

# What Is Breaking Housing Matters?

A registered 501(s)(3) nonprofit organization in the United States, Breaking Housing Matters (BHM) is a grassroots housing movement coordinating with local officials and stakeholder groups to achieve affordable housing profitably.



BHM promotes Compassionate Capitalism by bridging local public and private efforts to adopt a financially sustainable solution to the affordable housing crisis.



Peter de Krassel  
*BHM Founder*

If you or someone you know is angry, frustrated, or stressed out about not being able to afford a home-- as a buyer or a renter-- please consider getting involved in the Breaking Housing Matters (BHM) movement.

We need your help to solve the affordable housing crisis -- working together on customizing and implementing the Housing Subsidy Solution (HSS) in your community.

Please check out our website or email us to learn how we can, together, address one of the most pressing issues of our time.



[www.breakinghousingmatters.org](http://www.breakinghousingmatters.org)  
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# What Is Our Solution?

BHM's Housing Subsidy Solution (HSS), a partnership between the public and private sectors, consists of:

1. Housing Solution Ordinance (HSO) and
2. Housing Subsidy Fund (HSF)

Housing Solution Ordinance, a locally customizable framework, states:

- No buyer or renter shall pay more than 25% of their income for housing.
- The difference is paid for by the **Housing Subsidy Fund**, a local privately managed fund contributed to by five key collaborative stakeholders (see "5 Steps" section of this brochure).
- Landlords, developers, and sellers shall be guaranteed a reasonable return on their investment (ROI).

## 5 Steps to Begin Implementing HSS *in your community*

- 1** Municipal government leaders determine what grants and tax benefits they currently offer and pursue additional funding from county, state, and federal governments.
- 2** Foundations, philanthropic organizations, and interested individuals channel grants and donations to the Housing Subsidy Fund (HSF).
- 3** Landlords, developers, and real estate professionals direct a small percentage of their profit, plus their charitable contributions, to the HSF.
- 4** Financial institutions that make mortgages and construction loans or finance bonds for infrastructure projects allocate a % of their basis points, and charitable contributions, to the HSF.
- 5** Religious houses of worship and housing-related nonprofits contribute a percentage of the donations they receive to the Housing Subsidy Fund.

# Breaking Housing Matters



*Let's Solve the  
Housing Crisis  
Together!*



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