

To: State Senate Committee on Economic Development, Housing, and General Affairs and the House Committee on General Affairs and Housing

Re: Affordable Housing

If you would permit a few simplistic comments:

- More housing is needed.
- It needs to be affordable.
- Affordable means spending no more than 30 percent of a Walmart clerk's salary.
- To preserve the value of an investment in many homes, they need to be constructed with quality, with a concern for longevity.
- They need to be highly energy efficient, yet they need to be safe, VOC-free, and well ventilated.
- They need to be created in a quantity and on a timeline commensurate with the problem.
- The initiative needs to recognize that:
 - The private sector is not attracted to this effort.
 - The construction industry has too few workers to meet the timeline goals.
 - There are building inspection limitations that adversely affect the timeline goals.
 - Weather in the Northeast can adversely affect the timeline goals.
 - Family sizes are more and more commonly small.
 - Family sizes may increase for any one household.

Appreciating all those challenges, solutions are available. I must hasten to add that I have no financial interest in the solution. The solution is clearly explained at the end of a website created to identify solutions to housing the homeless. The solution's main obstacle is resolve. I have no solution for that essential ingredient. The rest of the challenges can reasonably straightforwardly be addressed.

- Depending on the scale of the investment, many homes can be created in a year. An approach is diagrammed that could produce 500 – 1,000 homes a year, as an example.
- The State can be assured that the homes will be located in handsome developments that local communities and mortgage underwriters can embrace.
- The homes are small and are designed for expansion, should that be desired.
- Because they are small, the homes are affordable despite being constructed with a predictable high quality, energy efficiency, and safety.
- They can be built all year, regardless of weather conditions.
- The private sector provides all the components in a competitive environment that is advantageous to the initiative.

As I said, the main obstacle is resolve. Please see www.fromshelertokeys.site. Thank you.

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