



# Escaping the Housing Trap: The Strong Towns Response to the Housing Crisis

*A Book Discussion Guide*

In this Strong Towns book (published in 2024), Charles Marohn and Daniel Herriges discuss the key insight that's been missing from the housing crisis conversation; that which can help cities fight back against the crisis from the bottom-up.

The Strong Towns team has crafted the following discussion guide to assist your book club, Local Conversation group or educational class in exploring the Escaping the Housing Trap book. In the following guide, you'll find an outline of the key points in each chapter, plus discussion questions, links to additional resources offering a deeper dive and ideas for how to take action based on what you've read. We hope this is a helpful resource for you. Head to [housingtrap.org](https://housingtrap.org) to learn more.

## Introduction

### Key Points:

- **Housing as a Fundamental Need:** Reflect on the statement, "Housing is everything."
- **The Housing Trap Introduced:** React to the thesis that we are caught in a "housing trap."
- **Personal Connections to Housing:** Share personal stories about how housing and the housing trap have impacted your life or someone you know.

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### Discussion Questions:

1. Reflect on the statement, "Housing is everything." How is housing tied to community and individual well-being? How does housing affect different aspects of life, such as career, relationships and health?
2. The introduction included a number of statistics about the housing crisis that is facing our communities. Was there a particular statistic that surprised, resonated with or stood out to you in some way?
3. The introduction also describes, for the first time, the concept of the housing trap — that we need prices to fall...and that we can't afford for them to fall. What was your initial reaction to this dilemma?

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### Go Deeper:

1. "[Multigenerational Living Isn't Immigrant Culture, It's Human Culture](#)" (article).
2. "[5 Shocking Statistics That Reveal the Depths of North America's Housing Crisis](#)" (article).
3. "[The Starter House Is Nearly Extinct](#)" (article).
4. "[A Home To Grow Old In, and No Way To Leave](#)" (article).
5. "[Cities Need Infill Community, Not Just Infill Housing](#)" (article).

# Chapter 1:

## Is Housing Shelter or an Investment?

### Key Points:

- **The Dual Nature of Housing:** Explore the concept of housing as both shelter and an investment. What are the implications of each perspective?
- **Market Dynamics:** Discuss the factors that drive housing prices and the beneficiaries of high housing prices.
- **Housing Market Volatility:** Examine the possibility and implications of housing prices decreasing.

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### Discussion Questions:

1. Housing has a kind of dual nature: It is both shelter and an investment. Discuss some of the implications of each perspective.
2. How does viewing housing primarily as an investment affect individuals and local governments?
3. What are some of the factors driving housing prices? Who benefits from high housing prices, and who is disadvantaged?
4. Can you think of a time in your community's recent history when housing prices have significantly dropped? (For many places, this happened in 2008.) What was the economic and social fallout of the price drop?
5. The chapter concludes by discussing three ways in which the housing market is trapped. There is the financial trap, the regulatory trap and the cultural trap. Where do you see these traps in your own community?

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### Go Deeper:

1. "[Strong Towns: A Bottom-Up Revolution to Rebuild American Prosperity](#)," by Charles Marohn (book).
2. "[Complex Cities](#)" (article).
3. "[The Connectedness of Our Housing Ecosystem](#)" (article).
4. "[Who Benefits From Lower Housing Prices?](#)" (article).
5. "[Who's To Blame for High Housing Costs?](#)" (podcast).

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### Take Action:

1. Read your local paper and find recent stories about housing. Consider how these stories are framed. Is housing presented as a financial investment or a necessity for shelter? What problems are the reporters or opinion writers identifying? Do you agree with what is written? If not, consider writing your own op-ed about the true causes of the housing crisis in your city.
2. Join your area's Strong Towns Local Conversation group (visit [strongtowns.org/local](https://strongtowns.org/local)) and propose a discussion about housing affordability.

# Chapter 2:

## Building the Trap

### Key Points:

- **Development Patterns:** Analyze the traditional development pattern and its evolution.
  - **Historical Reforms:** Discuss the Progressive movement's housing reforms and their impact.
  - **The Financialization of Housing:** Reflect on the way housing became a financial product and the long-term effects of this shift.
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### Discussion Questions:

1. What were the key changes introduced by the Progressive movement in housing?
  2. How did the transformation of housing into a financial product change the landscape of the housing market?
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### Go Deeper:

1. ["The Suburban Experiment vs. Traditional Development: 7 Key Differences"](#) (article).
  2. ["Lessons on Development Patterns From America's Oldest Planned City"](#) (article).
  3. ["The Earliest Roots of the Suburban Experiment"](#) (article).
  4. ["How Fannie Mae Puts a Chokehold on Local Home Financing Solutions"](#) (article).
  5. ["Our Financial System Favors Large-Scale Development...but at What Cost?"](#) (podcast).
  6. ["Unpacking the Question "Can Housing Be an Investment and Affordable?"](#) (article).
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### Take Action:

1. A number of Strong Towns advocates have conducted their own value-per-acre analyses. Consider doing one yourself. To learn more about how to conduct a DIY value-per-acre analysis, check out the following two resources: ["Conduct a Value-Per-Acre Analysis,"](#) by Daniel Herriges and ["Create Your Own Value-Per-Acre Analysis,"](#) by Andrew Kelsey.
2. Research if your community has conducted a housing assessment, who conducted it and when it was last updated. If your community has not conducted one, review an assessment from another community. (Example: [Kent County, Michigan.](#))

# Chapter 3:

## Setting the Trap

### Key Points:

- **Mechanization vs. Organic Growth:** Contrast mechanical permanence with organic messiness in urban development.
  - **The Suburban Experiment:** Explore the first and second generations of America's suburban experiment.
  - **Economic Impacts:** Discuss the economic consequences of these development patterns, including the savings and loan crisis.
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### Discussion Questions:

1. How does the chapter define "mechanical permanence," and why is it considered an antidote to organic growth?
  2. What are the lasting impacts of the suburban experiment on American cities, especially your own city?
  3. How did the savings and loan crisis relate to housing development patterns?
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### Go Deeper:

1. ["The Growth Ponzi Scheme: A Crash Course"](#) (article).
  2. ["Why Urban Design Should Come From the Bottom Up"](#) (article).
  3. ["Cities Are Complex. So Why Do We Treat Them Like They're Merely Complicated?"](#) (article).
  4. ["The Suburban Approach Won't Help Us Out of the Housing Trap"](#) (article).
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### Take Action:

1. Use a variety of media — original photos and video, Google Street View, etc. — to compare and contrast the traditional and suburban development patterns in your own town or city.
2. Meet with your local planning commissioner to discuss how the zoning policy in your community impacts housing availability.

# Chapter 4:

## Trapped

### Key Points:

- **The Subprime Crisis:** Analyze the subprime crisis and its roots in housing policies and market dynamics.
  - **Recovery Pathways:** Discuss potential pathways to recovery and what comes next for housing markets.
  - **Future Outlook:** Reflect on the future of housing based on past crises and recoveries.
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### Discussion Questions:

1. What were the main factors that led to the subprime crisis?
  2. How did the crisis affect different stakeholders in the housing market?
  3. What are the proposed solutions for avoiding similar crises in the future?
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### Go Deeper:

1. [“The Housing Market Is a Bubble Full of Fraud, and It’s Going To Pop”](#) (article).
  2. [“Is the U.S. Trapped in a Perpetual Housing Bubble?”](#) (article).
  3. [“The Housing Market Never Recovered from the Great Recession”](#) (article).
  4. [“Here’s How We Get Housing That’s Both More Affordable AND Better Quality”](#) (article).
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### Take Action:

1. Research tax-delinquent properties in your city. Familiarize yourself with the process needed to return those properties to the market and whether that is happening in your community.
2. Think about a neighbor or friend who has experienced housing challenges. Perhaps their rent was increased by so much that they were forced to move. Perhaps they faced eviction or foreclosure. Perhaps a breakup or job loss forced them to move in with relatives. Ask them to share their story (if they’re comfortable) and what they think could have helped them to a better outcome. What barriers did they face when seeking housing that worked for them?

# Chapter 5:

## Zoning Lockdown

### Key Points:

- **Historical Zoning:** Examine the roots and evolution of American zoning laws.
  - **Economic and Social Exclusion:** Discuss how zoning has been used as a tool for economic and social exclusion.
  - **Current Challenges and Solutions:** Explore current zoning challenges and potential solutions to zoning lockdowns.
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### Discussion Questions:

1. How did historical zoning laws shape the current housing landscape?
  2. In what ways has zoning contributed to economic and social exclusion in your city?
  3. What solutions does the chapter propose to address zoning-related housing issues?
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### Go Deeper:

1. [“Early Zoning and the War on Multifamily Housing”](#) (article).
  2. [“Exclusionary Zoning Arguments Haven't Changed in 94 Years”](#) (article).
  3. [“The Invisible Reason for High Housing Prices: Restrictive Land-Use Regulations”](#) (podcast and video).
  4. [“Is Affordable Housing Possible Under Current Zoning Laws?”](#) (podcast and video).
  5. [“The Conservative Case for Ending Single-Family Zoning”](#) (article).
  6. [“The 6 Zoning Reforms Every Municipality Should Adopt”](#) (article).
  7. [“The Most Important Planning Concept You've Never Heard Of”](#) (article).
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### Take Action:

1. Research what percent of land in your city is zoned for single-family houses only.
2. Attend a meeting of your city's zoning board and speak during public comment about the link between zoning regulations and housing availability. Acknowledge that many zoning boards are trapped in the “now” decisions, but point out that they also have a responsibility to the long-term impacts of the community's zoning regulations.

# Chapter 6:

## Not in My Backyard

### Key Points:

- **The NIMBY Movement:** Define the goals of the NIMBY movement and its impact on housing development.
  - **Community Opposition:** Discuss the dynamics of community opposition to new housing projects.
  - **Political Influence:** Analyze the political power of anti-development constituencies.
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### Discussion Questions:

1. What is the NIMBY movement, and what motivates its opposition to new housing?
  2. How does community opposition affect housing development and availability? How have you seen this play out in your own city or town?
  3. What are the political strategies used by anti-development groups to influence local policies?
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### Go Deeper:

1. [“NIMBY: Hero, Villain, or None of the Above?”](#) (podcast).
  2. [“NIMBYs are Right, Development is Terrible”](#) (article).
  3. [“The Neighbor’s Dilemma”](#) (article).
  4. [“Do Your City’s Rules Empower the Community or the Notorious Vocal Minority?”](#) (article).
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### Take Action:

1. Find a place in your community where the development pressures and regulations have resulted in a radical change from an old site to a new development. Research the underlying zoning and land value, and consider what policies could have been put in place to prevent radical change.
2. Meet with your local city council member and have a discussion about housing supply and affordability in your community. Be prepared with some of your insights from reading the book.



# Chapter 7:

## Yes in My Backyard

### Key Points:

- **The YIMBY Movement:** Explore the origins and goals of the YIMBY movement.
  - **Housing Supply and Demand:** Discuss the relationship between housing supply, vacancy rates and affordability.
  - **Practical Solutions:** Reflect on the practical solutions proposed by the YIMBY movement to address the housing crisis.
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### Discussion Questions:

1. What are the main arguments of the YIMBY movement?
  2. How does increasing housing supply impact affordability and community dynamics?
  3. What are some successful examples of YIMBY policies in action?
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### Go Deeper:

1. [“The Strong Towns Tension With YIMBYism”](#) (podcast).
  2. [“What Vacancy Rates Tell You About a Housing Shortage \(And What They Don't\)”](#) (article).
  3. [“Shortages and Spillovers: How People Misunderstand the Housing Crisis”](#) (article).
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### Take Action:

1. If your community has a local YIMBY group, meet with them and learn what initiatives they take on.
2. Meet with a building official in your community and discuss the ways in which building codes can increase housing costs and limit supply. Engage in a discussion about trade-offs. Ask if there are any regulations that the official follows but thinks are unnecessary or may increase housing costs.

# Chapter 8:

## Affordable With a Capital “A”

### Key Points:

- **Affordable Housing Systems:** Examine different affordable housing systems in the U.S., including public housing and housing vouchers.
- **Challenges and Failures:** Discuss the challenges and failures of the current affordable housing system.
- **Innovative Approaches:** Explore innovative approaches to making housing affordable, such as social housing or removing housing from the speculative market.

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### Discussion Questions:

1. What are the strengths and weaknesses of the current affordable housing system in the U.S.?
2. How have specific policies or programs failed or succeeded at providing affordable housing?
3. Have you witnessed any policies or programs in your community that attempted to provide affordable housing but ultimately failed to create meaningful change? Why do you think they failed?
4. What innovative solutions could improve housing affordability?
5. Have you seen any successful efforts to increase affordable housing in a financially sustainable manner in your city?

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### Go Deeper:

1. [“How Affordable Housing Distracts People From Housing Affordability”](#) (article).
2. [“Could This New Approach to Public Housing Actually Work?”](#) (podcast).
3. [“50 Years of Affordable Housing”](#) (article).
4. [“The U.S. Has An Affordable Housing Problem. Are Dead Shopping Malls the Solution?”](#) (podcast).
5. [“Amazon, Housing, and the Limits of Philanthropy”](#) (article).

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### Take Action:

1. Volunteer for a nearby housing organization, such as a homeless shelter or a housing rehab nonprofit like Habitat for Humanity. Learn about their approach to providing housing.
2. Determine if your community has a “nexus” of housing efforts or a regular meeting on housing issues. If so, attend those meetings and learn which members of your community are working to provide housing in your community.

# Chapter 9:

## A System That Produces a Solution

### Key Points:

- **New Housing Paradigms:** Analyze the principles of a new approach to housing, focusing on complexity and incremental change.
  - **Neighborhood-Level Strategies:** Discuss strategies to ensure that no neighborhood is exempt from change while avoiding radical disruptions.
  - **Economic Ecosystems:** Reflect on the importance of integrating housing into neighborhood-level economic ecosystems.
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### Discussion Questions:

1. What are the key principles of the new approach to housing proposed in this chapter?
  2. How could you apply these principles in your town?
  3. How can neighborhoods adapt to change in a more responsive and financially sustainable manner?
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### Go Deeper:

1. [“Two Simple Rules For Healthy Neighborhood Change”](#) (article).
  2. [“The Trickle or the Fire Hose”](#) (article).
  3. [“Federal and State Programs Can’t Fix the Housing Crisis, but Local Action Can”](#) (article).
  4. [“Localizing Affordable Housing”](#) (article).
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### Take Action:

1. Research accessory dwelling units (also known as ADUs, backyard cottages and granny flats). Are they widely allowed in your city’s zoning code? Meet with a policymaker to advocate for the expansion of their legality in your community.
2. Take a Strong Towns Academy course to learn more about incremental development. Visit [academy.strongtowns.org](http://academy.strongtowns.org) to find courses like [“An Introduction to Incremental Development”](#) (a free course to get started with) and [“The 12 Steps to Town Making”](#) (an in-depth class that will help you learn about the development process and consider becoming a developer yourself).

# Chapter 10:

## Releasing the Swarm

### Key Points:

- **Incremental Development:** Explore the concept of incremental development and its benefits.
- **Small-Scale Development:** Discuss ways to grow a small-scale developer community and support these developers.
- **Scaling and Replication:** Reflect on ways that successful incremental development projects can be replicated rather than scaled.

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### Discussion Questions:

1. What is incremental development, and why is it considered beneficial?
2. How can cities support the growth of a small-scale developer community?
3. What are the challenges and opportunities in replicating successful development projects?
4. Is incremental development happening in your community? If so, what successes have you seen? What challenges might developers face in your city, particularly when it comes to financing their projects and navigating government regulations?

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### Go Deeper:

1. "[Incremental Development: How to Avoid the Bust by Avoiding the Boom](#)" (article).
2. "[Toward a New Building Culture](#)" (article).
3. "[‘A Paradise of Small Houses’: The Story of Incremental Development in America](#)" (article).
4. "[Where Did All the Small Developers Go?](#)" (article).
5. "[Small Homes on Small Lots: How To Beat the Housing Crisis](#)" (article).
6. "[Saying Yes to All Types of Housing in Your Community](#)" (Academy course).

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### Take Action:

1. Watch [this video from the Strong Towns YouTube channel](#) about incremental developers taking action in South Bend, Indiana. Invite a friend or family member to watch and discuss it with you. Is incremental development like this happening in your town? If not, what would it take to get there?
2. Take a small-scale developer in your community out for coffee. Ask them what their biggest challenges are and, if you can, offer to help them meet those challenges. If you have a platform to share their work, offer to do so (for example, a social media following, the opportunity to introduce them to the chamber of commerce in your area, a connection with a local media outlet who'd be willing to interview them, etc.).

# Chapter 11:

## Financing a Housing Revolution

### Key Points:

- **Financial Innovations:** Examine innovative financial strategies for supporting housing development, such as repurposing empty bedrooms and financing backyard cottages.
  - **Small-Scale Developers:** Discuss the importance of financing small-scale developers, as well as the financial challenges they face.
  - **Tax Policies:** Analyze how adjusting local tax policies can support housing development.
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### Discussion Questions:

1. What are some innovative financial strategies proposed in this chapter?
  2. Why is it important to support small-scale developers, and what challenges do they face?
  3. How can local tax policies be adjusted to promote housing development?
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### Go Deeper:

1. [“The Bottom-Up Revolution Is...Fighting the Housing Crisis as an Incremental Developer”](#) (podcast).
  2. [“How To Handle Small-Scale Development Finance: Insights From Kansas City”](#) (podcast).
  3. [“Pre-Approved House Designs Jump-Start Infill Development in South Bend”](#) (article).
  4. [“Fixing Finance for Small-Scale Development”](#) (article).
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### Take Action:

1. Research crowdfunding or microfinancing websites. (Example: [www.smallchange.co](http://www.smallchange.co).) Consider how they could be used to support incremental development in your town.
2. Meet with someone in your community who originates loans for single-family homes or multifamily housing (this will typically be a bank or credit union). Learn about the guidelines that they follow and the types of projects that have been more difficult for them to finance.

# Thanks for reading!

We hope this guide was helpful to developing a better understanding of the housing crisis and how you can play a part in addressing it in your community. If you'd like to continue your learning, here are some additional opportunities:

- 1. Explore housing-related courses in our Strong Towns Academy learning platform.** Offerings include courses like “4 Quick Zoning Code Reforms for a Strong Town” and “Saying Yes to All Types of Housing in Your Community,” and are offered in a range of lengths and skill levels. Head to [academy.strongtowns.org](https://academy.strongtowns.org) to get started.
- 2. Bring a Strong Towns speaker to your community.** Ready to bring this message of housing resilience and incremental development to your city? Invite a Strong Towns staff person to town to speak on the topic. Visit [strongtowns.org/events](https://strongtowns.org/events) to begin the process.
- 3. Become a Strong Towns member.** The best way to stay connected to this movement and support ongoing advocacy for a more flexible, affordable and varied housing landscape is to join as a member. Visit [strongtowns.org/membership](https://strongtowns.org/membership) to join.

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