

# Affordable housing

by BRIAN LOCKHART

There was a recent news story about tiny little homes that are modular in design and prefabricated so they are easy to build.

These homes could solve the current housing crisis, the story said. The homes were shown as if they were some kind of new invention that someone dreamed up for the 21 century, and they had several of them lined up in a row to show how easy it would be to build a tiny little subdivision of tiny little homes so everyone would have a place to live.

The thing is, this is not a new idea at all. The Sears catalogue used to sell entire homes at one time ? at least in the American version of the book. You could order an entire prefab house that they would deliver to your building lot.

Here's your north wall, south wall, east and west ? put on the roof, and you've got a house. There was no word on how solid they would be during tornado season, so if your lot was in wide open flat country in Kansas, you might be wise to figure out how to anchor your new home to its current position. Tiny homes are nothing new. In the city where I grew up there was an entire section of town filled with what were called 'wartime' houses. They were built to house people working in local factories manufacturing munitions vital to the war effort. They were practical and served the temporary need of housing people who were arriving to work in the factories.

They were nothing fancy, and only about 600 square feet. Most, if not all of them, are still there. Some have had additions put on over the years and other enhancements, to modernize them, but they are still the same tiny homes and many people live in them.

The current housing shortage has created the buzzwords, 'affordable housing.' Yes, every developer has to use that phrase when describing plans for a new development. It's also apparently mandatory to use the term 'senior's' as in 'development plans include senior's apartments,' a 'seniors complex' or 'senior's living.'

'Yes, our new development will include 361 units including affordable housing, a senior's complex and a shopping mall.' However, once the development gets approval, half of the amenities seem to be forgotten about.

The thing is, no one has ever explained what 'affordable housing' is. There are a few bogus government explanations, but when you crunch their numbers, it is indeed bogus.

When the term 'affordable housing' is used, who are they referring to?

For some people a 10,000 square foot house is affordable. For others, a 2,000 square foot home would be considered affordable. A 1,200 square foot townhouse may be in another person's affordability scale. You can build an upscale subdivision of million-dollar homes and call it affordable housing if you sell all those homes to people who can afford to buy them.

It must be assumed they mean 'affordable' in terms of people who are on the low end of the income scale and can't afford to actually purchase and maintain a house. If that's the case, you're not going to find any developers willing to build a subdivision geared to selling homes to people who earn minimum wage.

Developers don't exist as a public service ? they exist to make money. They don't want to build tiny little homes that won't make them much of a profit.

Tiny little homes have a purpose. They are fun in a cottage situation, or maybe for a single person or a couple. However, if you want to expand your family, a tiny little home will quickly become a burden.

Some people will wag a finger and say, 'well then you shouldn't have kids.' That's a ridiculous argument. Having children is a normal part of society.

The housing situation has cooled over the past several months after a selling and buying frenzy that was out of control during the pandemic.

The thing about real estate is, there is no determinate price for a home. Your home is worth whatever someone is willing to pay for it. That's what drove the market up so rapidly in 2020 and 2021. People were willing to pay a lot more than a practical price for a house, just to get into the market.

Of course, they found out the downside when they are now paying a mortgage on a house that isn't worth what they borrowed to be able to claim ownership.

Tiny houses have a purpose and some people may like them, but it is not a practical solution to the housing shortage.