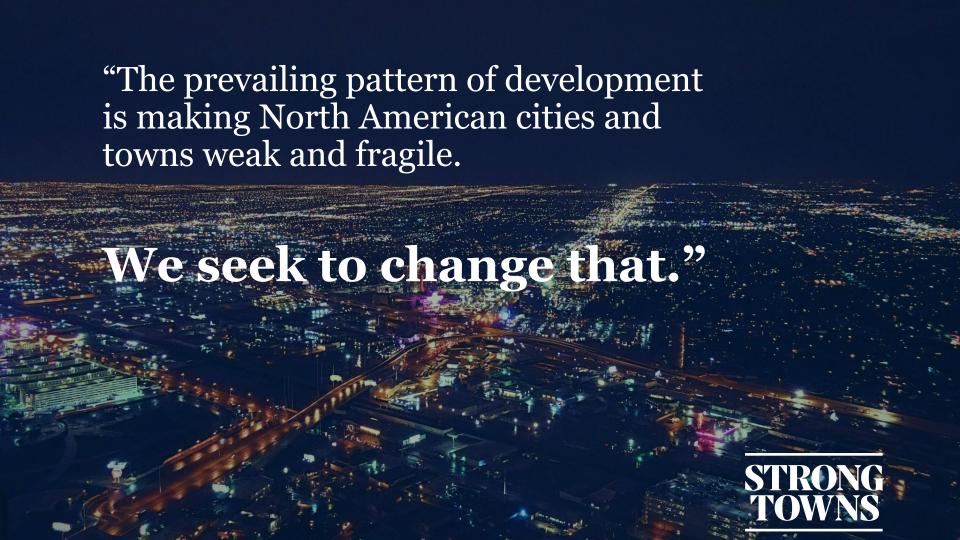
ESCAPING THE HOUSING TRAP

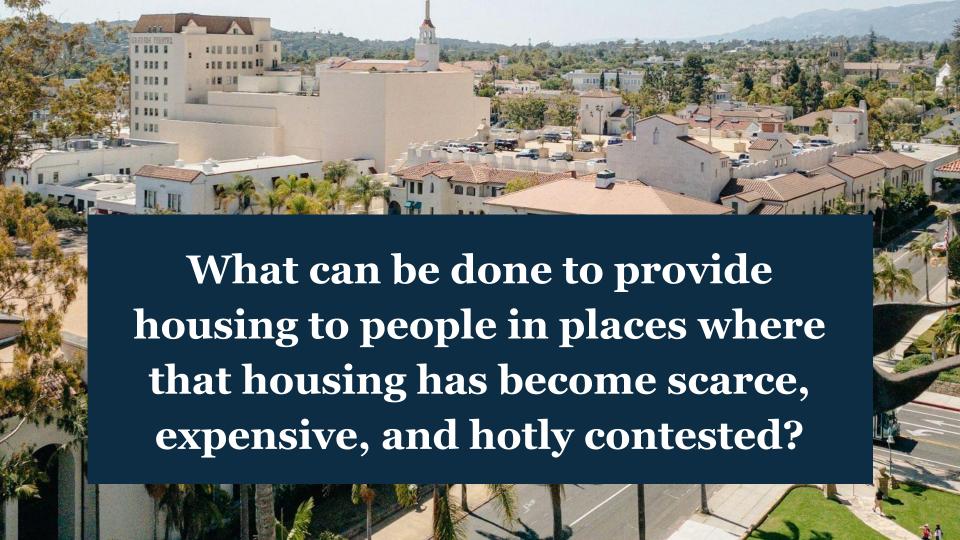


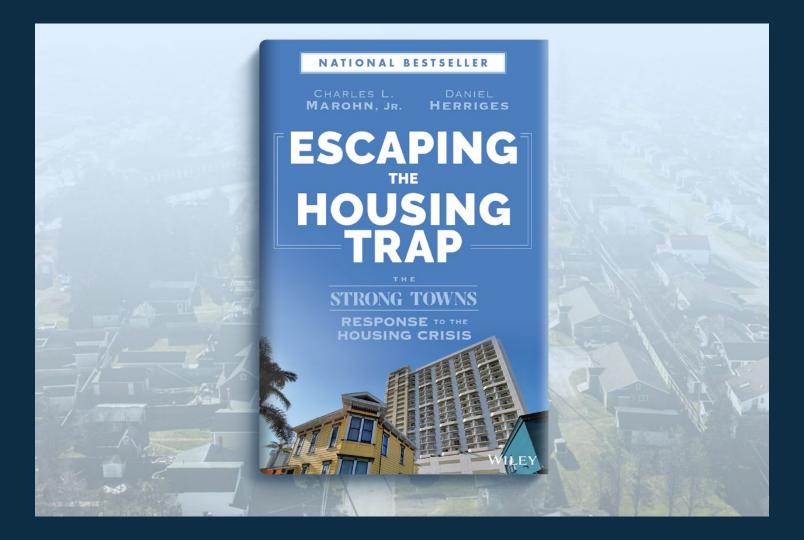


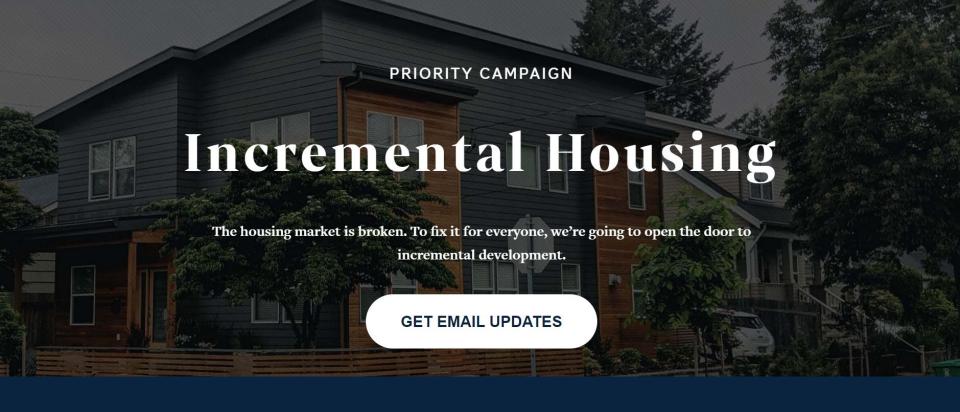
Scan for more resources on this topic











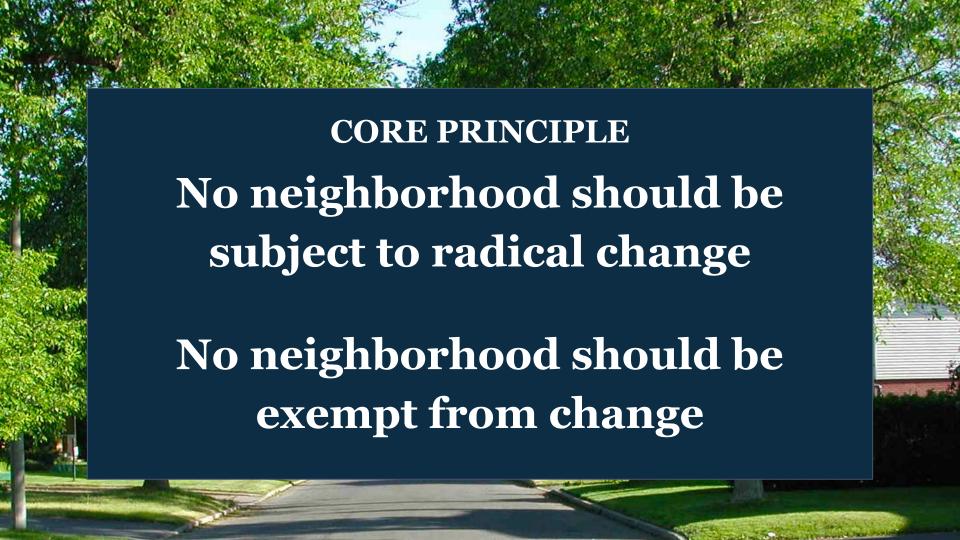
The next increment of development should be allowed, by right, in every neighborhood in America.



CORE CONVICTION

Local and iterative actions are the best approach to gradually create and sustain local prosperity

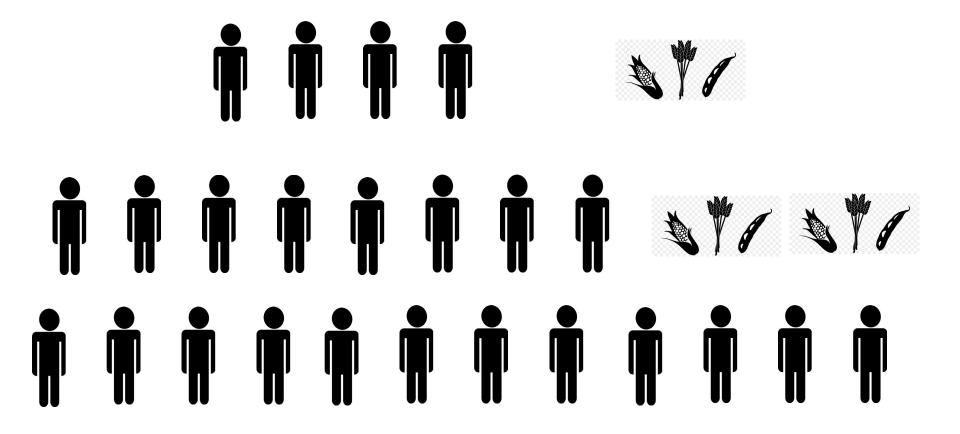






NORTH STAR The traditional development pattern offers a reliable path to freedom from the housing trap

Agriculture Trap









Complex

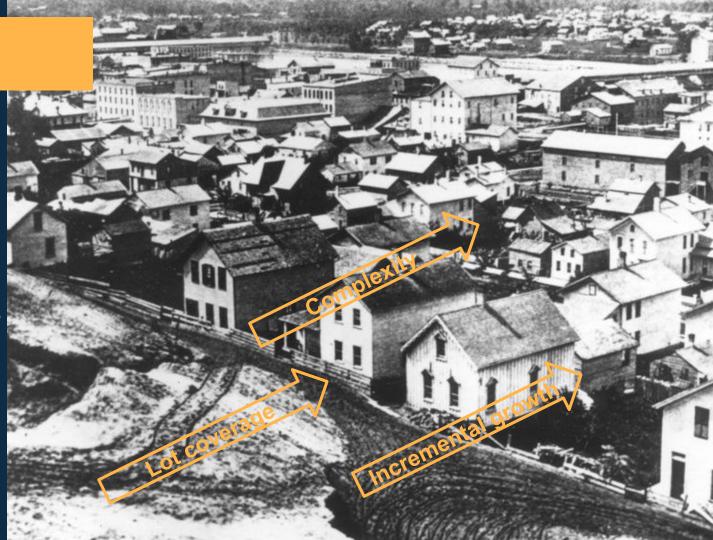
Complicated

Urbanization

1870s

Notice the mix of sizes & uses

- 1. Complexity
- 2. Lot coverage
- 3. Incremental growth & adaptation











"We have taken another important step toward the ending of deflation which was rapidly depriving many millions of farm and home owners from the title and equity to their property."

- Franklin D. Roosevelt

Home Owners Loan Act of 1933



"Were the war to end suddenly....there would be ushered in the greatest period of unemployment and industrial dislocation which any economy has ever faced."

Paul Samuelson (1943)

Make it easier for more people to borrow more money to pay more for housing.



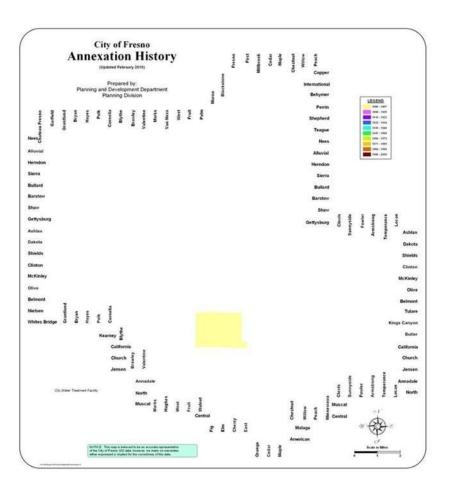
Lending term increased

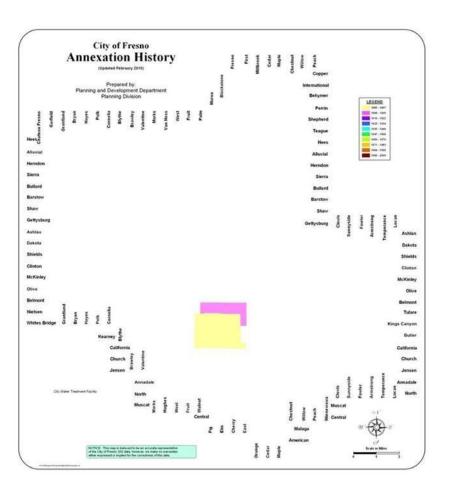
Land opened up with assurances of services and deterrence of alternatives

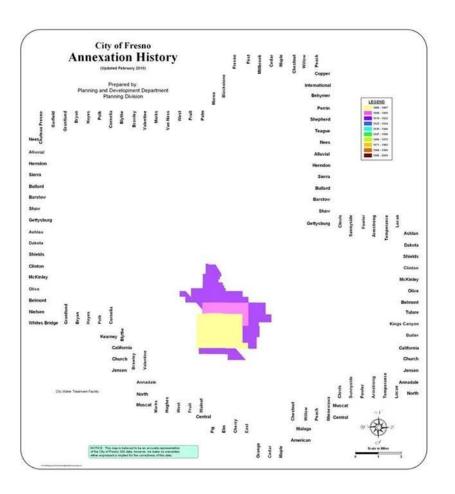
Highway spending unlinked from local budgets

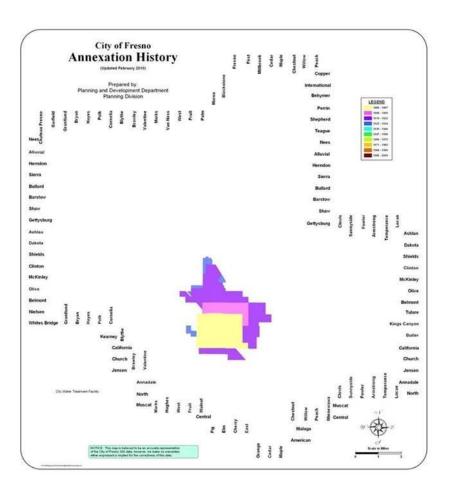


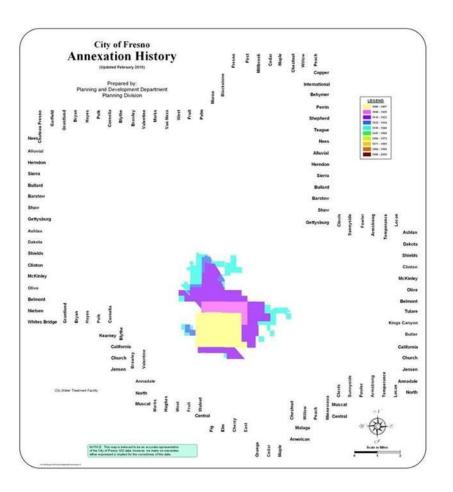
FRESNO, CA

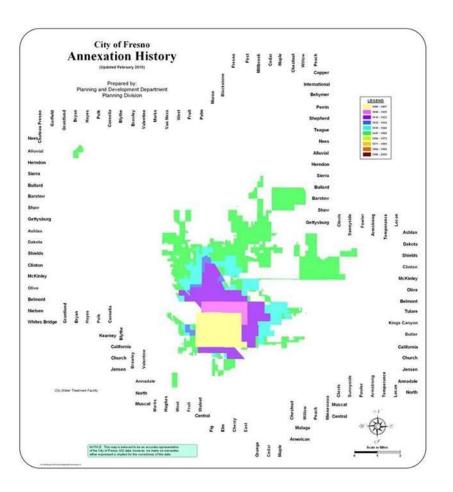


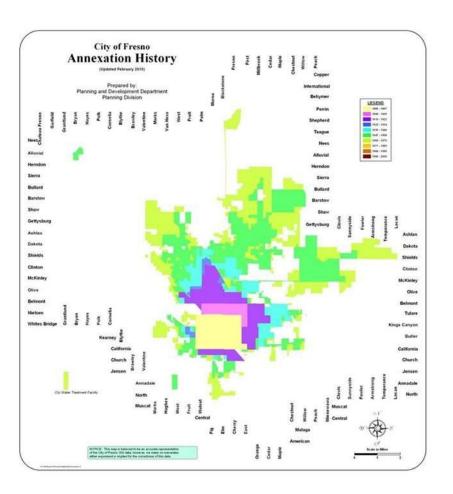


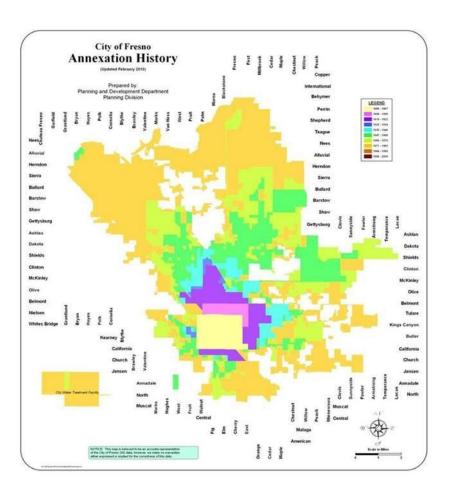


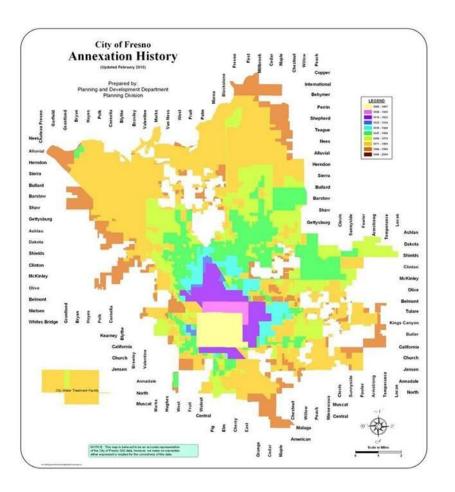


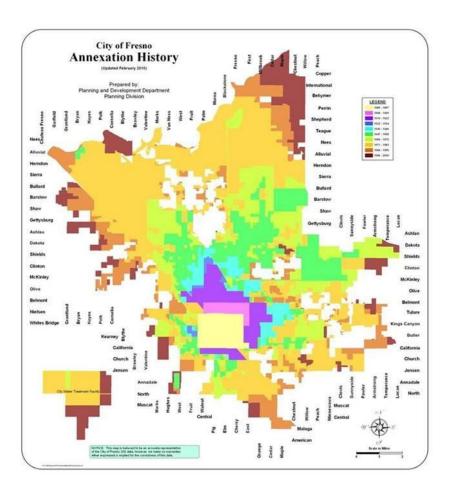


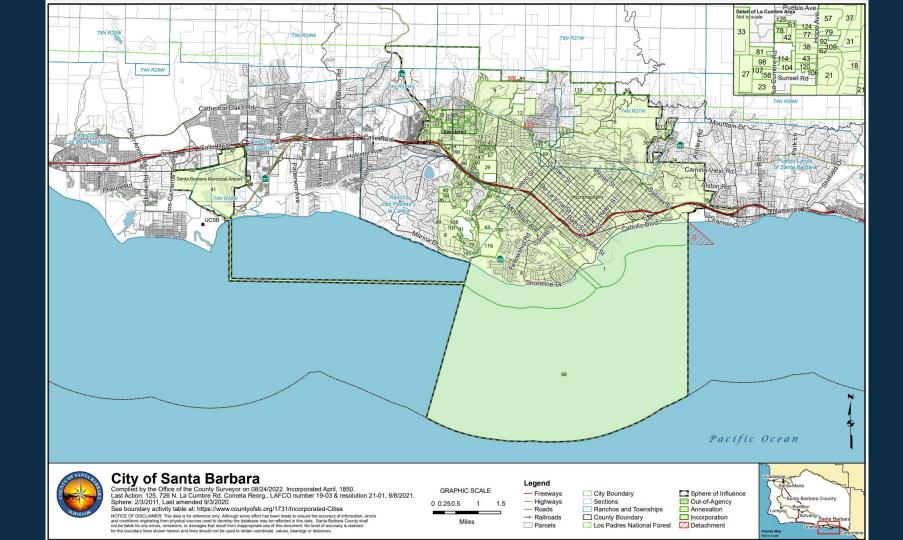












Sewer System Change Over Time Kansas City, KS

	1910	2010	Change
Population	82,331	145,786	1.8x
Feet of Sewer Per Person	1.1		27 x

Sewer System Change Over Time South Bend, IN

	1960	2020	% Change
Population	132,445	103,453	-22%
Lift Stations	3	43 "G"	1,333%
Miles of Force Main	0.3	grà grà grà grà grà grà grà grà grà grà grà grà grà grà grà grà ₁₈	6,452%



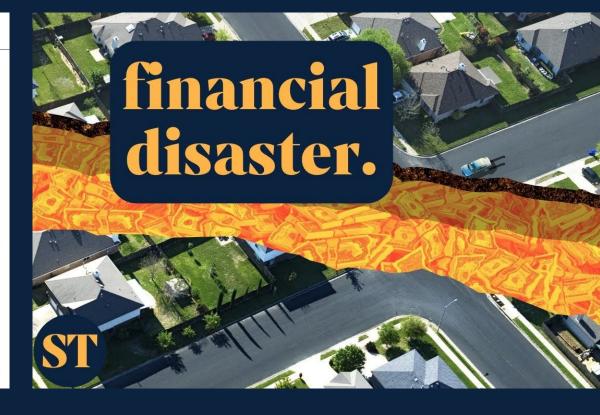
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America's Growth Ponzi Scheme

Charles Marohn - May 18, 2020

The North American pattern of development is an unprecedented experiment. For thousands of years, humans around the world built their habitat in similar ways, at similar scales, in patterns still familiar. In the wake of the Great Depression and World War II, settlement patterns across the North American continent were completely reimagined. From the top-down, we transformed everything about how we live, discarding centuries of accumulated wisdom in the metaphorical blink of an eye.

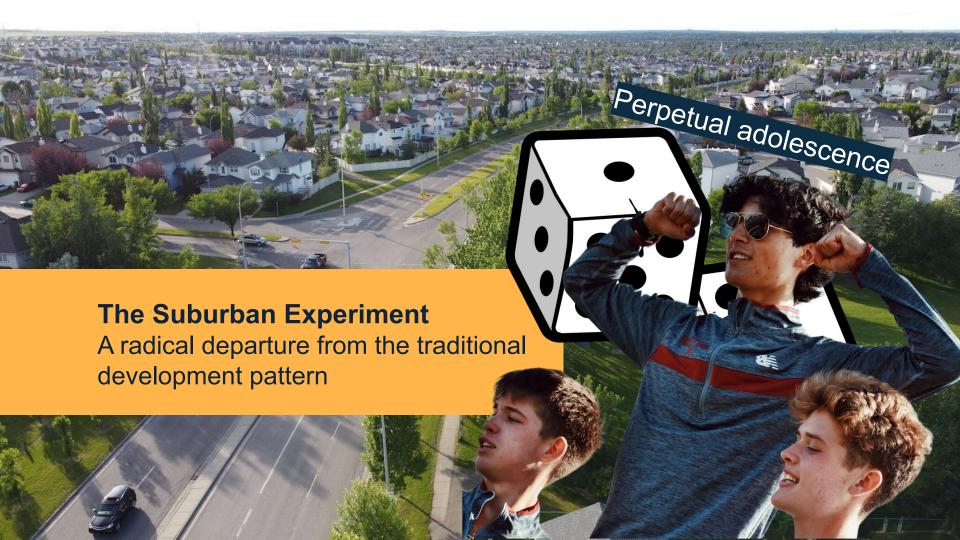
It's difficult for us to think about the modern American city as a massive experiment because, for most of us, this collection of frontage roads, big box stores, strip malls, cul-de-sacs, franchise restaurants, and single-family homes are all we've ever experienced. Yet, take an ancient Roman and drop them into an American city of 1920 and they'd likely be impressed with the grand, yet familiar, setting. Set them loose in a typical American city of 2020 and they'd be completely disoriented.





Scan for more resources on this topic







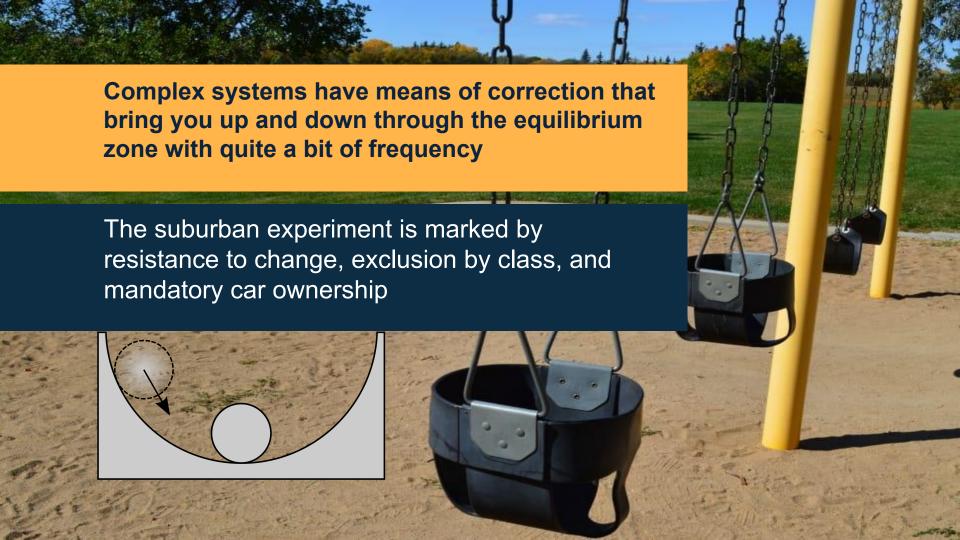




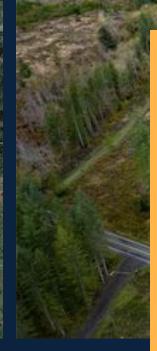












We have traded a robust incremental approach for a complicated and fragile pattern of suburban-style development

Expectations

- water, sewage, garbage, fire, police, schools, bussing
- easy (rapid) access to amenities and substitutes in home (gym, coffee bar, pool)

Political Demands

- low taxes per acre
- "equal" services











Change in

Development Pattern

"We have lost sight of what it takes to build

lasting prosperity"

State Street Must
Serve as a Platform for
Building Wealth
Concentration vs.
dilution has massive
impact

