

Subject:

How to Make Housing Affordable: Beyond Band-Aids to Real Solutions

From: Sarah Mills **Sent:** Tuesday, June 10, 2025 7:55 PM**To:** Bennett, Michelle <MBennett@a2gov.org>; Lenart, Brett <BLenart@a2gov.org>**Subject:** Fwd: How to Make Housing Affordable: Beyond Band-Aids to Real Solutions

Michelle and Brett,

I thought I shared this over the weekend, but realized I didn't. Could you please share this with the rest of the Commission? I thought, in particular, that some of the strategies might be useful to consider to address some of the concerns that we're hearing about scale. This idea of maximum square footage I think was really something I hadn't realized pro-housing folks would be ok with, and I think might be SUPER helpful/concrete example to give when we talk about form based codes.

~Sarah

----- Forwarded message -----

From: Ryan Kilpatrick from Momentum to Build Community <ryankilpatrick@substack.com>**Date:** Fri, Jun 6, 2025 at 8:28 AM**Subject:** How to Make Housing Affordable: Beyond Band-Aids to Real Solutions

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How to Make Housing Affordable: Beyond Band-Aids to Real Solutions

Part 1 of a series on creating truly affordable housing

RYAN KILPATRICK

JUN 6



READ IN APP

The Heroes Working Against Impossible Odds

Every community has them—nonprofit housing heroes working 60-hour weeks for half the pay they could earn elsewhere. They're raising millions from donors, navigating complex public agencies, and building deep relationships with the families they serve. They know every story: the single mom who dreams of homeownership, the family facing eviction, the worker commuting two hours because they can't afford to live where they work.

These leaders are doing extraordinary work. They're also drowning.

Pledge your support

The Triage Trap

Here's the problem: our housing heroes spend so much time in crisis mode—housing one family, creating one homeownership opportunity, preventing one eviction—that they don't have the time to pull out of the daily grind and use their expertise to fix the broken system creating all these crises in the first place.

We're treating symptoms while the disease spreads.

The Real Problem: We've Outlawed Housing Choice

The uncomfortable truth is that local governments have systematically limited the housing choices individuals can make. Want your kids in the best schools? You'll need to afford the most expensive neighborhoods. Need to downsize after retirement or upsize for a growing family? Chances are you'll have to leave your community entirely, abandoning the neighbors and friendships you've built over years in order to select a different size or type of housing than the one you live in today.

This isn't just unfortunate—it's a manufactured crisis.

Why Good Intentions Aren't Enough

Here's the mathematical reality: For as long as there's a housing shortage, there will be an affordability crisis. Period.

No amount of heroic nonprofit intervention can solve housing affordability when the fundamental problem is scarcity. The less successful we are at improving overall housing supply, the more we'll depend on philanthropy and charity. But these heroes can't do it all forever, and they can't help everyone when the problem keeps growing.

Consider this: when people working 40-70 hours a week can't afford to live near where they work, that's not a charity problem—that's a systems problem requiring political will and better policy.

The Three Paths Forward

Path 1: The Subsidy Route

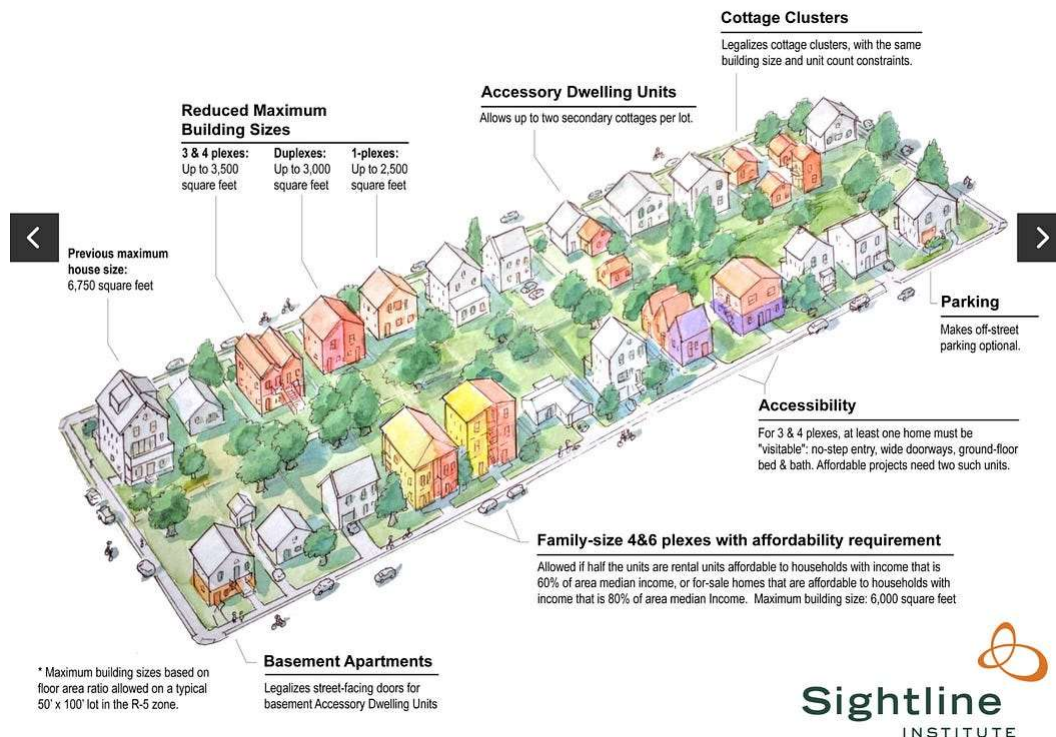
Continue funding nonprofits and subsidizing housing for those who need it most. This is essential but insufficient—it's treating symptoms, not causes.

Path 2: Remove Barriers for Big Developers

Clear regulatory obstacles and let traditional developers build more. This helps, but has a fatal flaw: current developers depend on scarcity for high returns. They'll only build until profits drop, never reaching true abundance. We need their investments, but their investments are not enough on their own.

Path 3: The Abundance Approach (*The Real Solution*)

Create systems that support both large-scale developers AND a "small army" of small-scale builders, developers and landlords who want to work on and with their own communities to create housing options that meet the needs of their neighbors.



Meet the Small-Scale Developer Revolution

The game-changer isn't another mega-developer—it's the school teacher who fixes houses during summer break, the firefighter who renovates on off-days, or the retired accountant who loves transforming abandoned lots into townhomes.

What makes them different:

- They're often satisfied with smaller returns than big developers who are dependent on private equity chasing double digit returns
- They hold properties for generations, not quick exits
- They invest in entire neighborhoods, not just individual buildings
- They build generational wealth within communities

The catch: They can only exist where small-scale development is actually legal and feasible.

The Permission Problem

Right now, in most communities, these small-scale developers are essentially illegal. Converting a single-family home into a duplex? Bureaucratic nightmare. Adding a backyard ADU? Good luck with the permits. Building missing middle housing? Forget about it.

For the abundance approach to work, these opportunities need to be possible across entire regions—not just in a handful of "special" neighborhoods.

The Complex Reality of Current "Solutions"

Want to see how broken our current system is? I just read about an Atlanta development being praised as an affordable housing “breakthrough”. When someone asked about the financing, here's what it took:

- **Eight different funding sources**
 - **Four separate loans** (each with different underwriting standards)
 - **Four different grants** (each with different compliance requirements)

Imagine the time and energy that a developer will spend on loan compliance and grant reporting—time that could be spent building more housing for families who need it.

What's Coming Next

This is just the beginning. In the upcoming parts of this series, we'll dive into:

- Specific tools to make housing immediately more affordable
- Data showing how housing supply affects market-wide affordability
- Practical strategies for communities ready to embrace abundance
- Financial innovations that could reshape how we fund housing

The Bottom Line

We need our nonprofit heroes, and we always will. Some individuals will always need community support due to disabilities or insurmountable circumstances. But when working families can't afford basic housing, we've failed at a systems level.

The long term path forward isn't more charity—it's abundance. And abundance requires not just removing barriers for big developers, but creating space for the small-scale builders who could transform our communities, one project at a time.

The question isn't whether we can afford to pursue housing abundance. The question is whether we can afford not to.

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What barriers to small-scale development do you see in your community? Share your thoughts and experiences as we explore practical solutions in the coming weeks.

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