirementSavingsCrisis.pdf>
Nearly 40 million working-age households (45 percent) do not own any retirement account assets, whether in an employer-sponsored 401(k) type plan or an IRA. the median retirement account balance is \$2,500 for all working-age households and \$14,500 for near-retirement households. Furthermore, 62 percent of working households age 55-64 have retirement savings less than one times their annual income, which is far below what they will need to maintain their standard of living in retirement. Even after counting households' entire net worth—a generous measure of retirement savings—two thirds (66 percent) of working families fall short of conservative retirement savings targets for their age and income based on working until age 67

Along with the soaring costs of housing is the incongruous expansion of a homes square



footage as households have simultaneously been shrinking.³

Along with those huge homes and shrinking households, are vast acreage of lawns; in fact, the 41 million acres of lawns in the US constitutes three times more area than any single irrigated crop.⁴ Lawns just sit there, while owners spend billions of dollars (more than our total foreign aid)⁵, and countless hours, cutting, watering, fertilizing and poisoning them to prevent what we

³ <https://www.aei.org/wp-content/uploads/2014/02/housing11.jpg> Today's new homes are 1,000 square feet larger than in 1973, and the living space per person has doubled over last 40 years, American Enterprise Institute, Mark Perry, February 28, 2014

⁴ <http://www.isprs.org/proceedings/XXXVI/8-W27/milesi.pdf>

⁵ More than 40 billion dollars are spent on the lawn in North American each year – more than the entire continent gave in foreign aid in 2005. American Green: The Obsessive Quest for the Perfect Lawn Hardcover – March 6, 2006 by Ted Steinberg

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call weeds. What if landowners were to rent a portion of that vacant land to those in tiny homes? What if those owners could garner a small income, without resorting to losing privacy by renting rooms, to help defray the high costs of homeownership? What might our communities look like if someone making \$10,000 a year or less could live right next to someone earning \$100,000 or more?

Solution

Encouraging homeowner hosts (Yes In My Back Yard: YIMBY's) to provide an extraordinary, affordable location close to the Tiny Homeowners work and other opportunities.

Background / Problems

Cities and counties have affordable housing waiting lists that are years or even decades long. Only 1 in 4 families that qualify for housing aid, such as vouchers or public housing, actually get it.

Landlords also complain about too much affordable housing bureaucracy, which makes them reluctant to accept vouchers. They want our government to do something to encourage developers to build more affordable housing without so much paperwork.

What we face:

- Over 600,000 homeless men women and children in the US
- Long waiting lists for permanent, affordable housing
- Dual pressures of rising rents and home prices, along with stagnating incomes, creating burdened households⁶
- Little conversation, leadership or political will at the local or national level
- Stereotyping and discrimination of the poor has continued unabated for decades
- Fear and loathing of those who are homeless and those with lower incomes

⁶ The Double Crisis: A Statistical Report on Rental Housing Costs and Affordability in Baltimore City, 2000-2013, Philip M.E. Garboden, Johns Hopkins University <http://abell.org/sites/default/files/files/cd-doublecrisis516.pdf>

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- Self-perpetuated fears of the poor leading to the loss of property values.
 - Attempts to make the visible poor invisible by passing anti-homeless laws

What Housing First can do:

- Potential annual savings of \$15-\$54,000 to house someone vs. letting them remain on the street.⁷
- Provides better sleep, safety, and health care
- Housing Stability
- Connecting with Community
- Mutual Support
- An address!

Why tiny homes on wheels:

- Supremely affordable
- Potential for little or no restrictive funding requirements.
- Ability to locate anywhere vehicles are allowed.
- Truly Mobile to avoid natural and man-made hazards and disasters
- Utilities are lower or nearly nonexistent if off grid capable: No septic or sewer issues or costs.
- More options: Back yards, villages, construction sites and otherwise unbuildable lots.
- Can be moved closer to work. Reducing transportation costs: Bicycle, Walk, Bus, Carpool
- Potential for gaining the longterm benefits of owning an asset vs renting.
- Benefits both landowners and land renters

Why tiny homes on foundations:

⁷ <http://www.endhomelessness.org/library/entry/supportive-housing-is-cost-effective>

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- Relatively affordable
 - Utilities are lower or nearly nonexistent if off grid capable: No septic or sewer issues or costs.
 - More options: Back yards as ADU's, villages, construction sites and otherwise unbuildable lots.
 - Potential for gaining the longterm benefits of owning an asset vs renting. Can be financed and insured just as any home.

How:

- Accessory dwellings units on foundations or wheels
- Converted garages...sheds...barns
- Tiny homes on wheels or foundations in village settings

Introduction:

Imagine Tiny homes and RV's all over our country located in people's yards.

Singles, couples, and those with children, of all ages, backgrounds and incomes living simply and frugally while becoming an important part of their adopted communities. Even if only **ONE** out of every 50 landowners hosted a tiny house, we would create an amazing diversity of affordable housing options throughout the country. Suburban diversity could become a reality. Imagine how we will get to know each other and the unique and common challenges we face in our everyday lives. Imagine how you might lend a helping hand, your ears or a shoulder to cry on.

Many of these tiny homes will be partially or fully, off the grid with composting toilets, gray water systems. Septic or sewer system aren't needed. With solar panels there's no need for external electricity. With an onboard water tank, rain collection or perhaps well water becomes feasible. There could be a new industry in delivering water and propane and harvesting humanure from peoples composting toilets.

So let's consider the challenges that we're facing, and the problems are trying to solve:

Focusing on one very challenged city, Baltimore, the Public Justice Center's report: "Justice Diverted"⁸, outlines how the rent eviction crisis has serious ramifications for our human right to housing.

At the core of the issue is that right to housing, Recognized in more than one hundred national constitutions throughout the world, and by the United States through its adoption of the Universal Declaration of Human Rights.⁹ In their declarations lie the notion of security of tenure for all persons, The government must ensure adequate legal remedies to any attempted deprivation of housing, and moreover that no household is evicted without other shelter in place.¹⁰

If we consider housing a right, why isn't everyone housed?

Why do we allow people to be evicted without an alternative shelter, sometimes becoming homeless?

If we believe in helping those who are trying to help themselves, why aren't we doing more for those in need?

Here's an idea that could be universally powerful for all of us, not just in our own country but throughout the world. Housing or shelter is one of the most basic requirements to live, along with food and water, and I'll add an additional and essential element: Being safe.

If we believe we have the freedom to do what we wish, whenever we wish, as long as it doesn't hurt others (and hurt has to be real and verifiable, not a feeling or one that is belief based on stereotypes), then why do we have so many restrictions on our freedoms?

⁸ Justice Diverted, How Renters Are Processed in the Baltimore City Rent Court, December 2015

A report by the Public Justice Center in collaboration with the Right to Housing Alliance, Dan Pasciuti, Ph.D., of Johns Hopkins University, and Michele Cotton, J.D., Ph.D., of the University of Baltimore

⁹ 2 See Universal Declaration of Human Rights, G.A. Res. 217 (III) A, U.N. Doc. A/RES/217(III), at art. 25 (Dec. 10, 1948)

("Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including ... housing."); accord International Covenant on Civil and Political Rights, Dec. 16, 1966, S.Exec. Rep. 102-23, 999 U.N.T.S.

171, at art. 17 ("[n]o one shall be subjected to arbitrary or unlawful interference with his ... home[.]")

¹⁰ See U.N. OFF. OF THE HIGH COMMISSIONER FOR HUMAN RIGHTS, BASIC PRINCIPLES AND GUIDELINES ON DEVELOPMENT BASED EVICTIONS AND DISPLACEMENT: ANNEX 1 OF THE REPORT OF THE SPECIAL RAPPOREUR ON ADEQUATE HOUSING AS A COMPONENT OF THE RIGHT TO AN ADEQUATE STANDARD OF LIVING, at paras. 17 and 43, A/HRC/4/18, http://www.ohchr.org/Documents/Issues/Housing/Guidelines_en.pdf

Ultimately freedom requires responsibility; that's the basic tenant behind profound freedom. Responsibility, the ability to respond to the actual or potential harm that we may cause to ourselves or others, and conversely, to be able to respond in ways that make our society better for all of us.

Ultimately when we behave somewhat different or outside a cultural norm, our behavior tends to create a sense of change (often called disorder) and therefore fear from others. The overriding objective quickly moves to legal and physical harassment or other means of discrimination in attempting to stop the perceived threat of change.

In housing we call this NIMBY - Not In My Back Yard

We propose helping NIMBY recognize and work through their fears¹¹ and realize, that like most fears, they are factually and statistically self-perpetuating. They are based on beliefs, bias, stereotypes, culture norms and the unknown.

We will need to help them understand that there are positive alternatives in working through their fears of the behaviors that they're afraid of. Over the years I've come to understand that real estate is really a people business, not a property one. Value is simply based on our perceptions of the behavior of those we stereotypically believe live in a community. Case in point - When we mention a 'good' neighborhood versus a 'bad' one, we all have preconceived stereotypes of how people living there behave.

Housing First has become an international model with evidence-based results of success. If we believe that housing first is a major priority and yet rental and transitional housing remains out of reach for too many, then what might the solution be? Of course one is to create more affordable housing! In many places that is underway with limited success. The main problem remains one of limited funding, leadership, political will, and community acceptance and location. Of course another barrier is the willingness to spend the money required to create affordable sustainable housing. So what is the solution in ensuring that everyone has a save decent affordable home?

The point is, **barring an extraordinary series of events, we will NOT see affordable decent housing for everyone become a reality in our lifetime.** Our historical record stands as stark evidence that we never once met the need. In an era of smart phones and global interconnectivity, homelessness and squalid unaffordable, inaccessible housing has been with us for too long. So

¹¹ Fear, Bill Baker, 2003, <http://www.beyondintractability.org/essay/fear>

if the ordinary outcome to our ordinary solutions is working only sporadically, what might actually do the trick?

This proposal is a simple one, and like many simple ideas, there's often amazing power behind them.

As my brother, sister and I were growing up, my parents would frequently pick up hitchhikers in our yellow VW minibus (yes just like the one in the movie Little Miss Sunshine). For they lived the credo *that strangers are just friends we haven't met yet*.

The sense of mutual humanity and sharing of ourselves has been a powerful motivator throughout my life.

There was always a sense of an open house in welcoming anyone, no matter their circumstance, and it's something I experienced living in Morocco and Egypt as a teenager. Sometimes my dad would take us on trips to the villages surrounding Cairo and as we were walking down the narrow streets, chatting with vendors and curious people who stopped to say hi, we found ourselves often being invited into their homes. It was quite extraordinary because they often had very little. Yet they quickly made tea and a simple, delicious meal for us to share.

I can guarantee that when you open your home, share your car, or your property with someone, you will gain an experience that'll stay with you for the rest of your life. What I can't guarantee is that it'll be a wonderful or even positive outcome. However the odds are greatly in favor of a good and potentially life-changing experience. I do know that you will learn more about yourself and a lot more about the world through the eyes and conversations you'll have with your guest.

So one way you and your guest will become 'wealthier' is through these mutually shared experiences. You both will also become richer because of the new network you've created with each other and others now connected through you. So many opportunities come from knowing and helping one another without preconditions: Not from cold calls, internet ads, or job boards. A personal introduction and referral (with the implied protection and guarantee of your reputation) remains the most powerful method for anyone to access new opportunities whether they be a job, a better place to shop, or a new place to live. Without our networks, we are at a huge disadvantage to those who do have them.

For many years I've defined homelessness as the loss of your network. When all our connections have been severed, an incredibly deep sense of loneliness, abandonment, and hopelessness takes over. Reestablishing connections and creating new networks and therefore new opportunities and friendships and caring is what it takes to move beyond the tragedy of loneliness, missing opportunities, and homelessness. What better way to create these new mutually beneficial connections than sharing your very home, car or property?

What if those with spare yards could host someone who either owns, or is about to own, a tiny home on wheels?

What if we built permanent tiny homes on otherwise vacant land parcels or scattered sites?

What might the new opportunities, the new networks, the mutual understanding and learning look like?

Because of the total integration and closeness in sharing a property, the potential impact on our mutual lives is almost beyond compare. For the tiny home owner, they get to live in a neighborhood that is safe, affordable and close to the opportunities they are looking for, such as work, school, cultural activities, health care, and recreation. For the host, they get a small additional income, and potentially someone who might housesit, walk the dogs, collect the mail, do some tutoring, yard-work or gardening, in exchange for a small part of that yard.

The benefits work both ways. Very likely the homeowner host may find themselves picking up a couple extra items at the grocery store to share with a tiny homeowner or vice versa. Getting rides and carpooling becomes the norm. Sharing skills and services too. Can you begin to get the sense of the power of this mutuality? Can you see the benefits for everyone involved, including the greater community as the neighborhood gains an additional set of eyes, hands and ears? A new potential volunteer and someone may add to everyone's sense of security and safety. And safety is an essential element to human rights and dignity.

The vision might look something like this: Every 10 or 20 or 100 homeowners hosts a tiny home in their side or back yard. These tiny homes could be off-grid or nearly so. There's no need for a septic or sewer system. There's no need for external power, except perhaps a simple extension cord as a nice luxury, and water can come from rain, delivery, or a simple garden hose connected intermittently to fill the tiny house water tank. With a simple gray water system (yes they are super simple and inexpensive), composting toilets, solar panels and standard 20

pound portable propane gas containers, these tiny homes would have an incredibly small footprint both in physical size and impact on our environment. However this tiny vision will have a huge impact on how we interact, understand and live with one another.

Unlike the tiny house village concept, or frankly any subdivision, or enclave, or gated community, this vision creates the total and complete integration of humanity that fosters diversity and inclusion and understanding that subdivisions and villages frankly do not. By their very definition, villages and gated communities are exclusive. They exclude the poor or alternatively dissuade the rich, by corralling into what becomes segregated neighborhoods.

There's already a website that would facilitate these hosts and guests in finding each other: Bring Your Own Bed N Breakfast! www.byobnb.com or the Block Project <http://www.the-block-project.com/>

Many jurisdictions communities and counties already permit the parking of a trailer or RV. It will take many months, and perhaps years, to create new rules to allow living, whatever that means, in those trailers or RVs. So in the spirit of opening our homes, we will invite those with tiny homes to bring their trailers and RVs and park them in our side or back yards.

If someone asks if someone is living there, the simple answer is "No". We can say no because there is no clear definition of living. Frankly, it's no one's business where your residence is - that's a private matter. For official purposes such as school tuition, voting, and so on, your domicile is the location you officially designate your intention to inhabit. One must have a domicile (and a residence or two or three or more) at the same time.

To help understand this concept, imagine you decide to sell all of your belongings, leave your apartment, or sell your house, and travel the rest of your life. Where then, are you living? Why is it anyone's business? For those in this situation who have to deal with officials and paperwork, they simply designate a domicile. It could be a travelers mail service, a brother, or sister's house, or friends or parents home. By doing so, you meet both the letter and intent of the law. Legally we have one domicile, however one can have more than one residence.

So circling back to the tiny trailer or RV, you can truthfully answer that you're not living there. Yes, maybe taking naps, some nice long ones sometimes, and often on multiple days. Perhaps you also eat a sandwich, read books or watch TV, and perhaps you even invite guests to 'nap' overnight. But unless, and until, those benign activities harm others or are made illegal for ALL trailers and RVs in ALL neighborhoods, then you are perfectly within your right to visit your trailer or RV whenever you wish. I know this sounds flippant and perhaps obnoxious in flouting

some code or law, but those codes are now outdated and frankly both discriminatory and invasive. I repeat, what you do with your own life is your business as long as it causes no harm (and we mean real fact based harm) to others. And unless everyone in that community is willing to allow some authority (Police? Housing officials?) to dictate who you sleep and break bread with, and for how long, it's none of their business. Ever.

NIMBY will come up with all sorts of reasons why communities should regulate the way you go about the daily life of those they are fearful of. But again, unless there is solid, irrefutable proof, that your presence is harming them, they have no standing or other legal basis to bother you. Property values falling is not irrefutable proof, that's simply a self-perpetuating fear becoming reality, much as racism leads to white flight.¹² Fear of falling property values was a common tactic used by blockbusters to prey on those racial stereotypes.¹³ Property values are simply based on our prejudicial belief systems and perception of others behavior. They are fluid and always at the whim of the environment (floods and sinkholes for example) fear and desire.

Let's look at a good anti-NIMBY example: When a new walking and bicycling trail is proposed through a community. very often the community NIMBY's create a heightened awareness based on fear and will vigorously do all they can to stop the trail because they believe it will bring 'undesirable elements' or some other code language such as 'those who commit crimes' from other neighborhoods into their neighborhood. Almost without exception, hike/bike trails have instead created a sense of new community, opportunities for health and wellness, and frankly an increase in property values for those who own property on or near the trail.¹⁴ Homeowners along the B&A Trail to Annapolis learned this was true after years of fighting that trail only to see it increase their property values once it was operational.

I believe that through hosting tiny homes we'll see the same outcomes. Those diverse and open communities will become the most desirable places (perception) to live and therefore their property values will increase (behavior based on perceptions).

¹² Free Documentaries | Crisis in Levittown (1957) | Racism in the USA <https://www.youtube.com/watch?v=ZwJeJfZzcaE>

¹³ Blockbusting in Baltimore: The Edmondson Village Story, W. Edward Orser, University Press of Kentucky; Revised ed. edition (August 28, 1997)

¹⁴ National Park Service, The Economic Impacts of Protecting Rivers, Trails, and Greenway Corridors, Real Property Values, <https://www.nps.gov/pwro/rtca/econ1.pdf>

I know simply placing tiny homes on host property is easier said than done and so we need to consider not only a marketplace like BYOBNB but also a multiple layered cone of legal protections for both the hosts and guests while communities work on updating their outdated and discriminatory codes. We can use the well tested dual-track of civil disobedience while simultaneously advocating in changing those codes and laws.

Let's consider Rosa Parks. She never asked permission to remain sitting in the front of the bus. It was actually against the county code at the time. She simply occupied the seat that was rightfully there for ANYONE to occupy. She harmed no-one by doing so, yet the repercussions were astounding. The shock to both the cultural and legal discriminatory practices that required her to move to the back of the bus both enraged and engaged millions of people and yet took decades to resolve. That simple act created the leverage needed to change horrifically discriminatory codes and laws.

Hosting a tiny home is also not asking for permission from some discriminatory culture, community or authority, but simply rightfully occupying otherwise unused space with the permission and encouragement of someone who is lucky enough to own the land, and wishes to share it. In fact, in honor of a true sharing economy, I hope to see some of these spaces provided gratis, or perhaps as bartered for some mutually beneficial service. Examples might include mowing the lawn, trimming the bushes, planting and weeding the garden, or perhaps taking care of family pets or children occasionally.

History has proven that its difficult or impossible to stop those wishing to engage in a mutually agreed upon exchange. Black markets are always ready and willing when we attempt to prohibit mutually agreed upon transactions: Just look at the colossal failures in preventing drug and alcohol use, prostitution, and gambling.

So now it's time to let our graceful hosts share their mutual humanity. It's Tiny Time!
