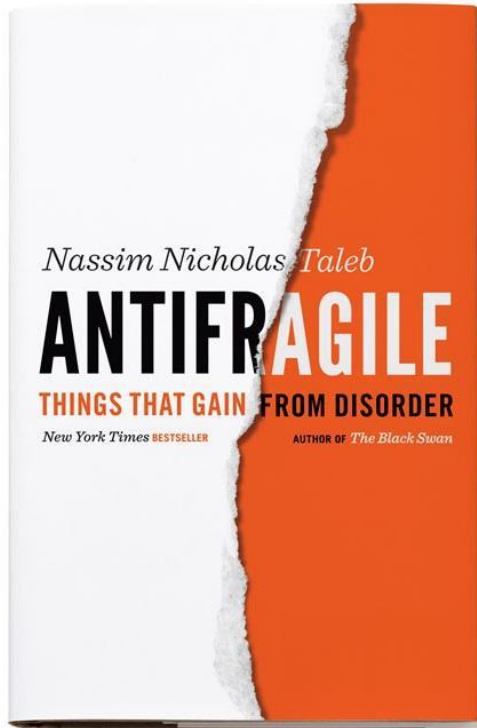


“In a good organic system,
things fail early and fail frequently”



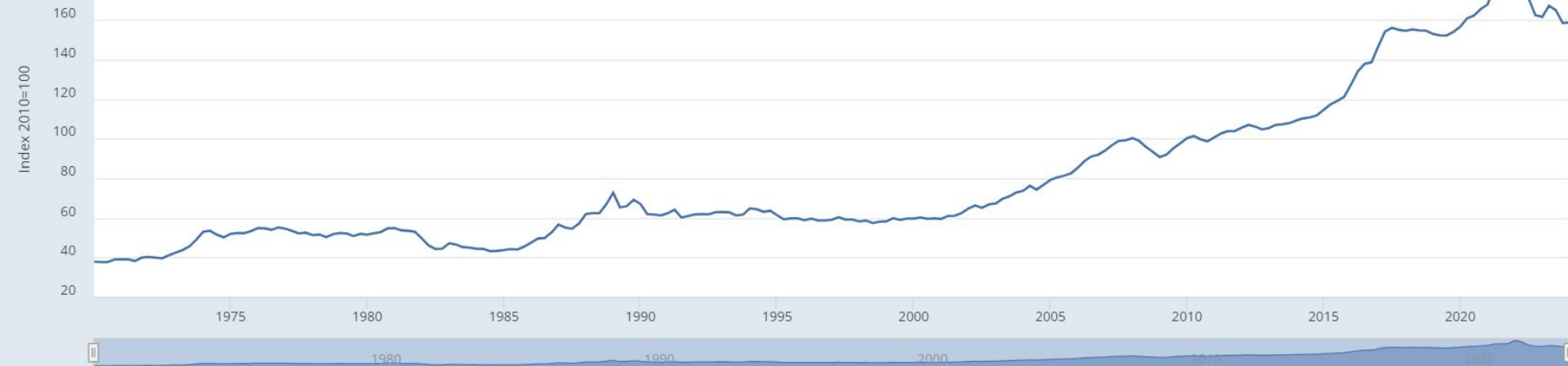
The human body can withstand injury because individual cells die easily and are replaced; for the same reason, muscles can grow stronger in response to stress (the point of an intense workout).

Similarly, an **antifragile city** is one subjected to constant small stresses, one whose leaders (both civic and private sector) make small experiments that aren't catastrophic when they fail.

“**Fail early and fail often**” is the mantra of the antifragile.

Complex systems have means of correction that bring you up and down through the equilibrium zone with quite a bit of frequency

[VIEW MAP](#)



Source: Bank for International Settlements

fred.stlouisfed.org

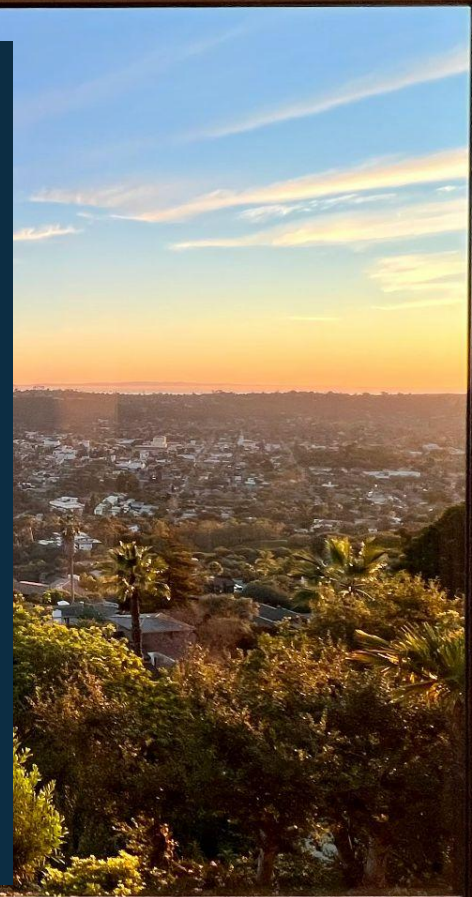


Housing as Shelter

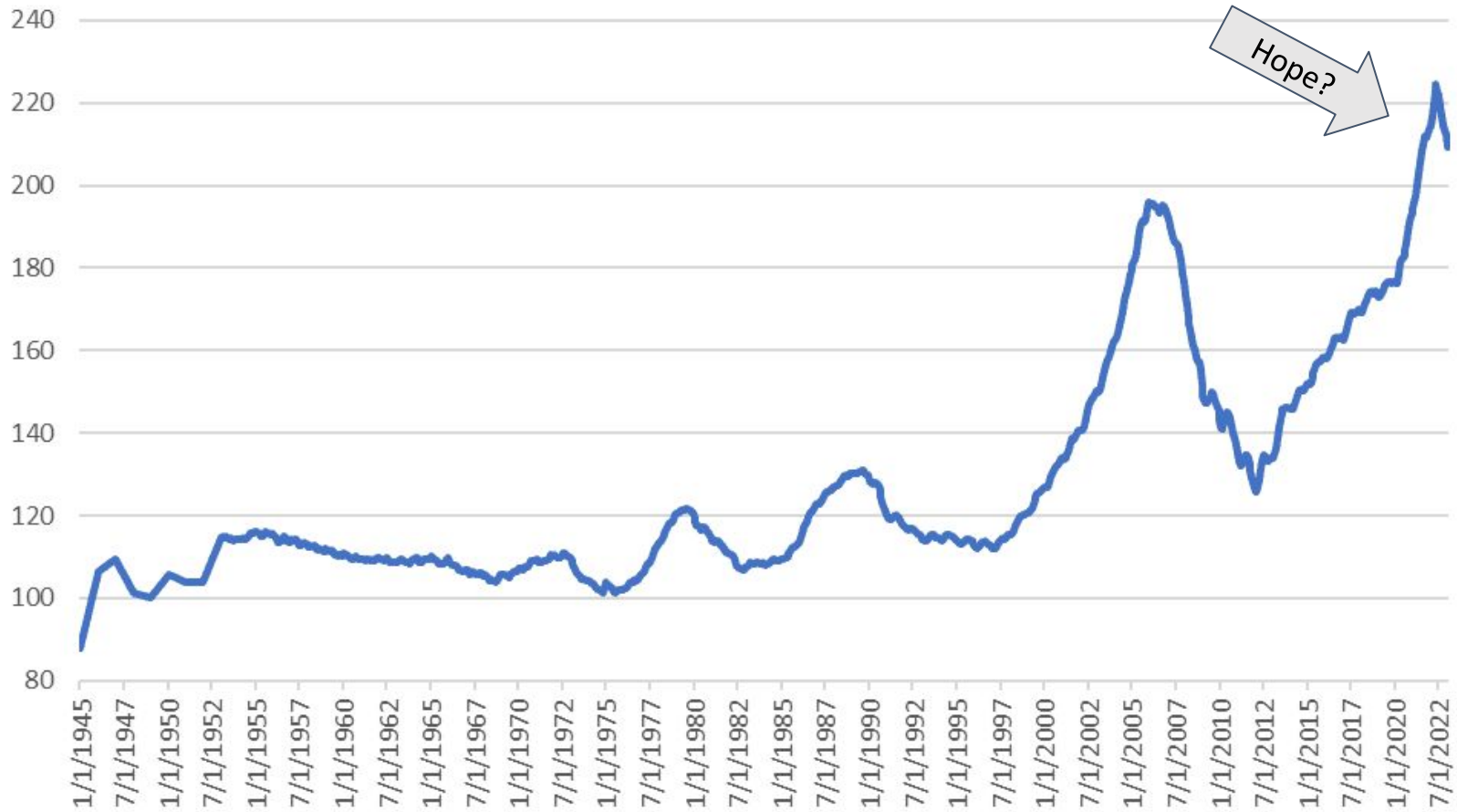
- All housing types in rapid (fluid) response to local need
- Change increases opportunities

Housing as Investment

- Predictable financial units predicated on persistent scarcity to maximize value
- Change threatens bottom line



Case Shiller Home Price Index January 1945 to December 2022

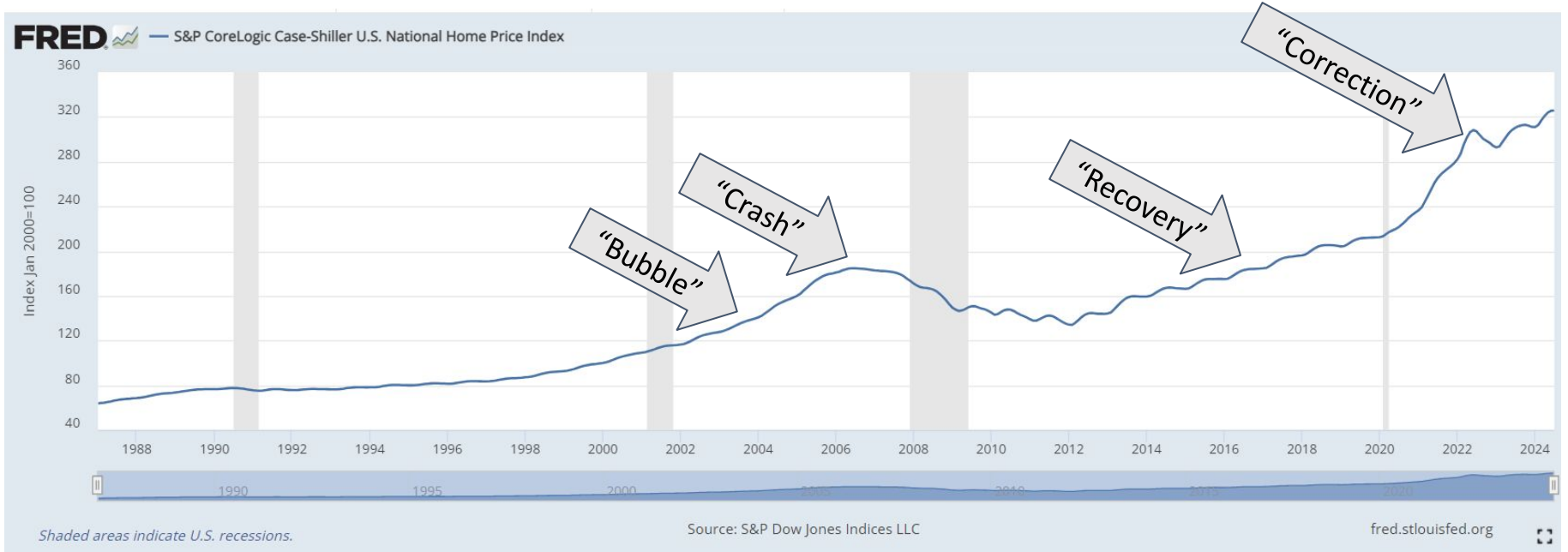


HOUSING IS EXPENSIVE

IT'S TIME TO CELEBRATE!

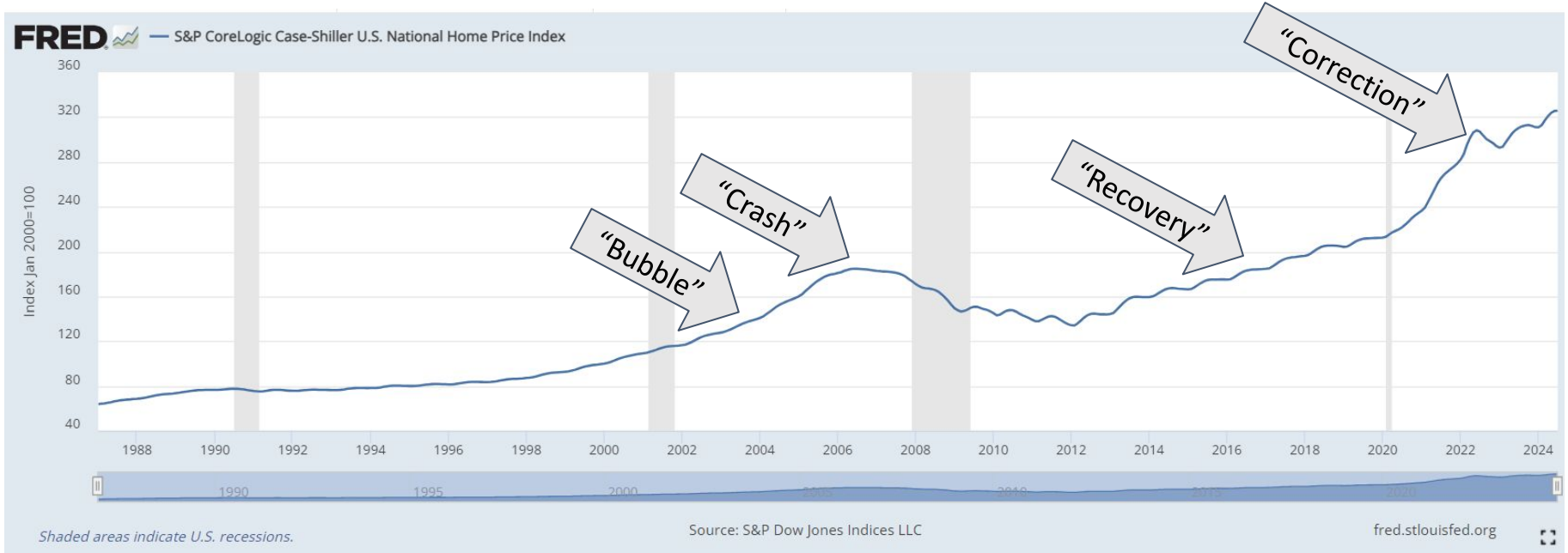


S&P CoreLogic Case-Shiller U.S. National Home Price Index



Complex systems have means of correction that bring you up and down through the equilibrium zone with quite a bit of frequency

S&P CoreLogic Case-Shiller U.S. National Home Price Index

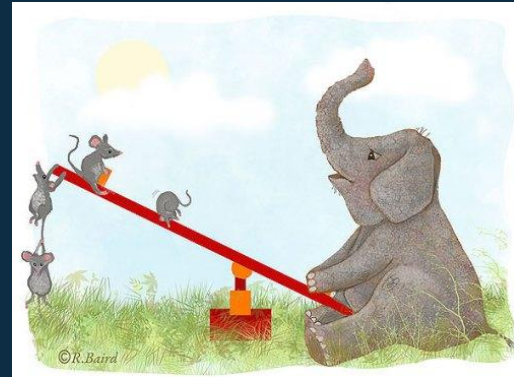


Who benefits from high house prices?

- Local governments
- State governments
- Federal government
- Homeowners
- Banks & insurance companies
- Developers & contractors
- Land speculators
- Realtors
- Pension Funds

Who Doesn't?

- Renters
- The Poor



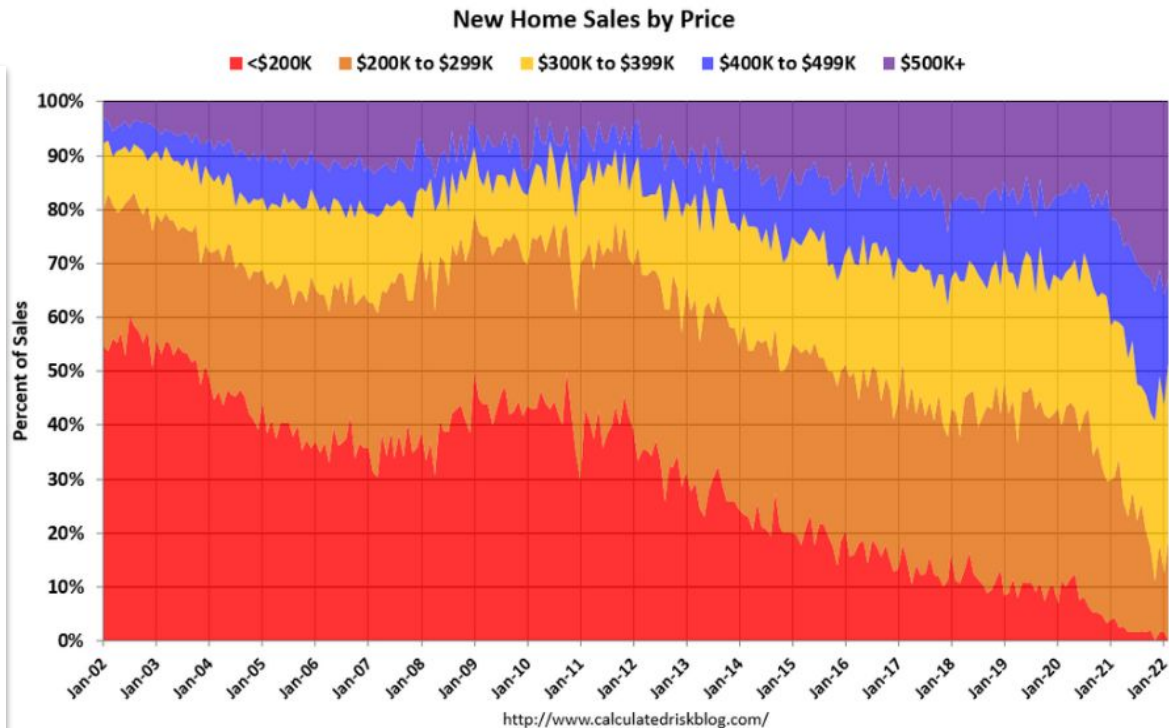



Daniel Herriges · September 8, 2022

The Starter House Is Nearly Extinct

Increasingly, for entire cities in the U.S., buying a starter home on a modest income is no longer an option.

[READ MORE →](#)



A close-up, dark-toned photograph of a Lexus car's front grille. The grille features a prominent, circular Lexus logo in the center. The background is a textured, diamond-patterned mesh. The lighting is dramatic, highlighting the contours of the grille and the logo.

“The development industry is not choosing to build only for the rich because that’s better, they are behaving exactly the way we would expect any industry to respond to an artificial cap on their production volume.

The same thing would happen in the auto industry: if we limited Toyota to only 100,000 cars per year, they might well choose to keep the Lexus and scrap the Camry, even though, at volume, the Camry is more profitable.”

Rick Jacobus, *“Why Aren’t We Building Middle Income Housing?”* (Shelterforce, 2017)



NATIONAL BESTSELLER

CHARLES L.
MAROHN, JR.

DANIEL
HERRIGES

ESCAPING THE HOUSING TRAP

THE
STRONG TOWNS

RESPONSE TO THE
HOUSING CRISIS



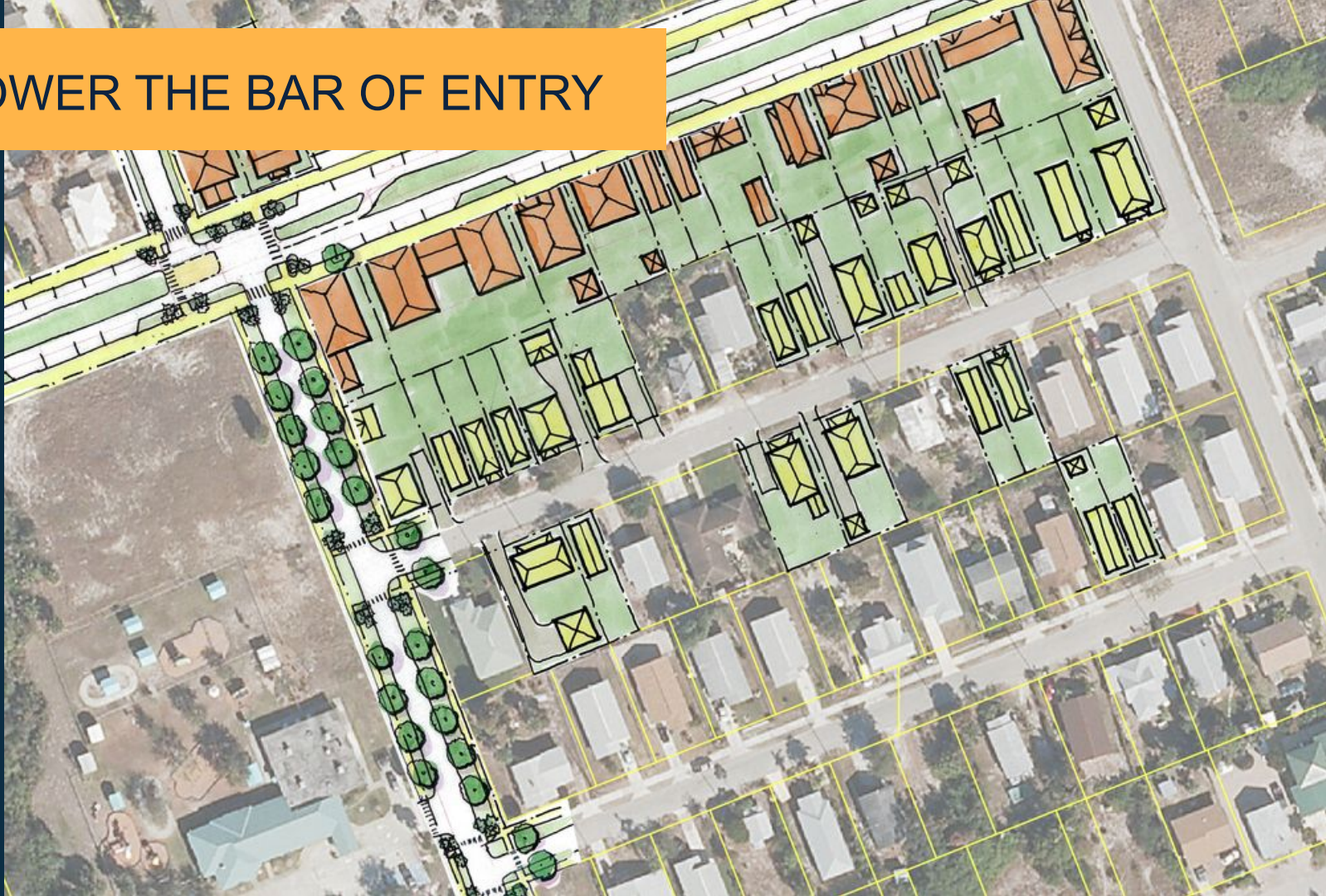
WILEY

Reform zoning laws to allow for a greater diversity of housing types and densities, which can increase the supply of entry-level housing

Foster a community of incremental developers who can build the necessary housing across neighborhoods

Local governments must utilize their financing tools to support the development of entry-level housing units

LOWER THE BAR OF ENTRY

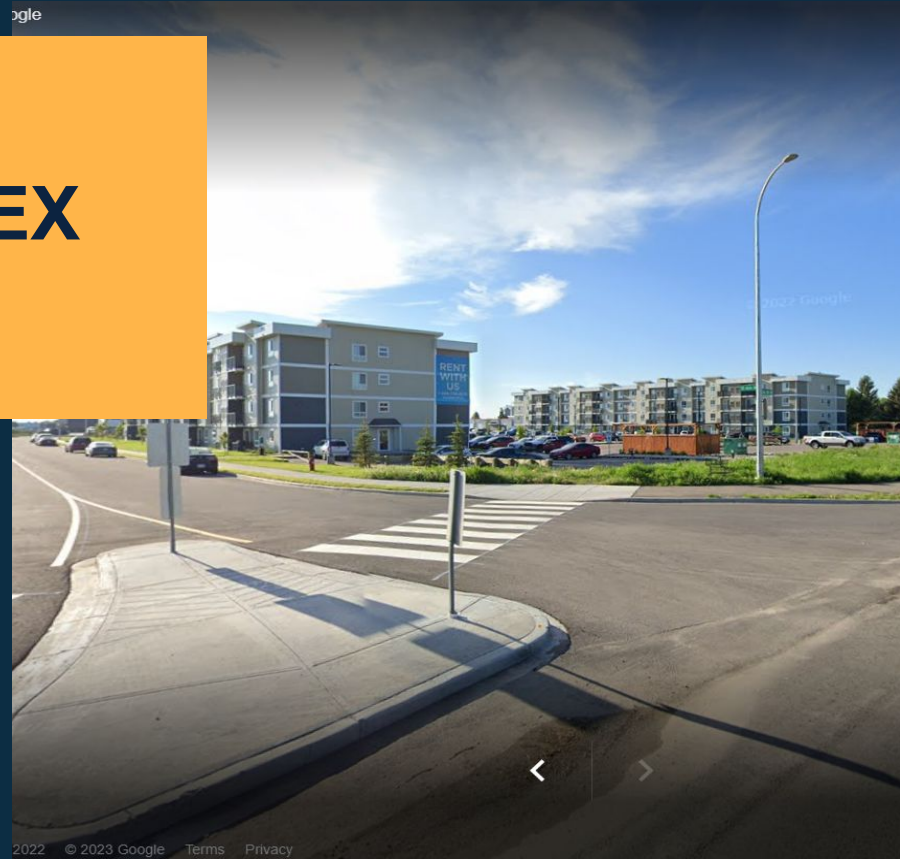


LOWER THE BAR OF ENTRY



“This is the building block or ladder of prosperity and we've taken that lower rung off”

REMOVE SUBURBAN AVERSIONS TO COMPLEX ADAPTATION

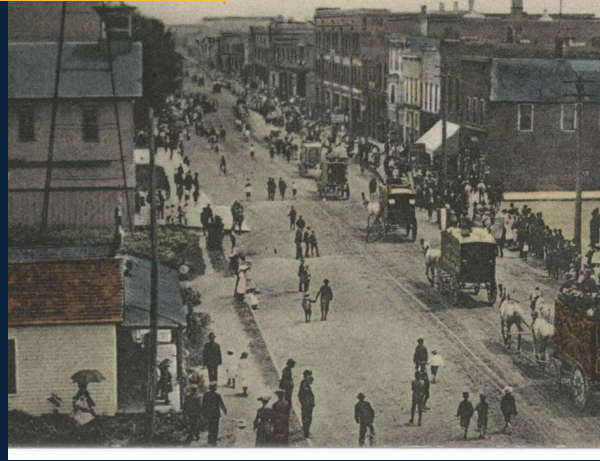


REMOVE SUBURBAN AVERSIONS TO COMPLEX ADAPTATION

1. Strategic exclusion by class/status
2. Resistance to change
3. Assumption of auto-dependency



LEGALIZE NEXT INCREMENT *BY RIGHT*



- A minimum amount of regulatory friction to increase housing density (9am to Noon)
- Approval to build to next increment OR seek permission to skip increments

MATCH TRANSPORTATION GOALS WITH HOUSING GOALS

- If road expansions incentivize greenfield development, then doing the opposite, creating more walkable places, will incentivize infill.



LEGALIZE THE NEXT INCREMENT *BY RIGHT*



An aerial photograph of a large parking lot. The lot is mostly empty, with many white lines marking parking spaces. A few cars are scattered throughout, including a white sedan, a dark car, and a red car. The background is a dark, semi-transparent blue overlay.

ELIMINATE PARKING MINIMUMS

STUCK IN PARK:

How Mandatory Parking Minimums Hurt American Cities

ELIMINATE PARKING MINIMUMS



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Housing Land Use Parking Transportation

Spokane Just Ditched Parking Mandates. What's Stopping the Rest of Washington?

By Ryan Packer - August 16, 2024



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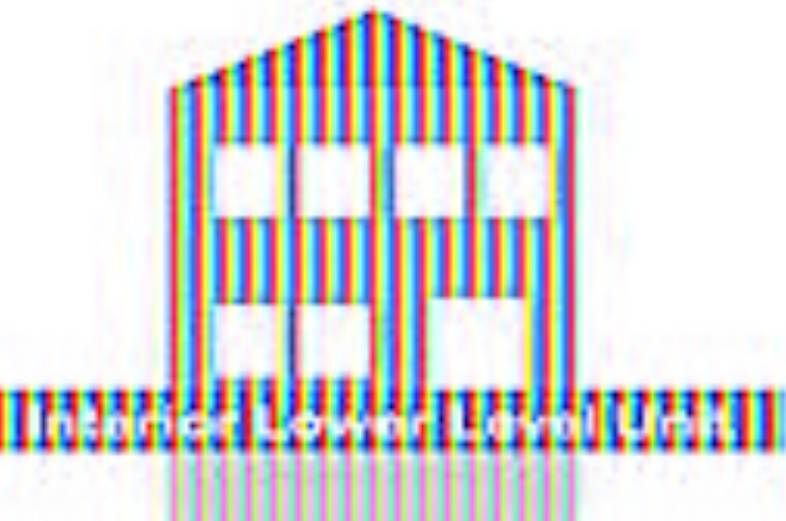
October 15, 2024

Seattle Breaks Ground on West Coast's First Residential Highrise of 2024

October 15, 2024

Op-Ed: Unclogging Seattle's Water Permit Gauntlet Would Help Address

NORMALIZE LENDING FOR ADUs



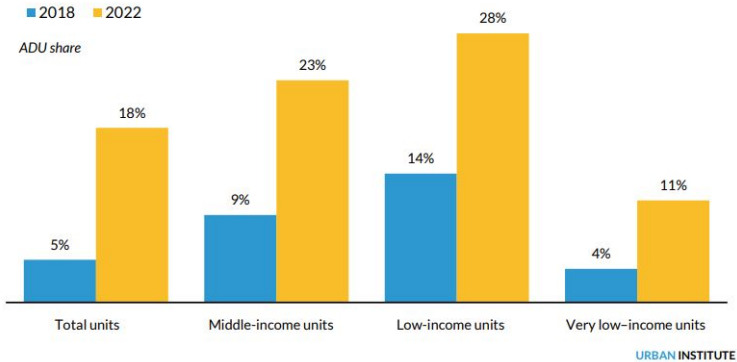
NORMALIZE LENDING FOR ADUs

TABLE 1
New Housing Units in California, 2022

Type	Units permitted	Units Completed			
		Total	Middle-income units	Low-income units	Very low-income units
ADU	24,857	18,011	1,998	1,677	519
Single-family detached home	39,550	35,180	2,694	269	34
Five-or-more-unit home	61,287	35,496	2,745	3,311	4,129
Single-family attached home	3,578	3,888	457	31	1
Two-to-four-family home	3,569	3,178	286	227	20
Manufactured home	1,703	2,226	361	407	129
Total	134,544	97,979	8,541	5,922	4,832
ADU share of the total	18%	18%	23%	28%	11%

Source: California Department of Housing and Community Development.
Note: ADU = accessory dwelling unit.

FIGURE 2
ADU Completions as a Share of All Residential Completions in California, by Unit Affordability



Source: California Department of Housing and Community Development.
Note: ADU = accessory dwelling unit.



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Big Win for ADUs: FHA To Count Rental Income for Mortgages

Ben Abramson · October 19, 2023



An accessory dwelling unit built behind a house. (Source: Flickr/Sightline Institute.)

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The Winds Are Changing on Incremental Housing

Daniel Herriges · Apr 10, 2024

In an important policy change, the Federal Housing



REMOVE MINIMUM LOT SIZES



ALLOW RESIDENTIAL IN “COMMERCIAL” AREAS



ALLOW RETAIL & SERVICES IN “RESIDENTIAL” AREAS



Reform zoning laws to allow for a greater diversity of housing types and densities, which can increase the supply of entry-level housing

Foster a community of incremental developers who can build the necessary housing across neighborhoods

Local governments must utilize their financing tools to support the development of entry-level housing units

GROW AN ECOSYSTEM OF LOCAL DEVELOPERS



LOWER THE BAR OF ENTRY



REMOVE GUESSWORK



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Pre-Approved Housing Plans

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These pre-approved plans may be used for a primary house, secondary, or cottage housing.

To encourage housing, the City has developed pre-approved construction plans. Each of the plans is designed to be less than 900 square feet (SF).

There are four layout options, each with two different exterior styles – modern or traditional. To get started follow each of the steps below.





REDUCE “DISCRETIONARY”
REVIEWS WITH AS-OF-RIGHT
APPROVALS

Reform zoning laws to allow for a greater diversity of housing types and densities, which can increase the supply of entry-level housing

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Local governments must utilize their financing tools to support the development of entry-level housing units

Funding and support for contractor training

Predevelopment and technical assistance. The City partners with a community development financial institution to help with small developers' pre-development costs.

Reduced land price based on affordability. Builders purchasing from the City land bank get up to a 75 percent reduced price based on affordable housing units provided.

FUND MANY SMALL BETS

How Muskegon, MI, Is Building Hundreds of Homes on Vacant Lots

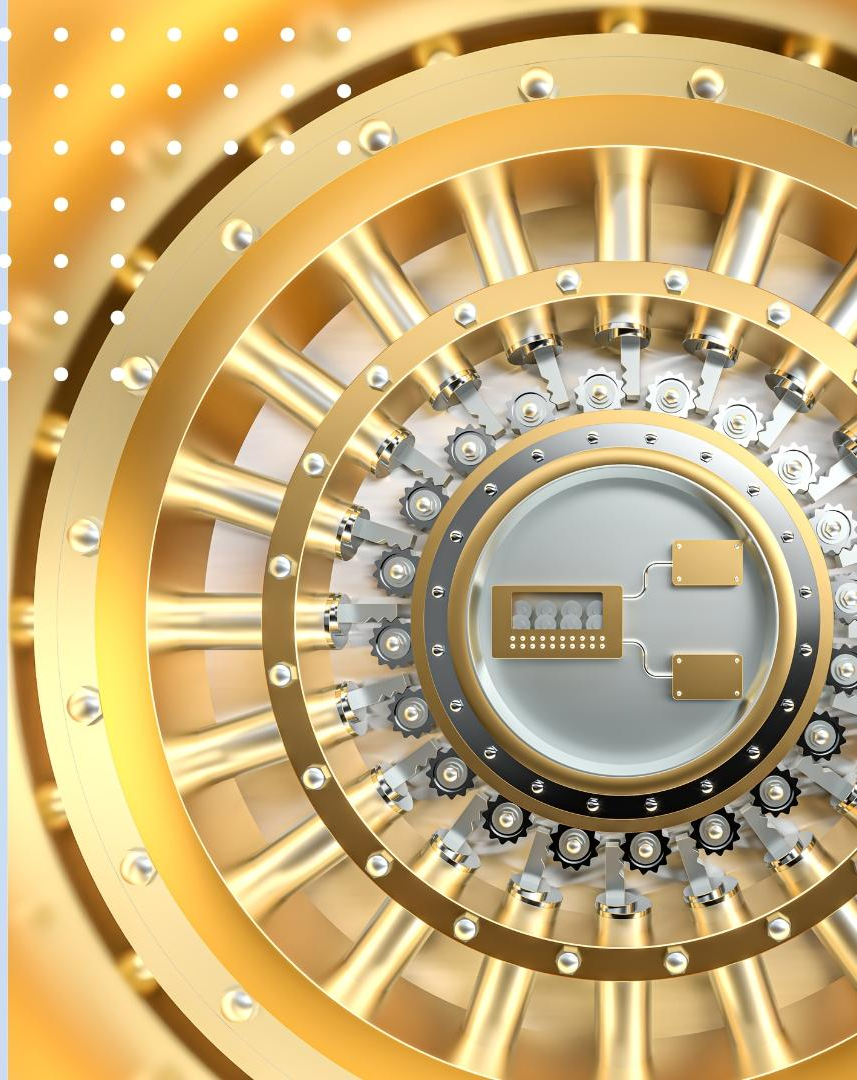
Asia Mielezsko · April 4, 2024



An empty lot in Muskegon, MI, in 2019 (left) has now been converted to infill housing (right).

”“Think of housing reform as a series of parallel deadbolts on a heavy door—like a bank safe. Unlocking any one lock doesn’t allow the door to open. It’s only when they’re all unlocked that things can proceed...”

”



”“On our metaphorical door, only one of those deadbolts is labeled single-family zoning.

The others have different names. Built form regulations. Development fees. Development delays. Access to financing. Cost of construction. Skilled labor shortage. Development culture and support networks.

Daniel Herriges, “Has Statewide Upzoning Failed To Unlock Housing Production in California?”



Questions, complaints, rebuttals?

www.strongtowns.org/housing

