

The Small Homes Forum raised a lot of good questions for people. The questions largely focused on these main themes:

- **BUILDING STRONGER, DEEPER COMMUNITY** - How can the Small Homes Movement build homes that value and respect people's humanity in order to create stronger and more inclusive communities? (ie. How can housing be secured for poor, elderly, and disabled people? How can housing address the need for reparations for Native American genocide, slavery, and land theft?)
- **HOW DO WE CREATE CHANGE** – how can we actually create a world where all people have access to homes? What can I do?
- **LOGISTICS AND INFORMATIONAL QUESTIONS** – How do we finance land ownership and the construction of small homes? How do we fund the construction of affordable, energy efficient

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homes that respect the people and the land? Lots of questions about zoning policies in different areas, and about alternative funding possibilities (community banks, wealth sharing, city/state tax incentives, reparations, leasing partial lots, etc).

We also asked people to reflect on new insights, information, and aspirations gained through the event. These themes arose:

- **INSPIRATION** - People were happy and inspired to see so many people engaged in work around affordable housing
- **EDUCATION** - Many people left with much more knowledge and understanding of the barriers and solutions to the Small Home Movement
- **PARTICIPATION** - Some guests expressed interest in engaging with specific projects that were introduced at the event (Alison Donovan's project, Habitat housing advocacy committees, and getting involved in local politics in different towns and counties)
- **COMMUNITY** – There was a general understanding from many attendees at the event that community is a necessary part of building a home in order to keep people safe and supported

We asked guests, “What will you do with what you have learned?” The most common responses were:

- Keep educating myself
- Spread the word about the Small Homes Movement
- Stay/get involved with Habitat for Humanity, YIMBY, CHAPA, and other local projects
- Get involved in city planning boards to change zoning policies so more small homes can be built
- Do background research on specific projects on the affordability and efficiency of different building models

Word bank of the most commonly used words in our table conversations about barriers and solutions to Affordable Housing through Small Homes:



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## Small Homes Forum Evaluation and Table Note Responses

### What questions has the forum raised for you?

- Table 1: How can home ownership be inclusive of those on fixed incomes/elder-aging populations and disabled individuals?
- Table 2: How can our communities care more interdependently for each other?
- Table 2: What can I do? How can I help? Coming from someone who doesn't have much experience or a job
- Table 2: What can I do?
- Table 2: lots of good ideas and energy, how do we make it achievable?
- Table 2: How can small individual homes be diversely built into older communities; not as cookie-cutter homes in a 'development'?
- Table 2: Do you have to own the land under your home? Could the city give tax incentives for small homes?
- Table 3: Methods to reduce cost of housing, how do you take the stigma out of small homes?
- Table 3: Really none new.
- Table 4: How to look outside the box in developing "small homes," how to educate public about ability to afford housing via small homes
- Table 4: What are the laws regarding these ideas in my area of Westfield?
- Table 4: What are zoning laws in Greenfield? I need to learn more about housing financing – creative financing
- Table 5: What is Northampton's zoning to allow for ADV and small homes?
- Table 5: So many! Especially around the intersections of energy efficiency, affordability, access, generational (illegible) or lifestyles
- Table 6: How does small home movement address need for reparations for slavery and Native American genocide and land theft? How to transform identity of house to one that is more community based?
- Table 8: Are there creative financing solutions available that MA could adopt? In the US? Outside the US? The current mortgage system remains broken
- Table 8: How to approach barrier of land cost?
- Table 8: Are there examples of leasing partial lots?
- Table 8: How to get around land ownership cost?
- Table 9: What do "homeowners" want/need to be comfortable? (cultural norms, etc)
- Table 9: How can habitat help expand their movement and continue to leverage its clout to facilitate more dialogue between the communities in Franklin/Hampshire and their town departments to pave the way for tiny home construction for those who fall outside of the habitat net?
- Table 9: How to advocate and talk to the barriers and challenges on zoning? Are there community banks interested in alternate financing or developing one?

### What new insights, information, and inspiration will you take with you today?

- Table 1: Creative zoning, financing, and reuse ideas
- Table 1: Great to see so many volunteering and engaging in community!

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- Table 1: Especially interested in Alison Donovan's project
- Table 2: Talking to people about small homes and community
- Table 2: I didn't realize how many barriers we face in trying to find and live in affordable homes
- Table 2: The need to shift community norms and values to support small homes
- Table 2: Balance of privacy/safety of own home and connection to community
- Table 2: Towns in the Pioneer Valley are trying to through zoning changes, possibly providing incentives for people to move from large houses they don't need to smaller homes
- Table 3: Building community, advocacy – how do we get lenders, local & state, to be more supportive of small homes? Zero net energy to grow higher acquisition yet keep affordable
- Table 3: Taking advantage of habitat volunteers to participate in a community housing advocacy committee
- Table 4: Small houses doesn't need to mean a 1-person house
- Table 4: I'm inspired to stay involved with Habitat as an avenue to apply my enthusiasm for resolving these issues
- Table 4: Interesting developments in Noho and Amherst, glad to hear a Unity tiny house is being built in Greenfield
- Table 5: A broader perspective of affordable housing and the possibility of small houses in Pelkew
- Table 5: pilots that are under way in the region
- Table 8: Land donation tax credits – from states? Creative zoning -conservation subdivision allowing for small lots shared septic and wells.
- Table 8: Research examples of zoning for small homes\
- Table 8: Understand better the particular barriers and solutions to affordable housing
- Table 8: Inspired that so many people are frustrated by these challenges and want to do something about it
- Table 9: It's a bit overwhelming – I had no idea coming in what to expect. Knowing that lots of people have similar interests and goals – amazing!
- Table 9: Community is key, patience is the fuel, and perseverance is the vehicle
- Table 9: That there are groups of folks thinking about smaller footprints and affordability, glad that habitat exploring and moving forward on small home initiatives, finding out there are groups formed to advocate for these topics and issues, the CHAPA organization

What will you do with what you have learned?

- Table 1: Continue to advocate for people on fixed incomes, elderly-aging populations, and disabled individuals
- Table 2: Educate myself about housing and community
- Table 2: Talk about it, I'm going to spread what I learned to my family and friends to expand this small homes movement
- Table 2: Explore ways to get involved
- Table 2: I will ask Hatfield if they have ways to incentivize low income housing in town. Find out how farm workers are housed and how children's education is managed.
- Table 3: See how I can use the knowledge in my community
- Table 3: Integrate it into my work with the housing trust
- Table 4: Discuss small houses with others to get more ideas

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- Table 4: I will do more research on some of the new building techniques and technologies that I learned about tonight
- Table 4: I will begin to follow Habitat and big enough on FB and elsewhere, Continuing my education, interested in learning more about government subsidized housing, wondering how to encourage energy efficiency in subsidized houses
- Table 5: use this as a springboard for exploring possibilities of affordable housing, engage Pelhaw housing committee in looking at the possibility of new zoning, financing homes for first time home owners
- Table 5: Look at how I can increase the number of units on my own land and how there might be other possibilities in my town
- Table 8: Help Mark Sternich gather info for a NZE/code building cost savings comparison
- Table 8: Work with communities to adopt zoning to access structures and small home zoning
- Table 8: Volunteer with habitat – work on cost/rurality problem
- Table 8: Continue to work with my local trust and support habitat and YIMBY – keep moving forward rather than throwing up hands in frustration
- Table 9: Find out more about CHAPA and Yes in My Backyard Pioneer Valley.
- Table 9: I will certainly get involved in talking with our city’s planning board to better understand what their perspective and needs maybe around this change to zoning to make small affordable homes a reality for residents
- Table 9: Talk to people, ask questions

Any other thoughts to share?

- Table 1: How can Habitat be inclusive of those with very low incomes?
- Table 2: Good to change mindsets
- Table 5: The world café is a great format for sharing ideas and broadening one’s perspective and knowledge, well done!
- Table 8: Great forum and ideas!
- Table 8: Politically it will be impossible to eliminate the mortgage interest deduction, but let’s talk a lot more about how it skews the entire market
- Table 9: Thank you for pioneering this work through habitat’s mission
- Table 9: Small home co-housing community

Notes from tables:

- Table 1: Main barriers
  - o Homeowners need flexibility
  - o Start with money amount and back in to how to do it – what can you afford, what do you net include
  - o Engage homeowners in process to make decisions about what to include or not
  - o Clustering, sharing walls, heating systems
  - o Multi-family
  - o Duplexes
  - o Find people who want to have small houses in Bruce’s idea of minimizing walls, etc
- Table 1: Main Barriers
  - o Zoning

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- Accessory dwellings
  - Regulation (exploitation issues)
    - Incentives for leasing, subdivision
- Table 1: tools
  - Additional bureaucracy
  - Re-educate community – zoning
  - Investigate land trust to keep open space if more dense
  - If didn't commute so much could build it up and create community
  - Create daytime work at home culture
  - Denser development generating for taxbase, especially in places with non-taxed property
  - Intergenerational interaction as alternative to SR housing
    - Subsidizing fam
    - ADUs to help support age
  - Climate – mass migration north
  - Wealth sharing
- Table 1: solutions
  - Long-term leases of portion of land
  - Right of first refusal on buying
  - Mortgage system?
  - Land trust (habitat)
  - Financing: look outside US?
  - Strategies
    - Project management
    - Design (Reduction strategies)
      - No basement
      - Reduce interior partitions – “loft living” – self subdivision
      - Small size
  - Are people receptive to these houses?
  - **Land** is the big issue
    - Density and zoning – does this require other densification?
    - Accessory units
    - Subdivision
    - Rural areas have septic land size needs, trailer homes more efficient with septic
    - Does modular make sense?
    - Mobile home replacement?
    - LAND OWNERSHIP
  - How to achieve high quality
- Table 2: barriers
  - Cost of foundation
  - Biggest barrier can be building inspector
  - Land owning necessary
  -
- Table 2: solutions/questions

- City incentivizing small homes through taxes, etc
- Thermal mass under footprint
- Alternative foundation types
- More community demos of small homes
- Alternative to cars
- Value mapping – what values do we share?
- Home is so personal – personal safety/security
- **How do we balance privacy/safety with community?**
- Table 4 notes
  - Students displacing people / location of affordable housing
  - Land for parking with small homes?
  - Co-housing / shared facilities / shared walls
  - Financing – how to get banks to do more, financing, zoning, culture (what do people want? Town resistance, education)
  - Reduce cost – how to maintain affordable housing after its been built
  - Converting existing property
  - Funding housing for elderly and disabled – rent to own?
  - Decouple price of land under home?
- Image from table 5 coming soon
- Table 6 notes
  - How do you want to live? Walkability/access to resources (not necessarily rural), run into people you know, community isn't just created by people with the same income, affordable cluster of homes, co-housing
  - Access to homeownership via small homes? Clustering, apartments, community, protection from foreclosure, eviction – systemic barriers to ownership: landlords, zoning, finance
  - Barriers
    - Zoning
    - Psychological role of 'home' in self identity
    - Sprawl makes weak communities hard to fix policy
    - House as a source of wealth, causes high house costs need, demand for separate habitation
    - Diversity in small homes, infill, increase walkability, tax on low occupancy/low footprints, tax breaks for higher occupancy, disperse infill to allow people to have separate homes
- Table 7 major themes
  - Small houses can be built economically, the real impediment is zoning and resistance by neighbors
  - Round 1:
    - Knowledge of building camps, zoning small homes = small land but push back residents
    - Educate about small homes, reach audiences about benefits
    - Minimalist lifestyle should be a choice
    - Visibility between houses – a utility vs status symbol

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- Interview residents to collect values of communities to see if there's room to shift values – home for all us space – community gardens?
- Existing vacant buildings, foreclosed structures, systems already in place, foundations solves the financing issues, demolish US rehab
- Round 2:
  - Millennials
  - Existing spaces, zoning, neighbors financing, right space right time – right financing network...
  - Land as a commodity and willing to 'share' with others
  - Reparations – we are on stolen land, not just creating more project housing that is really hard for people to live in, shifting out mindset from giving people homes to returning homes to people who have been stolen from/kicked out of their homes, so many issues/aspects related to this topic, can't just talk about one alone
  - Affordability – rent to own, divestment where companies invest money
  - "charitable giving" vs reparations/returning stolen things
- Table 9
  - Increasing access to homeownership
    - What if you "shared" services, land, walls, why only one home at a time (renters vs owners)
    - Equity payment deposit - terms need to change, how to participate in conventional market as well ('keep' up payments)
    - Accessibility needs to be simplified so folks would be able to understand
    - Easier access to a piece of land in small towns especially
    - Can re-hab pre-existing structures (malls)
    - Regulations uniform - zoning pro-active
    - Make idea of BIG ENOUGH known
    - Start with accessory building
    - People take care of farm
    - Consider "stacking," "combining," "owners – above garage, behind house, etc
    - Accept smaller dwelling if pushed by "market"
    - Access different types of quality housing – not just "ownership"
  - Main barriers and how these can be addressed
    - Town governments - go to "national organizations" for models for policy
    - Look at national models for guidance
    - Getting neighbors involved: experts, town folks
    - Town government need boot from "mayor"
    - Market transformation – get "one" done and continue
    - Knock down barriers, "end run" and publicity, What does \_\_\_\_\_ want?
    - Education: immediate – "your child will be healthy here – not a global concern/carbon footprint
    - Small home on interstate / tour it / continue with rest areas, model home – contest to win the house (didn't see this idea go up on screen)

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