

**Reimagining Urban Spaces: Tiny Living and Social
Architecture with Akili and Ashlee Kelly**

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MOOLA**

We help the tiny house community
use their lower housing costs to
build financial independence.

With Laura Lynch



Full Episode Transcript

With Your Host

Laura Lynch

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

Are you ready to break free from a conventional life and achieve financial independence through your version of tiny living, but you're feeling stuck trying to figure out the money part? Does the pressure to conform to societal norms make it even more difficult to embrace an unconventional lifestyle?

Well, you're in the right place.

I'm Laura Lynch, host of the Less House More Moola Podcast, where every Thursday, I'll bring you captivating interviews with individuals who have successfully made the transition to tiny living. They defied expectations and are thriving in their unique lives.

We'll also dive deep into industry resources to address common financial concerns on your tiny journey. Together, we'll explore the emotional and practical aspects of pursuing an alternative lifestyle. I'll describe a clear framework for project planning and cash flow management. Our goal is to intentionally build financial security and make a positive impact through our alternative American dream.

So, gear up for an exciting and empowering journey to create a life that truly resonates with you. Let's dive into today's episode and take the first steps towards financial independence and purpose through tiny living.

Laura Lynch: Alright, well, Akili and Ashlee, thank you so much for joining me on Less House More Moola. I think I tracked you guys down maybe on Instagram. I don't know, it's been a while ago, but we had such a great conversation the first time that I'm really excited for you to share with the audience all the work that you are doing, especially around urban planning and where you see solutions for tiny living in Jackson, Mississippi and spreading outwards. You all are really kind of expanding your reach.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

So, thanks for being here today, and would you take a minute, because you've got such a great background and you do so much work, and introduce yourselves to the audience and all the work that you do.

Akili Kelly: Alright, well good morning everyone. Thanks for the opportunity just to be able to share this time with you, we're looking forward to it. But my name is Akili Kelly, I'm an architect here in Jackson, Mississippi. I co-own two companies with my wife, TinyJXN and the Kelly Factory.

Whereas TinyJXN is more so focused on tiny home development and various housing types related to that style of development, and the Kelly Factory is kind of the general architecture arm of our company where we do normal size residential, light commercial.

We also kind of specialize in unique adaptive reuse type projects like converting a bank building into a restaurant or just some building that had a previous use that is getting a new use it didn't have before. So, we are able to do a lot of those type of projects.

Ashlee Kelly: Do you want his history? Brief employment history?

Laura Lynch: Whatever you would like to share, yeah.

Akili Kelly: Well, I graduated from architecture school. I went to Southern University in Baton Rouge, Louisiana, graduated in 2008. And my first job out of college is actually a company that I did a high school internship at, where our high school guidance counselors kind of connected us with jobs that we thought we were interested in.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

So, in high school, I was interested in architecture then. So, they were able to connect me with a local architecture firm and I basically shadowed them for a couple of days and asked questions, got in the way. But kind of full circle, I was able to go back to that same firm once I graduated.

And worked there for about three years, got a chance to work on a lot of interesting projects in the city because it was a smaller firm that I was able to actually work on a lot of projects that some of my peers in larger cities and maybe working for larger firms didn't get a chance to work on those caliber of projects.

So, I was very fortunate to be able to get that type of experience early on and kind of took that into realizing that I was more interested in the larger scope of architecture going into the urban and city planning aspect, and that's what led me to go work for the city of Jackson where I worked in the planning department as a city planner, as well as a historic preservation planner.

And I felt like that just gave me more tools to expand or figuring out the type of architect that I wanted to be, not just someone that sits down and designs buildings all day, but is actually looks at the larger context of how these buildings work, and how they improve the lives of those who occupy those buildings.

And I think that's even trickled into our desire to want to get more into the tiny home aspect because I just thought it was just another unique opportunity to use a design and planning platform to really impact the social context of what architecture's all about.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

Laura Lynch: I love that. That's such a holistic view, not just about the buildings themselves, but how they impact the social fabric and the community at large. And I guess over time our communities have to evolve.

The buildings that were built historically, they served a purpose, and now, it's time to figure out what their new purpose is, and how to fill in the spaces in between to provide the solutions that people need. And right now, a big solution is affordable housing.

So, Ashlee, share with us your story.

Ashlee Kelly: So, Ashlee Kelly, and I'm originally from New Orleans, and the reason why I wanted to point that out is because thinking like an urban planner my whole life, it was really important to be active in my city. Within my neighborhood, I had everything I need, all the amenities, everything was walkable. So, I think I became interested in planning as young as a child.

Moved to Jackson, Jackson State University, I met Akili in our Master's Program for Urban Planning. Now, I'm a doctoral candidate in public policy administration, so my dissertation is on affordable housing.

Akili and I also worked together at the city at the time when he was in the zoning division, I was in economic development as well. So, while we were at the city, planning is super creative and innovative, Akili was obsessed with tiny homes.

So, there's this thing called Start Week in Jackson that was annual hosted by Innovate Mississippi. So, I think in maybe 2014, 2015 — well, 2015 I said, “Why don't we pitch tiny

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

homes?” And he was like, “No, not really.” So, the following year I said, “I’m sorry, we’re going to pitch tiny homes.”

So, the theme of that year happened to be in, I think, technology education and we pitched tiny homes, which had nothing to do with either one, but we ended up making it through the first round, making it through the weekend and went in first place. And from that, we kind of took all the resources we won with the first place prize and launched TinyJXN.

So, as he stated, that was kind of our focus for the first year. It was some challenges associated with that. We wanted to fully explore our education and our experience because like he said ... he didn't mention, but he grew up in constructions, his dad had a construction company.

So, between construction, planning, and architecture, and me, with my background in environmental planning, economic development, community development, we want to, like I said, fully explore our experience in education. And we launched the Kelly Factory after that.

So, since then, he gave you a list of all the projects we've been interested in, but we really want to launch our company because we didn't want limitations on the kind of projects we could do.

Laura Lynch: That's so interesting because a lot of us have a background at in construction and the tiny house things seems like a solution, but we don't have the skills or relationships or knowledge to be able to navigate through the governmental layers and help kind of move that housing forward as a solution.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

So, you all have like the entire spectrum covered. You can do all the things from figuring out how to build the homes to also working within your sphere of influence to sort of get those projects moved forward.

What a blessing to your community. And certainly, I'm sure that you are having lots of people come to you looking for different solutions. So, tell us about what projects you're working on right now.

Akili Kelly: We have a mixture of residential and commercial. To date, we've built one actual tiny home, it's a 520 square foot home near the Jackson State University campus

It's basically a one bedroom, one bathroom, but there's also a loft area that extends roughly over half of the entire structure, and that gives the living room area about a 18 foot ceiling height because it's a vaulted ceiling.

But we've also done kind of what's categorized as basically like some micro apartments. We've done a project where we took a two-storey single family home and basically converted it into a four-unit apartment.

Each of the units themselves were about 300 to 400 square feet. And we ended up adding another three-unit addition onto that original two-storey single family home and those apartment units were about 300 square feet.

And I mentioned before that we do a lot of adaptive reuse projects. We have done a project where it was an old vacant bank building that was being converted into a restaurant. And we also have another restaurant project where this building was

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

formerly an old Greyhound bus station, and it is being converted into a restaurant.

And some of the unique aspects and what gives us some more competitive edge because we both worked with the city, each of those type of projects needed additional city approvals just because they were changing the original use.

And some of those same committees that I had to have to present to, I was actually on those committees. So, it's kind of interesting being on the other side of the table and knowing some of the questions that they may ask because I was asking those same questions so I can kind of ask them to myself and a lot of times, get a lot of things addressed ahead of time.

So, I think we've definitely benefited from having that experience and it's definitely worked out in our favor.

Laura Lynch: I think that points out the value of being really rooted in a community and having your life in that community because people know you, and you form relationships. And at the end of the day, people do business with people. And so, again, like how fortunate that the community has you there with your entire relationship network too.

Ashlee Kelly: And I want to also add that probably, 99% of our projects are via relationships, people that we know, people that know people that we know.

So, a lot of times people talk about marketing and stuff and I'm like, "Yeah ...". We post because that gives you validity when you post on social media or when you have a website, but in most cases, it's people that we know already know of us.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

So, community and relationships are probably the most ... to me, the lesson I've learned is the most important thing in being a business owner.

Laura Lynch: Yeah, for sure. So, let's talk about some of the problems that you see the tiny movement addressing. We talked about some of these when we talked a few weeks ago. Why is it that this has become so much of a passion for you? What do you see the solutions being here?

Akili Kelly: I think one of the things and just like Ashlee mentioned, I've always been fascinated with the tiny house concept. And one of those fascinations is also kind of one, its inherent issues.

It's unlike any other housing type that's currently available. And the difference is, it's size. I mean, kind of the normal accepted housing type, whether it be single family, town home, multifamily is three bedrooms, two baths, over 2000 square feet or at least, 1500 square feet.

And a tiny home is just completely opposite of that. I mean like most tiny homes, even though the definition varies. But any home under 1000 square feet can technically be referred to as tiny. Although, there are a lot of extreme examples.

Early on I remember seeing, especially like on HGTV where I first got introduced to what the actual tiny house was, they had this house that basically, it was the whole width of a queen size bed, and the queen size bed was the loft that basically was the whole width of the house. And I just thought that that was so interesting because it's just completely different from what you typically see.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

But the benefit of that, kind of going back to referencing the tiny house we had built, the construction cost is probably equivalent to what the down payment cost of a traditional size home. So, there's that financial benefit to it.

But some communities and fortunately, Jackson, is one of those communities where they have a lot of regulations against the size of the home. And some communities, they do have covenants that may require you to have a certain square footage or even a certain architectural style.

But in Jackson specifically, as long as you're able to build that home within the zoning regulations, the setback regulations for that particular area, which for single family is typically 25 feet rear and front yard, rear yard setbacks and five feet on the side, as long as you're able to build within that imaginary boundary, the size isn't really an issue.

But even getting a bank to sign off on that because that was another issue that the owner of the now, tiny home faced — she went through about almost like eight or nine lenders before she actually found one that was able to agree to finance such a small project because a lot of times, I guess the banks didn't see the profitability of a new construction for 50, \$60,000 house when they're used to 200,000, \$300,000 homes.

But we were able to find one that that agreed to do it, and of course, it's even more prevalent in other areas too. And I think that's the thing that I believe is going to really cause it to take off.

Cities like Atlanta and Austin, I mean they're building whole tiny home communities, and that's ultimately what we want to be

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

able to get to, is to build a lot of these clusters and instead of just the one unit at a time.

Ashlee Kelly: For me, since I'm working on my dissertation on affordable housing, tiny homes was one of the biggest interventions, actually that was my second dissertation topic, but it wasn't sufficient information for me to use it as a dissertation topic.

But when you think about a target market, it hits so many target markets. It hits the people who are wanting to downsize, our empty nesters. It hits young professionals, families, veterans, it can address homelessness.

So, it's more affordable, we've seen like the trend on TV and stuff and blocks or whatever, being able to custom design your home because as Akili mentioned, even though our first tiny home is a tiny home, it has a full kitchen, it has a regular bathroom — those are usually the first questions: what kind of bathroom do they have? Or can you put appliances in it?

So, it's just a good option to address affordability of housing, but also sort service like infill development as well. It tends to be more eco-friendly too, and depending on the location of the tiny home, urban versus rural, you save money on that as well far as commuting and just overall, managing the house. So, that's why it's one of the more effective interventions when it comes to affordable housing.

Now, interestingly for me, the common definition of the size of a tiny home is between 400, 700 square feet. I tell people often that tiny homes are not new, that you likely stay in a tiny home, particularly when you stay in major cities. We see New York

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

apartments, I follow so many platforms where they're like, "Hey, look at how I decorated my 500 square feet apartment."

So, I tell people a lot of times, I said, most people don't know the square feet of where they live. So, I'm like 9 times out of 10, depending on the location, you probably stay in a tiny home, but it's just tying home is kind of a trendy time right now.

Laura Lynch: Yeah, for sure. And it seems like that there is a lot of focus around the infill and urban areas, and truly as a solution to reduce the commute times, and where I am right now, the cost of housing here is so high and all of the service workers, all of the folks that are making sort of the normal wage, I guess, would be the way to say it in this area, they all have to drive in if they can find a house that they can afford even far out.

And so, by adding those pocket communities or what have you in the urban landscape, we can reduce those commute times and add quality of life. And I think it's interesting that the tiny house pushes us to be outside more because maybe more of our living space is outside, and there are studies showing that the more time we spend outside, the happier that we are.

So, I think those are all really interesting benefits that we don't necessarily think of. Obviously, the cost is a huge one, but there's so many others.

So, you mentioned, Austin, you are in Jackson obviously. What are you seeing as far as support in the real estate development sphere? Does it seem like that this is catching on in the urban areas? Tell me about what you're seeing.

Ashlee Kelly: I think it depends. I think if communities are really serious about addressing not only the unaffordability of housing, but

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

homelessness, you see them work together across all levels of government.

I've even seen not only the private and public sector, but also, including the medical sector or including school systems as well because as we know, those people usually have direct access to people who might need those certain type of services and programs.

So, it really depends. Some communities I think of like Oregon or Florida, those places are really ... they were really ahead of their time in kind of pushing tiny homes, and we see people are catching up as well. So, it kind of depends.

I think, like I said, if they're serious about addressing housing, they're working together to provide a solution. But then there's other communities and the government is very hard.

So, it's like you lack the resources and personnel, but you lack the resources and funding, so I don't want to say they're not trying to address it. Maybe they don't have the capacity to address it.

And in terms of seeing ... we're happy to see so many tiny home communities, but also, we have to be careful too because some are very expensive. Like we're coming across some communities and the tiny homes are costing like \$250,000. Or like just yesterday, I think, or maybe the day before yesterday, we came across a show on Hulu, it's like tiny home mansions.

So, sometimes, it is kind of like a trendy situation, but sometimes, we're looking at actually addressing affordable housing. So, just communities that tend to take planning more serious, that might be more financially well off are probably the

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

ones that are looking more so to tiny homes or just any type of intervention to address the unaffordability of housing.

And even when it comes to that, I think it's also important to note that although we're based in Jackson, Mississippi, where it tends to be cheaper of course, than being in any major city, there is no urban environment that's affordable. Every single place in America is unaffordable.

Laura Lynch: That's a good point. I mean, I think housing largely, that's what we're seeing is just that unaffordability crisis that's affecting the entire country. So, as you're working through some of these projects, what are some of the key regulatory or other challenges that you're seeing that kind of like come out of nowhere?

I heard recently something about ... I was watching a documentary and they were talking about putting multiple small living spaces together and that you could only have one stove, there's just so many nuances there. What are some of the challenges that you are seeing as you're trying to do creative ideas in your community?

Akili Kelly: Well, I think one of the things, like I mentioned that although there are not a lot of restrictions that'll prevent the tiny home from being developed, but it still has to fit contextually with that existing community.

Say for instance, if they'll say a subdivision that has all kind of standardized homes, and there may be a couple of vacant lots in that subdivision that you could technically build a tiny home owned, but from a context, it would look odd for a 2000 square foot two-storey house right next to a 300 square foot home.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

So, that's why I think that the multiple, unit concept is one way to address that contextual issue that may have.

And also, building them in clusters, I think it would also address some of the financing hurdles that this type of housing type is faced with compared to others, because although a bank may not be that interested in one 60,000, 70,000, square foot, tiny home — if you came with a development that had 10 or 20 of those, I mean, then that becomes more financially feasible for them.

But also, even for the contractor because there's not a lot of money to be made even from the construction aspect on just building one 50, 60,000 square foot. If you build them in clusters, then you just kind of are able to take advantage of that economies of scale.

So, I think either one of those will help address some of those issues that'll face with it.

Ashlee Kelly: And this may or may not be considered as a regulatory issue, but there's probably like a dash of nimbyism. So, it's kind of like, “Will this bring down my property value? Are you guys going to participate in like eminent domain or something?”

So, education is still really important because like I said, most people don't know the square footage of their homes, so it's kind of like, “Hey, this is a vacant plot of land to house people.” And like that's all that it is.

So, I think it's still kind of important to educate people on tiny homes, and like Akili said, consider the design as well, which here we have to. You can't just do one of the tiny home trails and just park it, not within the city limits anyway.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

Laura Lynch: Interesting. That was mentioned, I think that that's an important point, bringing down everybody's surrounding values because people, homeowners protect that home value voraciously, I guess everyone views their home as an investment in some sense.

And so, how do you help them way the idea around providing housing for other folks and maybe help them be a little bit more altruistic and think about how everybody needs a roof over their head.

So, that's an interesting thing and thank goodness for the social media buzz or the trendiness buzz, although, to your point, it's starting to push tiny houses up market from a cost perspective, but it is bringing a lot of awareness.

When we first built our tiny house, you said that to people, that was back in 2016, it was a little bit more foreign. Now, you say tiny house, and people are like right on it. They're excited to hear about it, they want to talk about it, and everybody's familiar, and that helps certainly with the education.

So, Ashlee, talk more about your research and what you think your research might suggest for the future of where this goes, housing and smaller footprints and all of that.

Ashlee Kelly: So, specifically tiny homes, one thing I did when we started TinyJXN was subscribe to everything that had tiny home on it.

So, I got Google alerts, I subscribed to tons of newsletters and for our social media, we hadn't done it recently, but historically, our social media has been not only a place to display the projects we have, but also educate people. And the purpose of

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

educating people was to kind of plant the seed that this can happen in Jackson as well.

So, done a ton of research on tiny homes, not only here, but also internationally as well, for as it being intervention to address unaffordability of housing. And I think it's still going to be relevant in the future in terms of intervention. But I also looked at co-housing as well. I looked at regulations and policies, their role in housing.

And my main focus is really on Hub Program. Hub Program is seeing if they're doing what they're supposed to be doing. And so far, I've had my first half of my defense, I have the final ones, I can't officially say, but kind of officially will say that we've seen a decline in federal funding, meeting communities halfway and funding housing. And the preference is really to give out vouchers. It's like, "Hey, we have a lot of housing stock that already exists, find your home and we'll go from there."

So, I hope in the future that communities ... and I think we are seeing that communities are kind of working together. You're seeing not only local government, you're seeing churches play a major role in addressing housing as well.

And like I said, medical systems because they're like, "Hey, if we can provide these services and pair it with your housing, we're more likely to get people off the street or especially people who are dealing with ... like veterans or dealing with medical or mental or drug issues as well."

And they're working with their state agencies and they're sometimes working with banks, it's kind of hard, dicey. Of course, when you get federal funding, you're supposed to do

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

specific things with it. But even with that, I found that in the past, it's been used as gap funding.

So, the federal government hadn't always done a good job tracking how money is spent usually until it's too late, and they're like, "Hey, what have you been doing for the last decade? You owe us \$2 million because you hadn't done what you're supposed to do."

So, I am seeing more communities ... I like that I'm seeing it kind of outside of government. And the good thing about that, I tell people, it's less red tape and you probably may have access to more funding, more resources. So, I think people are working hard, probably not at the speed that I would like, and I think people don't do enough of simply copying and pasting.

It's like if something has been successful in another community, I don't think there's anything wrong with communicating with them to see how they went through the process, communicating with them to figure out how they did financing, and just seeing how the overall project went, how to approach it, what to do if things are pivoting or not working out.

So, I think we are seeing the trend of more people coming to the table to address affordable housing outside of government. I always tell people, if you hold your breath, you might die. And like I said, it's not always a situation where they don't care, it's just that they really don't have the capacity for it.

Laura Lynch: Sure. So, these are all great insights and I really appreciate your perspective on this, especially given all of the in depth research that you've been doing. I know there's probably a shortage of tiny house metrics out there. I know I struggled when I was trying to do my research to even really understand

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

who was living tiny and how many, and that sort of thing. So, there's just not a lot of metrics out there.

Ashlee Kelly: And the biggest thing too, I found, which is not great when it comes to tiny homes, but it's often seen as short-term housing. So, especially when it comes to research, we don't really have long-term numbers of "I bought this tiny home, this is not a starting home for me. This is not temporary for me, I plan on staying here forever."

So, the interesting thing is when doing a literature review was kind of when I found out that probably was not going to be my dissertation direction, is that, when you look at citations to kind of find out information, everybody's citing each other because there's just not enough information on it.

So, I'm hoping that in the future, we start to see where the long-term advantages, but also disadvantages to tiny homes as well, but it's not really considered long-term housing.

Laura Lynch: So, call out all those researchers out there, we need more empirical research to write good literature reviews on tiny living.

So, we certainly talked about affordability, but beyond the living space itself, do you see tiny living as being supportive of overall financial security for folks in the long term? So, how do you see that playing in as far as just humans being able to successfully make it through their whole journey in life without being in sort of financial distress?

Ashlee Kelly: I don't have the specific numbers, but people who tend to own tiny homes tend to be in less debt just in general, allowing them to have the opportunity to enjoy their quality of life.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

So, instead of spending money on housing or commuting, they get to spend money on travel and different things. That was really a big thing I found out there overall, most of them have paid off their homes and they just don't have debt.

Laura Lynch: I think that that's such a good point, the more people that we can get to debt-free, the more that we free up their resources to live into their purpose. And I'm sure that you all found when you started your business which is so purpose-driven that there's a financial risk there.

And so, a big house and a big mortgage can keep you kind of trapped in doing the thing for the paycheck, instead of doing the thing that allows you to create solutions in your community that might be a little bit of a financial risk to get it up and running.

Akili Kelly: And I think one of the things too that thinking about the tiny house movement and some of those financial freedoms that come with it, it also is a kind of a direct challenge to how we procure housing in general. It's like everything is through the bank, it's just like you got to get a mortgage, you got to get a construction loan. This is the only way you'll get a house.

Whereas, the tiny house movement, again, thinking about a lot of times the banks require you to have the 20% as a down payment, that same 20% could go towards 80% of your total construction costs.

So, just imagine just being able to save and potentially pay off your entire living arrangement, just kind of self-finance and really looking to the bank, maybe it's like a supplement instead of the crown of whether or not you can get a house or not.

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Reimagining Urban Spaces: Tiny Living and Social Architecture with Akili and Ashlee Kelly

So, I think that's probably the most attractive aspect of it because a person ... if you took three or five years and just saved and you said, "Okay, this is going to be the money towards my housing," and at the end of that period, I mean, you could, almost be able just to build your own house and have relative little or no debt kind of built into it.

So, I think that's the thing that I visioned us to be able to kind of be champions for, is looking at the tiny house as a new way of owning a home and also financing a home.

Ashlee Kelly: I think I read, but it was a long time ago, but I think I read on average it takes about four years and your home is completely paid off.

Laura Lynch: What would happen to our country if even 10% of people that would've had to have had a mortgage, didn't have to have a mortgage, and therefore, just had that burden lifted, and that freedom that comes from that.

Freedom of their time and freedom of their time that equals time to focus on something else, and create some sort of new thing in the world.

I mean, it could be so huge for individuals and then the more people that get to follow that path, the more who knows what happens what kind of life comes out of that, or what kind of ideas come out of that or ... that gives me chills just to think about taking that burden off of people.

Ashlee Kelly: Yeah.

Laura Lynch: Awesome. Well, Akili and Ashlee, again, so appreciate you being here with me today. What a great discussion.

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Please share with listeners where they can follow you and get in touch with you. We'll put links in the show notes, but while we're on the audio, where can people track you down?

Ashlee Kelly: They can track us down at the Kelly Factory across social media. So, we're on Facebook, Twitter, Instagram, we're on Threads, I think that's the thing now as well. Of course, you can check out our website, but to stay mostly abreast, I think we post more frequently on social media than we update our website.

Laura Lynch: Awesome. Well, thank you again and we are super excited about the work that you all are doing. Keep us posted on the progress that you're making in your community. It's super exciting.

Ashlee Kelly: Thank you. We appreciate it.

Akili Kelly: Appreciate it, thank you.

Well, that's it for today's episode of Less House More Moola. To access valuable financial tips and resources tailored to your tiny living journey, join our exclusive community at thetinyhouseadviser.com.

Here, you'll find a supportive network of like-minded individuals committed to helping each other navigate the challenges and celebrate the victories of embracing a minimalist lifestyle.

So, don't miss out on the opportunity to be part of this empowering tribe. Be sure to tune in next Thursday for another insightful episode of Less House More Moola, where we'll continue to explore practical solutions and inspiring stories to help you create the life you've always dreamed of.

Less House More Moola with Laura Lynch
<https://thetinyhouseadviser.com>