

# Housing Supply Accelerator Playbook

SOLUTIONS, SYSTEMS, PARTNERSHIPS



A PARTNERSHIP BETWEEN

**NLC** NATIONAL  
LEAGUE  
OF CITIES  
CITIES STRONG TOGETHER



**American Planning Association**  
*Creating Great Communities for All*



# Table of Contents

## 04 Foreword

## 07 Introduction

## 16 A Path Forward to Addressing Housing Supply Challenges

- 17 Current Housing [Supply Challenges](#)
- 24 [Systems Approach](#) to Addressing Housing Supply Challenges
- 25 [How to Use](#) the Playbook

## 27 Accelerating Housing Supply in Your Community

- 28 [Collaboration and Partnership](#)
- 34 [Construction and Development](#)
- 47 [Finance](#)
- 67 [Land Use and Regulation](#)

## 83 Conclusion

- 84 [Appendix](#)
- 85 [Endnotes](#)

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This is an interactive document. To navigate, click on the contents list or buttons at the top of each page and on section covers. Click on highlighted text for source material.

Accessory dwelling unit in Walla, Walla, Washington. Photo by Celeste Noche.



# Acknowledgments

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Special thank you to our core partners: **The Mortgage Bankers Association, the National Association of Home Builders** and the **National Association of REALTORS®**.

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## ABOUT THE NATIONAL LEAGUE OF CITIES



The National League of Cities (NLC) is the voice of America's cities, towns and villages, representing more than 200 million people. NLC works to strengthen local leadership, influence federal policy and drive innovative solutions. As the oldest and largest organization representing cities in America, NLC is focused on the issues that matter most to cities—from the largest metros to the smallest towns. The National League of Cities is a trusted partner to local cities and a steadfast voice for municipal issues in Washington, D.C.

## ABOUT THE AMERICAN PLANNING ASSOCIATION



The American Planning Association is an independent, not-for-profit educational organization that provides vital leadership in creating great communities for all. APA and its professional institute, the American Institute of Certified Planners, are dedicated to advancing the profession of planning, offering better choices for where and how people work and live. APA's nearly 40,000 members work in concert with community residents, civic leaders and business interests to create communities that enrich people's lives.



FROM CLARENCE ANTHONY, CEO & EXECUTIVE DIRECTOR, NATIONAL LEAGUE OF CITIES

# Foreword

The COVID-19 emergency changed everything. When the pandemic arrived in the United States, the threat of stark economic decline jeopardized years of hard-won progress on housing following the declines of the Great Recession. Cities, towns and villages were essential to preventing a crushing wave of evictions and foreclosures. Through federal emergency programs like Emergency Rental Assistance, Community Development Block Grants (CDBG), HOME Investment Partnerships Program (HOME) and, most significantly for housing supply, the State and Local Fiscal Recovery Fund (SLFRF), local leaders did what they said they would do in countless interviews and surveys—prioritize the housing needs of their residents. With additional flexibilities recently granted by the U.S. Department of Treasury for housing, SLFRF is on pace to become the federal government’s largest grant program for housing supply, with \$18.5 billion already budgeted for housing-related uses since enactment.

Although such funds are an acknowledgment that local governments are essential for preserving and expanding housing stability, the tools of local government have also come under scrutiny with regard to housing. Zoning, for instance, is a politicized issue now. **Zoning and other local regulatory authorities are important** to meet the wide-ranging and evolving needs of cities and towns for housing and beyond housing. Local governments are utilizing these important regulatory tools to address their residents’ housing needs

as documented in the many case studies found throughout the playbook. For all that, zoning and similar tools alone are not a singular solution to closing the housing supply gap and should remain under the jurisdiction of local governments. But the way forward on housing does not run exclusively through local governments. Rather, the Housing Supply Accelerator recognizes all housing market participants, public and private, must step up and do more to achieve lasting improvements in housing supply.

The Housing Supply Accelerator, developed in partnership with the American Planning Association, is a step up on the promise of the NLC’s 2019 Housing Task Force report, [Homeward Bound: The Road to Affordable Housing](#). With commitments from the National Association of Home Builders, the National Association of REALTORS® and the Mortgage Bankers Association, this approach takes our efforts beyond the confines of government action alone.

This playbook is not just another report. The strategies and solutions identified by the Housing Supply Accelerator Steering Committee recognize that local conditions are dynamic and that there is great variation in the specific housing needs of cities, towns and villages across the country. Readers of this playbook, including federal and state lawmakers, should understand we are providing a menu of strategies because of the findings of the Housing Supply Accelerator Steering Committee that no single approach or strategy can comprehensively or consistently account for the different housing conditions and specific housing needs of all cities and



**Clarence Anthony**  
CEO & Executive Director,  
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towns across the nation. To advance the supply of the most needed types of housing in any given community, state and federal officials must work in real partnership with local leaders, utilizing public and private resources. **Preempting local authority will not close the housing supply gap.**

As the voice of America's cities, towns and villages in D.C, NLC will continue to fight for direct funding to local governments as the most effective and efficient housing crisis intervention strategy, as evidenced by the all-hands-on-deck response to the pandemic. We have seen time and again that when state and federal government provide local leaders with the resources they need, they more than meet the moment. Increasing the nation's housing supply is no exception.

NLC is grateful for the thoughtful engagement between NLC and APA members, and the contributions of other associations representing public- and private-sector interests over many convenings within the last year. We also owe our thanks to Steering Committee Co-Chairs Mayor Corey Woods of Tempe, Arizona, and Angela Brooks, FAICP, for guiding the steering committee and ushering this playbook to completion. We also extend our deep appreciation for the determined leadership of NLC Past President, Mayor Victoria Woodards of Tacoma, Washington, in prioritizing housing and keeping our efforts grounded in a vision of people and partnerships equal endless possibilities.



FROM JOEL ALBIZO, FASAE, CAE, CEO, AMERICAN PLANNING ASSOCIATION

# Foreword

How best to create housing abundance and affordability is a classic “wicked problem.” Difficult to solve. Complex. With changing and interconnected variables. When we confront today’s housing crisis, we face difficulties and dimensions that are economic, social, spatial, historical and multisectoral.

Despite these obstacles, creating housing supply by increasing housing diversity, attainability and equity is an essential challenge of our time.

Progress on housing can unlock opportunity in many other areas—health, wealth, education and prosperity. That’s why the work of the Housing Supply Accelerator has taken a unique path: exploring differing perspectives and examining diverse needs to find shared strategies and policies that can be implemented now. While we recognize that no single solution will solve the housing problem, we believe that meaningful progress can be made through a wide array of reforms that collectively move our communities and nation in the right direction.

Planners are proud to join with local elected leaders, developers, home builders, REALTORS® and the housing finance industry in this effort to better understand the problem and find opportunities for progress that we all agree can, and should, be made. We’ve asked hard questions of each other, of ourselves and of the housing system. Through these conversations over the last year, we’ve

identified a range of actionable and impactful ideas that communities can embrace now.

One thing is clear: Reform is essential.

Outdated approaches must change, and new, disruptive forces must be addressed, and this playbook seeks to lift up ways to improve the system that drives and defines new housing options. These strategies offer both a better, more comprehensive approach and specific interventions and policies that are scalable to fit the diversity—geographic, political and economic—of the country.

As planners, we’re ready to apply our data-driven insights and deep understanding of the trends affecting communities to help elected leaders navigate change and achieve a shared vision for more abundant, affordable housing. We’re proud to partner with the National League of Cities in this effort to better understand the housing challenge and identify practical solutions.

While we’re proud of this new resource, we recognize that this work is only the beginning of the journey to meaningful, sustainable change. We’re committed to supporting reform and working together, today, tomorrow and for as long as it takes to create greater housing opportunities for all.

Thank you for joining us.



**Joel Albizo, FASAE, CAE,  
CEO,**  
American Planning Association



# Introduction

We are accelerating toward solutions to address nationwide housing shortages, which impact housing affordability, diminish the quality of life of individuals and families and inhibit economic growth in communities.



Single family, ADU and multifamily dwellings. Photo by Mark E McCure/Sightline Institute.



# What Are We Accelerating Toward?

In cities, towns and villages across the nation, local leaders are facing a pressing challenge: [a shortage of nearly four million housing units](#). The impacts of this shortage—felt keenly by residents, community leaders, community planners and businesses alike—include low rates of housing vacancies/availability, escalating rents, soaring home purchase prices, workforce shortages and more. This [supply gap](#) is particularly pronounced in affordably and moderately priced housing, especially in rental housing units. Research has also shown that [housing supply is not growing](#) proportional to demand, exacerbating affordability gaps for lower-income households.

The pandemic relief programs enacted under the American Rescue Plan Act (ARPA) provided local governments a unique, one-time opportunity to assess and respond to residents' immediate housing needs and housing supply deficits that pre-date the pandemic. As of the third quarter of 2023, the U.S. Department of Treasury reported that State and Local Fiscal Recovery Funds (SLFRF) grantees budgeted approximately [\\$18.5 billion](#) for more than 2,900 housing projects [by 943 state, local and tribal governments](#). Despite significant flexibility to invest in projects and services other than housing, local governments collectively are taking the lead to make a massive and historic investment of SLFRF funds to meet their residents' housing needs, including supply.

In 2022, the White House unveiled [an action plan](#) to deploy federal resources to address the nationwide housing supply gap.



## WHAT IS HOUSING SUPPLY?

APA & NLC envision a world where all communities have a supply of housing options that are diverse, attainable and equitable.

Addressing housing supply shortages will require a multifaceted approach that includes expanding, preserving and improving local housing supply.

**EXPANDING:** Expansion entails the production of new housing units across various types to meet the local demand for housing effectively.

**PRESERVING:** Preservation entails safeguarding existing housing stock, thereby preventing the loss of affordability and deterioration in quality. This includes the preservation and adaptive reuse of historic buildings for residential use.

**IMPROVING:** Improvement focuses on enhancing the quality, safety and livability of existing housing stock, ensuring that it meets the needs of residents effectively.

Financial resources focused on local governments have been allocated in the form of direct funding, pilot programs and incentives. The resources included the U.S. Department of Housing and Urban Development's [Pathways to Removing Obstacles to Housing \(PRO Housing\)](#) grant program that supports communities who are actively taking steps to address barriers to affordable housing, such as undertaking regulatory reform, addressing unmet

“Expanding or diversifying local housing supply stands out as a high priority for local leaders. However, despite the urgency of this priority, local leaders across diverse geographies encounter substantial hurdles.”



infrastructure needs or filling gaps in financing. The White House's Housing Action Plan also encourages new approaches to [commercial-to-residential efforts](#) by tweaking existing programs and expanding resources like the [Commercial to Residential Federal Resources Guidebook](#). Expanding access and usefulness of federal funding programs to local governments is a proven approach to helping local leaders tackle challenges effectively. Despite this progress, substantial work remains to fully meet housing needs across the country.

Genuine, reliable and thoughtful partnerships within the inter-governmental framework itself and with actors in each sector of



Housing that is diverse, attainable and equitable shapes the vision of the Housing Supply Accelerator campaign. Photo courtesy of Sightline Institute/Flickr.

the housing market can be the bedrock for a successful effort. Ultimately, solutions must be comprehensive and include multiple sectors to address the compounding challenges presented by the housing landscape—resolving market forces, identifying funding sources, evaluating and updating housing supply policies and procedures as appropriate and embracing innovation and fostering collaboration.

In response to housing challenges faced at the local level, the **National League of Cities (NLC)** and the **American Planning Association (APA)** joined forces to **launch the Housing Supply Accelerator, a national campaign focused on locally driven housing supply solutions** with a narrow focus on ways to **expand, preserve and improve the quantity and quality of housing units**.

Three guiding principles—**Diverse, Attainable and Equitable**—shape this campaign's vision for ensuring that housing supply meets the varied needs of every resident.

**DIVERSE:** Encompasses a wide variety of housing at a range of costs, types and tenure. This ensures that the housing supply provides for the diverse needs of residents.

**ATTAINABLE:** Signifies cost-appropriate for a range of households. This ensures there is no exclusion based on financial capacity.

**EQUITABLE:** Indicates meeting households where they are and supporting those disproportionately excluded from opportunities. This ensures fair and just access to housing for everyone.

**The goal of the campaign** is to aid local government efforts to meet their residents' housing needs by:



## ACCELERATING TO MORE HOUSING SUPPLY

The Housing Supply Accelerator Playbook is for local officials working to boost housing supply in communities nationwide. From removing barriers to housing to demystifying housing finance, this playbook aims to inspire and supercharge locally led efforts that meet communities where they are and close the nation's housing gap.



- **Providing expertise and insight** into local housing supply challenges to inform locally driven policy solutions.
- **Elevating awareness of successful local initiatives** to the national level, emphasizing the essential role of cities and communities in addressing housing shortages.
- **Facilitating greater alignment among all stakeholders** involved in the housing supply pipeline, including local governments, real estate professionals, builders, laborers, developers, financial institutions and state, regional and federal agencies, to develop quality housing.
- **Developing a playbook with strategies** for cities and communities to address their housing needs, providing a foundational resource for them to build upon.
- **Enhancing local capacity** to work toward tackling housing shortages and navigating housing needs effectively.

The **playbook** is meant to serve as a starting point for engagement and alignment through public-private partnerships to produce attainable and locally driven plans of action that account for differences in local capacities and local market conditions. The playbook does this by highlighting new and existing solutions supported by city examples.

The **playbook does not offer stand-alone solutions** to the nation's housing crisis. Rather, it offers a way forward for communities to address their pressing housing supply needs as identified by leaders and stakeholders in the communities themselves. It builds on the findings of the Housing Supply Accelerator Steering Committee and their engagement with representatives of private-sector associations in the housing industry. The playbook elevates

## LOCALLY DRIVEN SOLUTIONS AROUND THE COUNTRY

Communities are experimenting, innovating and restoring housing options to support increases in housing supply.



❶ Promoting transit-oriented development

❷ Creating land banks and community land trusts

❸ Permitting missing middle housing

❹ Supporting rehab and repair tools

❺ Reducing parking minimums

❻ Allowing accessory dwelling units

**ALSO:**  
Changing building codes

Shortening permitting times

Providing pre-development capital

Clockwise from top left: Photos by Rebecca Noble; stevegeer, FatCamera/Getty Images; Celeste Noche; dies-irae/Getty Images, Mark E McClure/Sightline Institute/Flickr.



partnerships and engagement as the foundational first step necessary to develop and launch practical solutions.

Lastly, by increment or by leap, success for the campaign will be the positioning of communities to take full advantage of solutions, funding and partnerships available today and in the future. Addressing the housing supply issue stands as one of the most critical challenges and critical opportunities of our time.

## What Is Happening Across Cities and Communities?

Cities and communities throughout the United States are navigating the challenges of bolstering their housing supply to meet the diverse needs of residents. This period is characterized by innovation, experimentation and growing receptiveness to locally driven reforms, with examples emerging nationwide. For instance, a [Duplex Repair Program](#) was launched in the City of Detroit to preserve almost 150 units of duplexes and other small-scale rental affordable housing supply. Similarly, in Missoula, Montana, the city and county governments [collectively dedicated publicly owned land](#) to support the development of three affordable apartment projects. While specific housing needs vary widely by community, a consistent theme emerges: there is an overarching need for more housing nationwide and a recognition of the vital role that local governments play as part of the solution.

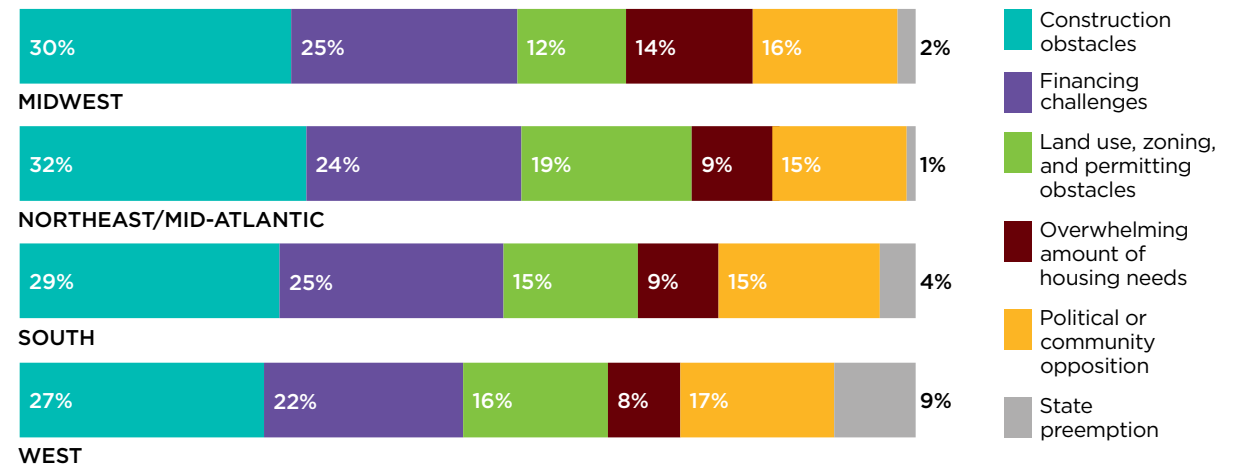
NLC conducted a nationwide survey of local elected officials from January to February 2023 to learn more about the challenges that cities face regarding local housing supply and to gauge their responsiveness to policy pathways and solutions. A total of 301 cities representing all 50 states responded to the survey.

The findings revealed that **expanding or diversifying local**

### TOP HOUSING SUPPLY HURDLES BY REGION

Local leaders find common ground in the challenges they face to increase housing supply. For further information, download the [Housing Supply Accelerator Fact Sheet](#).

#### PERCENT OF REGIONS' TOP HURDLES



SOURCE: NLC Housing Supply Pulse Survey, January 2023 to February 2023

**housing supply stands out as a high priority** for local leaders.

However, despite the urgency of this priority, **local leaders across diverse geographies encounter substantial hurdles**. These include a shortage of developers or laborers for construction, limitations in financing new construction and renovations, difficulty accessing grants, regulatory obstacles, community opposition and state policy (see chart above).



Regarding their existing supply, many city leaders identified the lack of affordable units and workforce housing as their top concern. Midwestern, Southern and Western city leaders reported an insufficient range of housing options for their diverse housing needs, while Northeastern and Mid-Atlantic city leaders expressed concerns about the poor quality and conditions of their housing stock.

Additional challenges outlined in the survey include costly infrastructure needs associated with increased housing; preservation of current affordable housing stock; an abundance of vacant, abandoned or derelict homes; and a weak or declining housing market (see chart at right).

Finally, when considering different roles for each level of government, the majority of respondents saw local government in a leading role when making housing production and preservation decisions as well as land use and regulatory choices. By contrast, most respondents looked to the federal government and their state government for funding, incentives, technical assistance and support with partnerships.

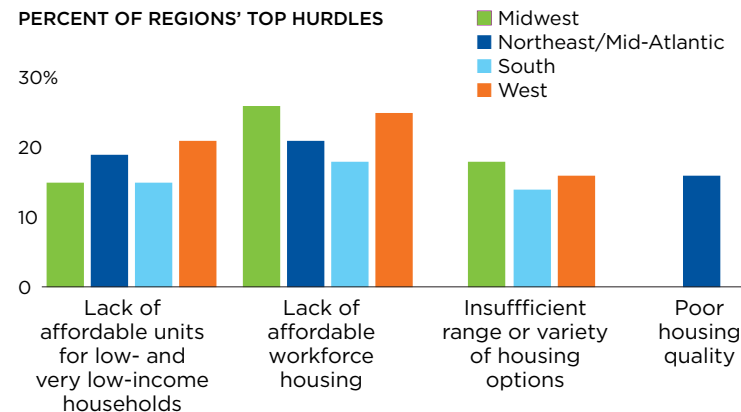
In addition to the survey, **NLC and APA organized listening sessions** as another avenue to actively engage local leaders. These sessions sought to gather insights from cities of different sizes and geographical contexts on their housing supply challenges and successes. There were four sessions of NLC members organized by regions: Midwest, Northeast/Mid-Atlantic, South and West.

The dialogue in these sessions further validated the survey results across the four regions. Taken together, the survey and listening sessions provided an initial view into the prevailing trends and needs of cities, offering a foundation for targeted efforts to address local housing challenges nationwide.

Today's housing supply challenges have begun to unleash a

### TOP THREE CONCERNS REGARDING LOCAL HOUSING SUPPLY CHALLENGES

Local leaders' top housing concerns are largely shared across regions. For further information, download the [Housing Supply Accelerator Fact Sheet](#).



NOTE: This graphic only shows the top three concerns per region. Other concerns include insufficient support or pathways to homeownership for low- and moderate-income households; new or costly infrastructure needs related to housing preservation of current affordable housing stock; too many vacant, abandoned or distressed homes; no concerns about housing supply; weak or declining housing market; and too much housing.

SOURCE: NLC Housing Supply Pulse Survey, January to February 2023

period of significant innovation and progress. Communities are looking at a range of factors—from the development review process, to land use regulations and financing tools, to new partnerships—to improve and evolve the wide-ranging systems affecting housing



### WHAT DOES LOCALLY LED REFORM MEAN?

In this playbook, “reform” and “locally led reform” mean the exercise of authority by local governments. For local governments, reforms are possible as an exercise of local authority. This is categorically different from reform accomplished through state or federal preemption, which can limit or eliminate local authority and hurt the collaborative process needed to truly unlock innovation and lasting progress.



supply. From Walla Walla, Washington, to [Arlington, Virginia](#), and across the nation, local officials and planners are seeking new ways to work, regulate, engage and partner to remove obstacles and improve housing outcomes for all residents. While local leaders recognize their responsibilities in addressing local housing supply needs, local governments cannot tackle these challenges in isolation. Successful solutions to overcome housing shortages will require private and public stakeholders across the housing spectrum to work together to solve housing supply challenges. Addressing these challenges is a shared responsibility.

## What Do Cities and Communities Need?

Cities and communities face an **urgent need for increased funding, technical assistance and tools** to effectively address their pressing housing supply challenges. Most crucially, **cities and communities can benefit from coordination among all stakeholders in the housing development ecosystem and a comprehensive approach to confront the growing housing shortage.**

NLC and APA envision local governments, state, regional and national stakeholders, private companies, financial institutions and nonprofit organizations coming together to co-develop a housing supply built on locally led solutions that is diverse, attainable and equitable.

Recognizing the limitations local governments have in resolving the crisis on their own, achieving alignment on barriers and co-developing local solutions is paramount. To address the supply challenge, stakeholders must collaborate, acknowledging that no single actor possesses a standalone solution.

Given the diverse nature of our communities, each locale requires unique housing solutions tailored to meet the needs of



Given the diverse nature of our communities, each locale requires unique housing solutions. Photo courtesy of Sightline Institute/Flickr.

residents now and in the future. Furthermore, achieving housing goals within each locale's unique housing development landscape and structures necessitates effective communication and agreement among stakeholders and the cultivation of relationships where they are lacking.

While incremental steps may appear small individually, their collective impact can lead to transformative shifts in the housing

“Successful solutions to overcome housing shortages will require alignment and collaboration with private and public stakeholders across the housing spectrum.”



landscape. Shifting perspectives on current limitations and fostering collaborations on solutions can rapidly push the boundaries of what can be achieved. Immediate and sustained collaborative action at the local level will result in progress on a nationwide scale. Through this alignment among diverse stakeholders, communities can work toward implementing solutions that address the current challenges and pave the way for a more diverse, attainable and equitable housing future.

## What Have We Accomplished and Learned So Far?

Launched November 2022, the Housing Supply Accelerator Campaign was led by NLC President and Tacoma, Washington, Mayor Victoria Woodards and APA President Angela D. Brooks, FAICP. Steering Committee Co-Chairs include Tempe, Arizona, Mayor Corey Woods and APA President Angela D. Brooks, FAICP. The steering committee included local leaders and planners—each with unique perspectives and experiences in intergovernmental relations, housing policy, planning, real estate, architecture, finance or development—to guide the efforts. (For the full Steering Committee see the box at right.)

A city-led dialogue, the Housing Supply Accelerator brought together housing-related partners around the table to build a forum that fosters honest dialogue and effective collaboration.

Throughout 2023, NLC and APA convened the Steering Committee, local leaders, planners, regional, state and federal stakeholders, as well as private and nonprofit organizations. The initiative prioritized incorporating the unique perspectives within the housing development ecosystem to address difficult topics through facilitated constructive discussions.

## Housing Supply Accelerator Steering Committee

### NLC REPRESENTATIVES

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**Mayor Bianca Motley Broom**, *City of College Park, Georgia*

**Council President Vop Osili**, *City of Indianapolis, Indiana*

**Mayor Aftab Pureval**, *City of Cincinnati, Ohio*

**Councilmember Adriana Rocha Garcia**, *City of San Antonio, Texas*

**Mayor Mark Shepherd**, *City of Clearfield, Utah*

### APA REPRESENTATIVES

**Campaign Co-Chair: Angela Brooks, FAICP**, *Director, Corporation for Supportive Housing*

**Steering Committee Co-Chair: Angela Brooks, FAICP**, *Director, Corporation for Supportive Housing*

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Cross-sectoral involvement—from 34 cities, towns and villages; 66 private-sector representatives, including financial institutions, universities, philanthropic organizations, real estate professionals, builders, developers and nonprofit housing organizations; four regional agencies; and three federal agencies—expanded understanding of the challenges and laid a strong foundation for impactful collaboration and innovative housing development solutions.

At four convenings, the steering committee and other invited stakeholders examined the key drivers of the nation's local housing supply challenges—construction and development; finance; land use and regulations; and the interconnected issues of infrastructure and workforce challenges. These targeted convenings provided insights into the challenges hindering housing supply growth while lifting up a dynamic landscape of innovation across communities nationwide.

**Key takeaways from each convening include:**

**CONSTRUCTION AND DEVELOPMENT:** (Held in Chicago, Illinois) The necessity for increased public-private partnerships to effectively tackle the national housing crisis emerged as a key takeaway. Identified areas of opportunity included enhancing community engagement, streamlining development processes and embracing innovative construction methods.

**FINANCE:** (Held in Tacoma, Washington) Convening insights emphasized the importance of providing local leaders with education and tools to better understand housing development finance, the significance of forging partnerships between the public and private sectors and the availability of federal grants and resources available to local governments to assist with addressing local

housing challenges. Additionally, the discussions pinpointed the necessity to convene financial institutions to deliberate on the restrictions they impose, particularly concerning housing typologies they may not be familiar with funding.

**LAND USE AND REGULATION:** (Held in Washington, D.C.) A key takeaway was a call for enhanced transparency, predictability and flexibility within the regulatory landscape. The discussion emphasized that achieving this requires a deep understanding of the scope and limitations of zoning and other land use policies. It involves identifying gaps and opportunities for innovation and an openness by all participants to positive change.

**WORKFORCE AND INFRASTRUCTURE CHALLENGES:** (Held in Atlanta, Georgia) The importance of strategically aligning infrastructure and economic development investments with housing development and planning for current and future workforce needs to address local housing supply challenges were key takeaways. Attendees also emphasized the need to address infrastructure and workforce needs at the local, regional and state levels.



# A Path Forward to Addressing Housing Supply Challenges

This section examines the current housing supply challenges and identifies a systems approach to address those challenges.



Townhouses in Austin, Texas.  
Photo by Tricia Daniel/Shutterstock.



# Current Housing Supply Challenges

Understanding the challenges inherent in addressing housing supply is crucial for crafting effective solutions. The discussion that follows provides context for challenges to addressing housing supply as discovered through the NLC nationwide survey, Housing Supply Accelerator convenings and listening sessions, complemented by additional research.

## Construction and Development

The United States grapples with significant challenges in housing supply, stemming from a **prolonged decline in residential construction rates**. Following the Great Recession, the United States experienced a substantial drop in housing construction rates. Between 2008 and 2018, the nation experienced the [lowest home construction numbers](#) since 1960, resulting in a substantial housing unit deficit. The construction industry also faced persistent challenges during the COVID-19 pandemic in 2020. [High costs of materials and labor coupled with supply chain challenges](#) caused many projects to come to a halt, further exacerbating the existing housing supply shortages.

Adding to these challenges is a **shortage of skilled labor**, which further impedes construction efforts. Despite historically low unemployment rates ([at 4.9 percent for residential construction workers](#) as of August 2023), the demand far exceeds the available supply of workers. The construction industry requires an [estimated 740,000](#)



A skilled labor shortage is impeding construction efforts. Photo by AzmanJaka/E+/Getty Images.

[new workers annually](#). Impeding the growth of skilled workers is a [training gap](#) in the industry and an aging workforce. In 2021, the [median age](#) of construction workers was 42 years.

Developers are also required to meet important, but at times challenging, federal, state and local requirements. Although many

“The nation’s almost four million-unit housing deficit is the result of challenges from every corner of the housing ecosystem.”



of these requirements serve an important purpose in the interests of health and safety, their collective impact places additional time and money demands on developers, which are ultimately added to the total cost of the development. These may include environmental review, permitting at various levels of government and zoning limitations including public review processes, among others. These increased costs may serve as unintended barriers that are particularly pronounced for smaller developers.

Developers also face uncertainties in the form of costs associated with legal services, design, inspection and impact fees. The time value of money becomes a crucial factor, as prolonged timelines result in increased expenses. The complexities in the regulatory landscape, coupled with financial constraints and time uncertainties, elevate risks for developers, further impeding efforts to address the housing deficit. These constraints faced by developers underscore the need for collaboration and communication between developers and local officials as local governments strike the right balance on spending necessary to improve predictability and transparency in

### EMPOWERING SMALL-SCALE DEVELOPERS

The City of South Bend, Indiana, has introduced the [Build South Bend](#) online toolkit, designed to assist small developers with sourcing properties, performing due diligence, producing necessary permits and more. The toolkit reflects a collaborative effort involving local banks, contractors, real estate agents and various city departments. By offering valuable guidance and resources to small developers, the toolkit aims to inspire community members to pursue their own projects to spark small-scale change in neighborhoods.

their process and collecting revenue for housing production, rehabilitation and other housing-related costs such as sewer and water facilities and neighborhood amenities.

Beyond new construction, there is a **pressing need to preserve and improve existing housing stock** to enhance safety, health and energy efficiency. The [construction phase](#) involves assembling qualified tradespeople and complying with various codes regulating construction, asbestos, fire safety, energy efficiency, historic preservation, lead paint, radon and more. Renovation projects can involve customization and increased administration, which in turn can drive up costs and complicate estimating costs accurately. Furthermore, finding specialized labor to tackle renovations poses additional challenges.

## Finance

**The success of housing development relies on a robust financial system** shaped by banks, federal and state governments, community development financial institutions and private lenders. Initiating any housing development project, whether new or a renovation, demands substantial capital. Evaluating financing options requires careful consideration of requirements, risk tolerance and repayment timelines.

One significant financial challenge to increasing housing supply is the cost of the development process, which is affected by factors both within and beyond the influence of local governments. Throughout the development process, developers face financial considerations from conceptualization to construction and beyond. These encompass site acquisition costs, construction costs, taxes, insurance, consultant fees, legal fees, development fees, financing fees and operational costs. The cost of renovating an existing

“Local governments have limited financial sources, emphasizing the need for states to play a more defined role in facilitating funding.”



### WHAT ARE IMPACT FEES?

Impact fees, also called system development charges, are payments required by local governments of new development for the purpose of providing new or expanded public infrastructure required to serve new households or to offset the cost of public amenities.



residential property involves similar expenses and sometimes requires property acquisition.

**Major rehabilitation and adaptive reuse projects face unique challenges** due to their nonstandard and less predictable construction processes. Developers often encounter financial and time constraints while securing necessary funds and insurance. Unanticipated structural issues and code requirements can also set back projects. Moreover, the specialized nature of these projects poses a challenge in finding qualified personnel, which often comes at a premium cost.

**Small-scale developers face challenges in the development process due to financial obstacles, which can create a high barrier to entry** for smaller developers to undergo the same processes as larger developments. The fixed costs associated with development make the standard approach prohibitively expensive for smaller property developers, limiting the diversity of housing typologies produced to match the needs of each locality.

Additional barriers to small-scale developers, specifically [Black](#), Indigenous and people of color (BIPOC) developers, include qualifying for and securing equity and debt capital as well as perceived risk in real estate lending and investments. Due to certain liquidity and net worth requirements imposed by financial institutions and investors, a measurable disparate impact is imposed on BIPOC developers. Persistent discriminatory outcomes like these show that the legacy of racism in housing and landownership has not been addressed—including [government-sanctioned discrimination](#) like redlining, discriminatory lending, race-based federal mortgages program and racially and ethnically restrictive deed covenants.

**Developers' abilities to deliver profitable housing projects are**

paramount for effectively addressing the housing shortage. Developers secure loans and equity with the expectation that the development will yield sufficient revenue to repay loans and provide returns to investors. The rising costs of land, labor and materials significantly contribute to developers' overall expenses, influencing their decisions on what to build to ensure a viable return on investment.

Furthermore, **inadequate water infrastructure** presents a significant financial challenge, particularly for smaller cities and those in frontier areas. The [absence of water systems](#) burdens local governments financially and presents obstacles for developers, leading



## WHAT ARE FRONTIER CITIES?

Frontier cities are sparsely populated areas that are geographically isolated from population centers and services.

An adaptive reuse project in Santa Ana, California, transformed a former office building into 58 affordable apartments for artists. Photo courtesy of Studio One Eleven.



to additional costs and uncertainties in the development process. This financial and infrastructural barrier can deter investment and stall housing projects, exacerbating the housing supply shortage in rural cities.

There is also a **pressing need for direct funding and intergovernmental coordination between federal, state and local governments** for housing production and renovation. Housing development often stalls, or the number of units set aside as affordable is reduced, due to the financial gap between projected revenue and the amounts developers must repay lenders and investors. Complex housing capital stacks can bridge financing gaps, but coordination across funding entities and financing complexities to close on multiple funding sources lead to increased development timelines and costs. Additionally, various financial sources may come with their own restrictions and stipulations on what can be built.

Local governments have limited financial sources, emphasizing the **need for states to play a more defined role in facilitating funding**. The role of state governments in supporting local government financing needs is not always well defined or consistent. Because [states have the power](#) to establish their own funding streams and administer funds for several federal housing programs, their role in funding is particularly crucial, especially in smaller cities that do not receive direct federal program funding. Additionally, infrastructure support for housing production is a critical gap that requires state and federal financial support and regional planning to unlock opportunities for housing development in rural areas.

While financial challenges for housing development encompass a range of factors including high development costs,

insufficient financial products for affordable housing and rural areas, barriers to entry for small developers, risk-analysis requirements from banks and [insurers that drive up development costs](#) and broader economic trends, there's also the complexity of coordinating multiple funding sources. These challenges have significant implications for housing availability, affordability and stability for residents across various communities.

## Land Use and Regulations

**Zoning is an important component of the regulatory landscape**, drawing attention when examining the local government's role in bolstering the local housing supply. Zoning can be used to regulate the compatibility of uses, safeguard public health and natural resources and regulate how a plot of land can be used, ranging across single-family residential, multifamily residential and mixed use. It determines the size, shape and design of the buildings that can be built to accommodate that use. Finally, zoning determines who makes the decision to approve projects based on a set of criteria and whether or not a public hearing is required as part of a specialized process.

Zoning is a critical tool for local governments to manage development. Historically, however, zoning has also been used to propagate racially discriminatory outcomes and limit housing options. Today, it's still possible for zoning to take on **exclusionary characteristics, contributing to racial and socioeconomic segregation in less obvious ways**.

By regulating housing typology, housing density and proximity to certain areas, zoning has played a role in segregating people based on their socioeconomic status. Richard Rothstein's work in *The Color of Law* demonstrates that even after the Supreme

“**Cities and communities are increasingly pursuing new, innovative approaches to housing policies. Locally-led solutions often include updates to codes, processes, and standards that meet local needs.**”

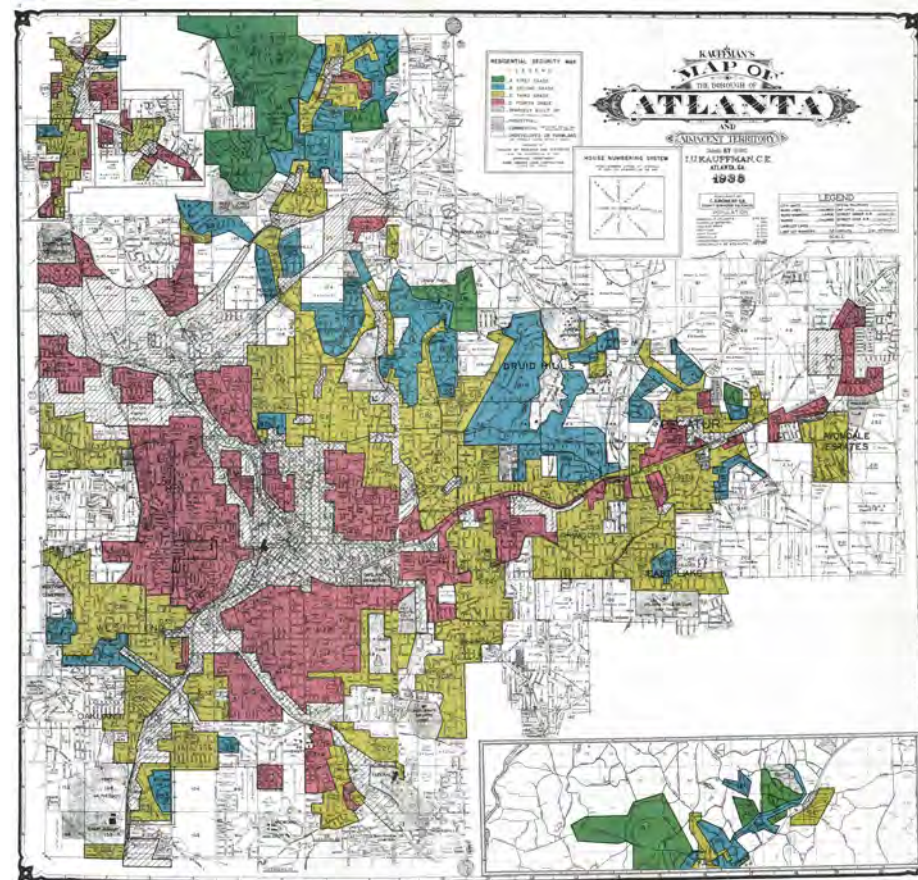


Court invalidated overt racial zoning, many communities realized that zoning based on permitted forms of housing or minimum lot size could achieve the same result by [making many neighborhoods less affordable](#) to less white, less abled and less wealthy households.

Prohibiting specific housing typologies or densities to maintain only single-family detached housing can negatively impact equitable access to housing and community resources by dictating where people with diverse economic statuses can live. While eliminating the single-family zoning status alone will not guarantee new development of additional housing types—such as duplexes, triplexes, fourplexes or more affordable housing units—unless accompanied by supportive public policies and subsidies, prohibiting all but one type of housing will serve as a barrier to increased density and expanded supply, which could help create more affordability over time. Evidence shows that single-household-only residential zoning [has a disproportionate impact](#) on the ability of historically disadvantaged and vulnerable groups to access attainable housing and quality schools and services. Additionally, it encourages sprawling development and greater reliance on cars for transportation, posing challenges for infrastructure needs and sustainability goals.

Because a disproportionate percentage of low-income households are headed by BIPOC, older adults, or persons with disabilities, these laws and restrictions tend to lead to racially segregated neighborhoods with persistent histories of disinvestment.

Beyond zoning and racial equity considerations, the intergovernmental **regulatory landscape that governs land use is complex, multilayered and often does not work together seamlessly.** Characterized by a mosaic of federal, state and local laws and regulations



Historic zoning codes have led to racially segregated neighborhoods with persistent histories of disinvestment. Source: Mapping Inequality. Home Owners' Loan Corporation (HOLC) City Survey Files, 1935–1940.

including environmental, zoning and building codes that shape and guide the development of land, these regulations can constrain and delay housing production. In addition, the division of responsibility over land use between state and local governments is often different state by state. For example, some states have policies such as



## WHAT IS MISSING MIDDLE?

Once prevalent but now frequently restricted by local codes, “missing middle housing” refers to building types that provide housing and design options between a single-family home and midrise multifamily buildings. This housing includes accessory dwelling units, duplexes, fourplexes, cottage courts and courtyard buildings. Essential for creating diverse and affordable housing options that maintain the scale and sense of lower-density homes, promoting missing middle housing is often the focus of local regulatory reform efforts.



urban growth boundaries and statewide building codes that play a major role in how cities can support housing supply development.

The local regulatory system encompasses zoning ordinances, subdivision rules, homeowner association (HOA) requirements, codes, standards, permitting processes and reviews related to design, environmental impact and historical preservation. Furthermore, **secondary land use controls such as deed restrictions can act in lieu of zoning regulations.** The unique variations in these regulations from one locality to another contribute to a complex framework when seeking solutions.

Insufficient efforts to improve coordination, either between different levels of government or with private actors like financial institutions and deedholders, will significantly amplify the time, cost and unpredictability associated with housing project approvals and completion. Consequently, developers often decide to [prioritize less regulated areas for construction](#).

The role of states in [addressing housing supply needs](#) can either facilitate or impede local action and impact housing strategies. States give localities the power to zone through Zoning Enabling Acts. In Home Rule states, the state provides municipalities the ability to exercise power (via local laws and charters) that the state has authority to delegate, without any explicit delegation of the power, as long as no state laws preempt the power. In states governed by Dillon's Rule, municipalities can only adopt an array of housing policy tools with explicit state permission. As is often the case, there are also unique variations on this arrangement. In Colorado, for instance, authority to act on matters of local and municipal concern is derived from the Colorado Constitution and a municipality's locally enacted charter and ordinances, [rather than state statutes](#).

As local conditions change due to economic factors, environmental changes and evolving constituent needs, regulatory outcomes can drift from their original purpose or become unsuitable to meet current communities' needs and values. Due to this issue, it is important for local governments to have a complete understanding of their regulatory environment and its impact when developing a housing action plan or updating codes to advance goals identified in local plans, and the authority to exercise flexibility through use laws and regulations to achieve greater housing diversity, attainability and equity. Many cities and towns have enacted regulatory updates and other changes to address housing challenges.

## Infrastructure

Infrastructure is the foundation of economic growth, social mobility, public safety and community resilience, making it a paramount consideration for municipalities seeking to expand their housing supply. However, **limited financial resources for new infrastructure development and the maintenance of existing infrastructure** pose significant barriers for local governments. For many communities, this can be the [deciding factor](#) for whether new housing can be built, serviced and maintained.

The condition of infrastructure in the United States is currently at a critical juncture. According to the American Society of Civil Engineers (ASCE), the nation's infrastructure received a [C-minus grade](#) in its *2021 Report Card for America's Infrastructure*, indicating a pressing need for intervention. This grade reflects the conditions of various [infrastructural elements](#), such as transit systems receiving a D-minus, drinking water scoring a C-minus and wastewater management scoring a D-plus. In addition, 43 percent of public road systems are in poor or mediocre condition. These

**Rural areas, in particular, encounter high infrastructure challenges, with many lacking fundamental necessities such as water and sewer systems. This absence not only hampers the development of new housing but also limits the potential for growth and economic development in these regions.**



factors collectively impact the ability of municipalities to effectively service their new and existing housing supplies.

Furthermore, **existing infrastructure inadequacies leave many cities and communities susceptible to the adverse impacts of climate change**, such as flooding and wildfires. However, adapting infrastructure to climate change comes at a high cost, accounting for [88 percent of the forecasted adaptation costs](#) globally, according to the United Nations Environment Programme.

Recognizing the urgency, Congress passed the [Bipartisan Infrastructure Investment and Jobs Act](#) in November 2021. It aims



Flooding in South Carolina caused by a hurricane. Photo by Ryan Johnson/Flickr.

to address the critical need for upgrading and maintaining the nation's infrastructure, acknowledging the profound impact poor infrastructure can have on human safety, equity, resiliency and economic output. States also play a role in supporting localities by providing funding for infrastructure development. For instance, Rhode Island's 2024 Budget Bill allocates [\\$39 million to support housing development](#). Of that, \$21 million is for targeted housing projects, \$4 million for transit-oriented development and to assist localities with upzoning related to transit and \$4.3 million to support housing-related infrastructure, including road and utility connections. This is a good example of inter-governmental collaboration that **supports essential local government responsibilities** through funding and capacity building. Despite these efforts, **local governments with limited budgets struggle to maintain existing infrastructure while meeting the growing demand for housing**. Rural areas in particular encounter sizeable infrastructure challenges, with many lacking fundamental necessities, such as water and sewer systems. This absence hampers the development of new housing and limits the potential for growth and economic development in these regions.

It's essential to note that infrastructure also encompasses social and service infrastructure, including fire and police stations, schools, health-care facilities and access to commerce. The availability of these services impacts the livability of housing developments. The infrastructure challenges that municipalities face underscore the need to align infrastructure investments with current and future housing needs, emphasizing the interconnectedness of these elements for sustainable and resilient municipal development.

### HOW STATES CAN SUPPORT LOCAL EFFORTS

States can support local efforts by providing access to resources including funding, technical and capacity assistance. By contrast, state intervention uncoupled from resources often takes the form of preemptions. Source-of-income discrimination, short-term rentals, institutional investors and anti-displacement ordinances are among the issues outside of the scope of this playbook that may impact housing supply challenges that cities, towns and villages have been prohibited from directly addressing in various states.

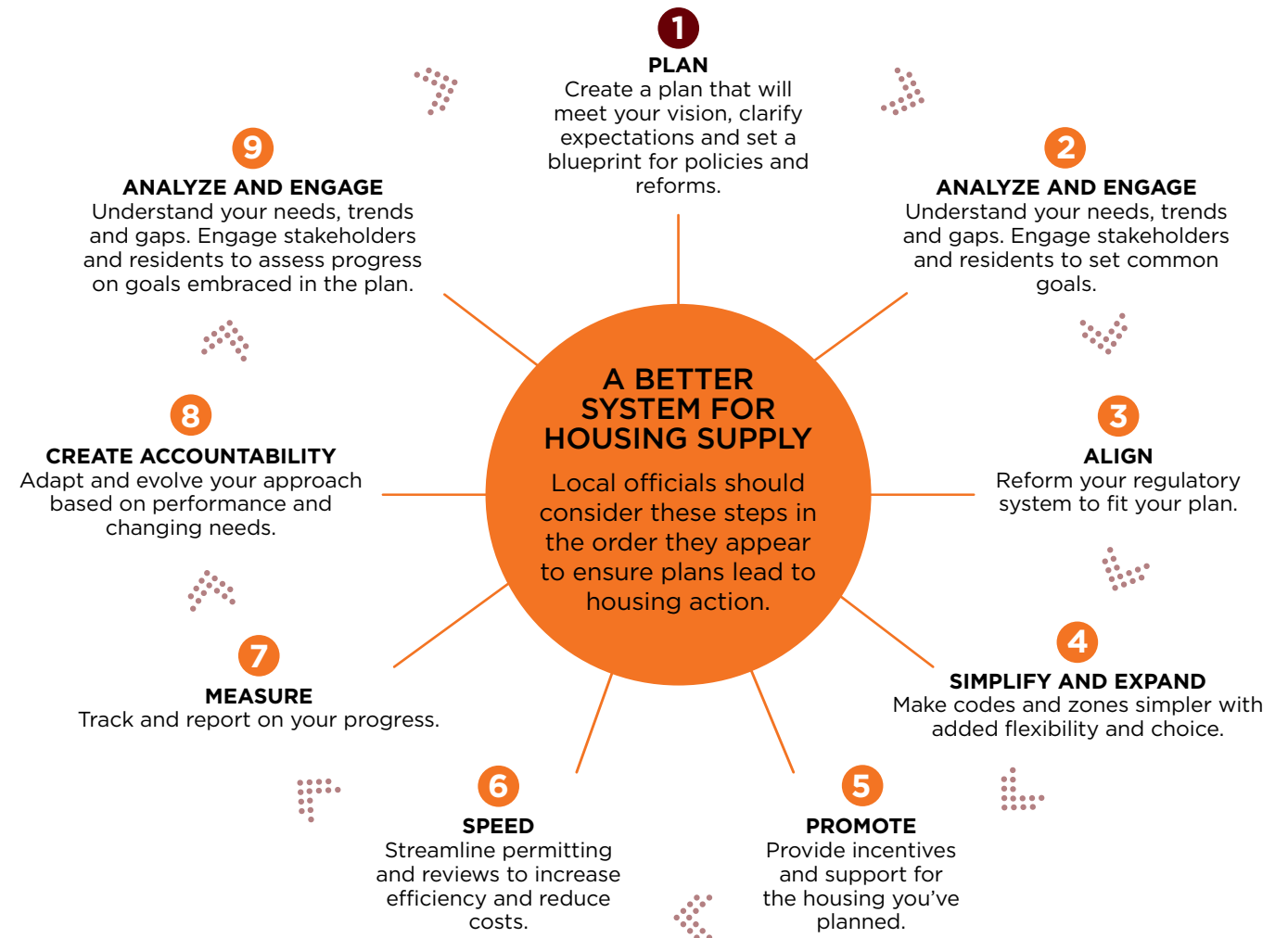


# Systems Approach to Addressing Housing Supply Challenges

Housing supply challenges involve myriad factors: construction and development; finance; land use and regulations; and infrastructure and workforce. A systems approach to addressing housing supply recognizes that all these factors are interconnected. This comprehensive perspective seeks solutions that effectively address the causes and impacts of housing supply challenges with an emphasis on collaboration.

The housing market is intricately linked to economic forces like inflation, interest rate and labor market conditions, which directly impact construction costs and affordability. The systemic effects of regulatory systems must be considered when making regulatory processes more transparent, predictable and flexible. In the same light, prioritizing infrastructure and related services connected to housing becomes imperative to address local housing needs effectively.

Left unaddressed, these challenges will further hinder communities' abilities to meet local housing supply needs. Recognizing the multifaceted nature of housing supply challenges, a systems approach through an equity lens avoids one-size-fits-all solutions. Instead, it embraces the complexity of the issue,





acknowledging the necessity for multilayered solutions tailored to the challenges in each locality.

A systems approach strives for coordination and synergy among the various sectors influencing housing supply. Instead of concentrating solely on the issues within one sector, it emphasizes the understanding that each sector must operate successfully individually for collective success. This involves aligning efforts across construction, development, finance, land use and regulations and workforce and infrastructure to create a collective impact in addressing housing supply shortages.

Collaboration among stakeholders, both public and private, is paramount to the success of addressing housing supply challenges. With a unified front, local governments, planners, developers, builders, developers, real estate professionals, financial institutions, state and federal partners and other stakeholders can work toward tackling housing supply challenges with solutions that meet diverse local housing needs and address the root causes of housing shortages.

### COLLECTIVE SUCCESS THROUGH COLLABORATION

The solutions embraced in this playbook are supported by our core partners across the housing sector: National Association of Home Builders, Mortgage Bankers Association and National Association of REALTORS®.



## How Should Cities and Communities Use This Playbook?

**T**his playbook is a resource for local leaders and planners addressing housing supply challenges in their cities and communities. The playbook is also a useful resource for private and public stakeholders to productively engage and collaborate with cities, towns and villages and share in the responsibility of addressing housing supply challenges. It is intentionally designed to be flexible, allowing users to tailor their exploration based on their needs. The playbook is not structured linearly and does not need to be read sequentially. Instead, users should leverage the table of contents to guide them to the areas where they specifically require guidance or seek inspiration.

The playbook serves as a starting point, providing a foundation to build upon and inspiration that solutions are viable at various stages of the journey. It aims to demonstrate the range of possibilities, through new and existing strategies, supported by city examples. This playbook serves as a roadmap for cities and communities to begin navigating housing supply challenges.

### Sections

“Accelerating Housing Supply in Your Community” has four sections: [Collaboration and Partnership](#), [Construction and Development](#), [Finance](#) and [Land Use and Regulations](#).

The Collaboration and Partnership section explains the Housing Supply Accelerator (HSA) partnership framework and how to launch a local HSA. The other three sections focus on specific barriers for addressing housing supply challenges and offer a variety of tailored strategies.



**Readers can navigate directly** to the sections that align with the barrier(s) or obstacle(s) in their community to explore possible solutions. For instance, if a community is dealing with finance-related challenges, we recommend that they explore the Finance section for relevant strategies. Alternatively, readers can review all sections and decide which section to delve deeper into, based on their needs. The goal is to provide a resource with solutions to meet the unique needs of different communities.

## STRATEGIES

Within each section, readers will find a range of strategies organized by complexity, ranging from beginner to advanced levels. Local leaders can filter through the section based on their progress, opting to start from the beginning for foundational information or jump to the middle or end for more advanced solutions. If a municipality has implemented some of the strategies, they can skip ahead. The playbook is designed to be accessible and relevant to cities and communities at every phase of their housing supply initiatives.

## MENU OF OPTIONS

Within most of the strategies, readers will find a corresponding menu of options offering a range of potential approaches or solutions. This feature allows readers to explore new ideas and initiatives. Each option has a brief description intended to guide cities and communities in conducting further research and tailoring these solutions to their unique context.

## TIPS



Within most strategies, there are tips to offer readers helpful considerations and practical advice. Crafted to inspire

creative thinking and promote effectiveness, these tips offer solutions to potential hurdles and hands-on suggestions.

## CASE STUDIES

### CASE STUDY

Most strategies incorporate case studies, offering real-world examples of successfully executed strategies. These case studies provide detailed explanations of how other cities and communities implemented the strategy effectively and their lessons learned. They present a diverse range of opportunities and practical insights. Importantly, these case studies reassure cities and communities that they are not facing housing challenges alone.

## What This Playbook Is Not

This playbook is **not a prescriptive list of recommendations** for all cities and communities to follow rigidly. It acknowledges that communities face unique challenges within their markets. That's why the playbook provides a range of ideas and solutions that can be tailored and adapted.

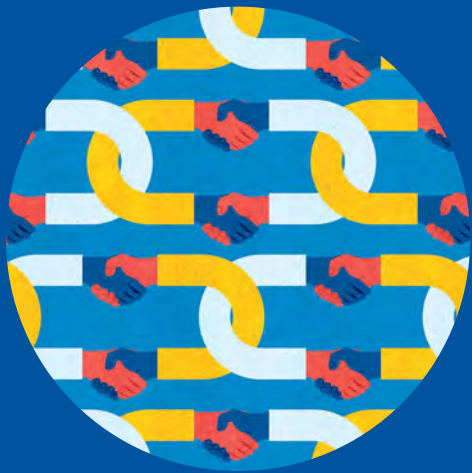
This playbook is **not a static report on housing supply challenges**; instead, it provides actionable steps to accelerate cities forward in their efforts. Rather than offering an analysis, this resource is a practical guide that empowers communities with tangible strategies to address their unique housing supply challenges.

The playbook **solutions are not absolute**. We encourage local leaders to engage with housing-related stakeholders, both public and private, in their communities and gain a deeper understanding of their local housing supply challenges. Cities are also encouraged to seek to learn from peer cities and understand how to coalesce stakeholders in their localities to replicate results.

**The playbook serves as a starting point, providing a foundation to build upon and inspiration that solutions are viable at various stages of a user's journey.**



# Accelerating Housing Supply in Your Community



**Collaboration  
and Partnership**



**Construction  
and Development**



**Finance**

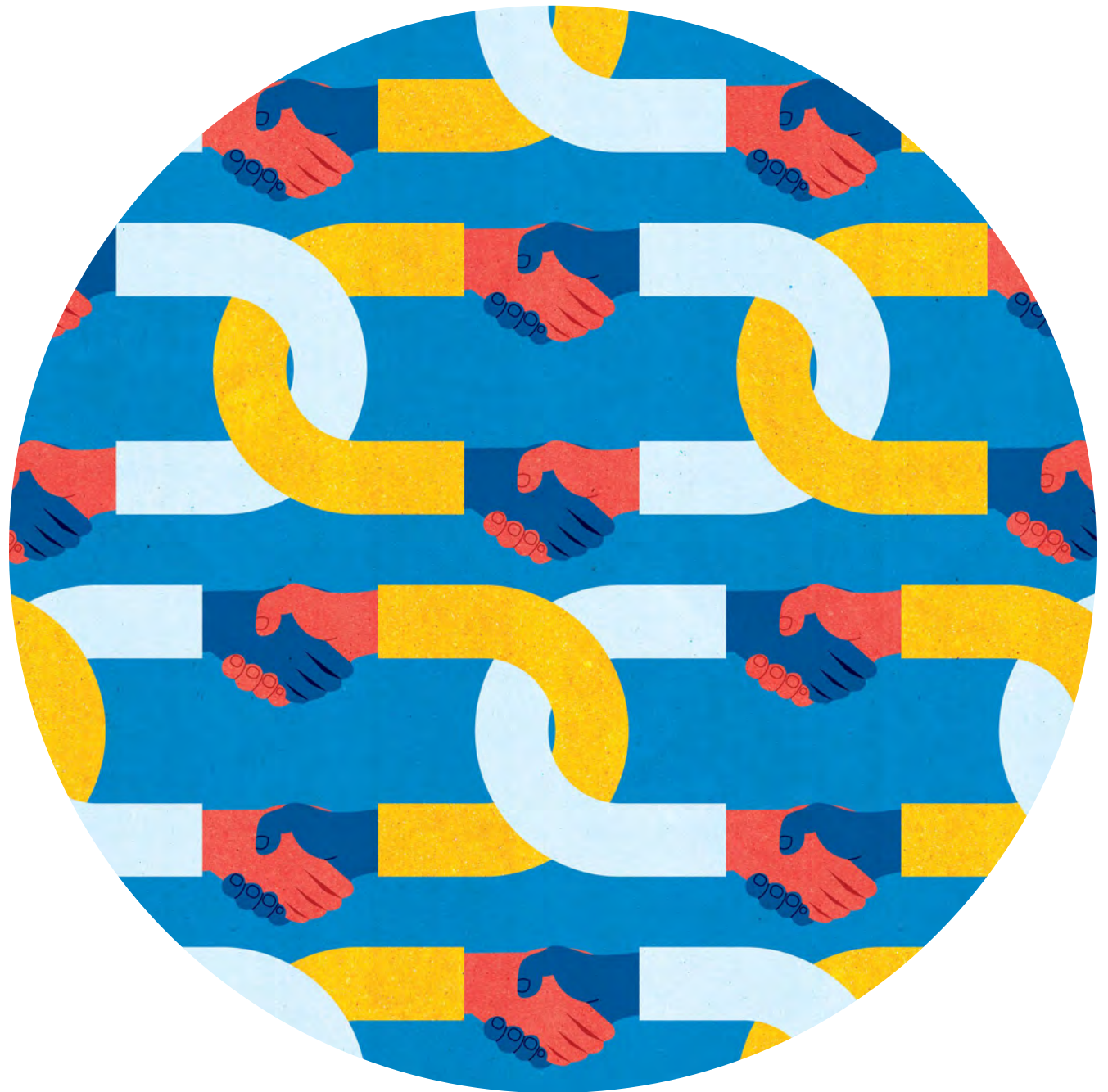


**Land Use and  
Regulation**



# Collaboration and Partnership

This chapter is intended to assist you in the identification of core housing decision-makers for your community, and to provide a blueprint for critical engagement that can lead to success.





# Housing Supply Accelerator as a Model

The Housing Supply Accelerator (HSA) campaign can serve as a model and an example of collaboration and partnerships for cities and communities. Prior to the release of this playbook, the National League of Cities (NLC) and American Planning Association (APA) spent a year organizing and convening local officials, community planners, national associations representing the main sectors of the housing industry and other critical organizations that research and report on housing policy. What set these convenings apart from prior national efforts was the participation of core partners from national associations who represent the key decision-makers of the housing supply pipeline. Crucially, the campaign selected core partners whose choices impact housing attainability in municipalities, without regard to present or past disagreements.

The core partners embraced the goals of improving voluntary public/private-sector alignment and boosting positive outcomes. Each one made the year-long commitment to participate in all the convenings and interim discussions. HSA's core partners include

- Mortgage Bankers Association
- National Association of Home Builders
- National Association of REALTORS®

Efforts were focused on defining a common vocabulary for housing issues; renewing understanding of the roles, practices and values of each sector to identify consensus; and finding new ways forward where conflicts exist.

**This chapter is intended to assist you in the identification of core housing decision-makers for your community, and to provide a blueprint for critical engagement that can lead to similar success.**

One challenge the core partners identified throughout all of the convenings was poor communication—both among core partners and with the public—which can derail worthwhile development that otherwise has everything necessary to proceed. Miscommunication, when it comes to housing supply, is nearly as consequential as the inability to access resources. Strategies for clear and persuasive communications to community stakeholders, whether “not in my backyard” (NIMBY), “yes in my backyard” (YIMBY) or industry partners, became another focus of this effort.

While this process was critical to the campaign's efforts at the national level, it will not guarantee success at the local level. To replicate this process locally, start by identifying all core decision-makers impacting housing supply in your community. If any sector is missing, new systems' practices and directions that can work in concert to increase the availability, affordability and attainability of housing opportunities for your residents could take more time to develop.

**This section aims to help you identify core housing decision-makers for your community, and to provide a blueprint for critical engagement that can lead to achievement of housing goals.**

## The Housing Supply Accelerator's Partnership Framework

The HSA utilizes a partnership framework to build an actionable level of consensus—not perfect consensus. This approach rejects condemning any one sector for the housing conditions in your community and instead fosters collaboration through more informed



decision-making, regular communication and common understanding. The framework's goal is to effectively incorporate a variety of stakeholder perspectives and resources into every phase of the campaign.

### STAKEHOLDERS SHOULD CONSIDER INCLUDING REPRESENTATIVES AUTHORIZED TO SPEAK ON BEHALF OF:

- Local governments
- Community planners
- Residential builders (laborers)
- Real estate professionals
- Private and nonprofit developers
- Financial institutions
- Interest groups focused on housing supply
- Public housing authorities
- Local public policy or philanthropic organizations
- State housing agencies
- Local field offices of federal agencies: U.S. Housing and Urban Development, U.S. Department of Transportation, U.S. Office of the Comptroller of the Currency and/or U.S. Department of Agriculture.

This list of stakeholders is a template to help plan your convening. You may wish to add important community stakeholders, such as civic leagues and neighborhood association leaders, or members of faith-based organizations who can provide their perspective and help persuasively communicate your vision and efforts to the public. Or you may choose to bring in community stakeholders later if housing supply issues are divisive or bruising in your community. Although a degree of “real talk” is necessary to address existing tensions within the core group, careful consideration of partner selection can avoid giving naysayers or other opponents an easy opportunity to derail efforts. Consider

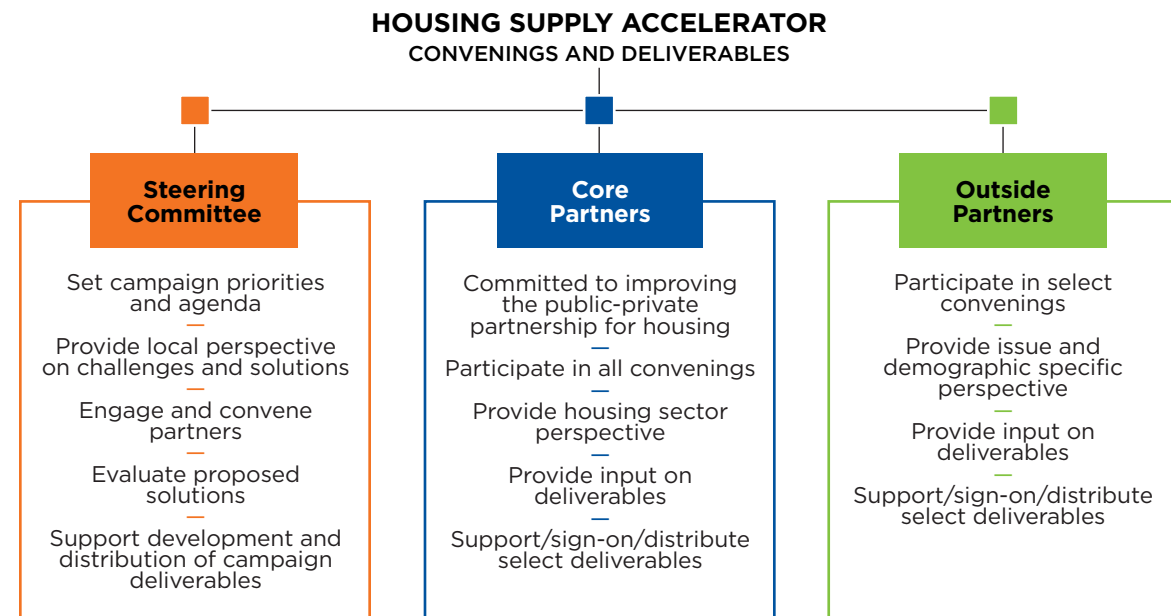
a professional facilitator to offer advice on the best approach for your community and/or to help core partners work through any issues without evident consensus.

**The HSA partnership framework included three central groups: the steering committee, core partners and outside partners.**

The **steering committee** included elected officials and

### HSA PARTNERSHIP FRAMEWORK

Three main stakeholder groups served as the center of the HSA partnership framework: the steering committee, core partners and outside partners.





professional planners responsible for creating and enacting housing supply policies, who participated in convenings and working group meetings throughout the campaign. **Core partner organizations** included those whose decisions directly accelerate or hinder efforts to add housing and appropriate housing typologies to a community. The National Association of Home Builders, the National Association of REALTORS® and the Mortgage Bankers Association are foundational for housing supply. **Outside partners** are one or more degrees removed from decision-making that directly impacts housing supply in a community, such as public policy groups, public interest groups, academic researchers and locally active foundations and philanthropies. Outside partners agree to provide key insights on barriers, challenges and opportunities related to housing supply to help the steering committee and core partners make more informed decisions to set attainable goals.

## How to Launch a Local Housing Supply Accelerator

To establish a local HSA that develops and commits to a common action plan, communities can implement a partnership framework and host convenings and related working groups associated with housing supply (see graphic at right).

### STEP 1: Establish a Steering Committee

Thoughtful selection of local leaders to a steering committee is vital for success. Generally, steering committee members should have experience working directly with communities of focus, or have expertise in housing policy, planning or development. Members should hold a position of accountability to residents, whether elected or appointed, employed or contracted by the



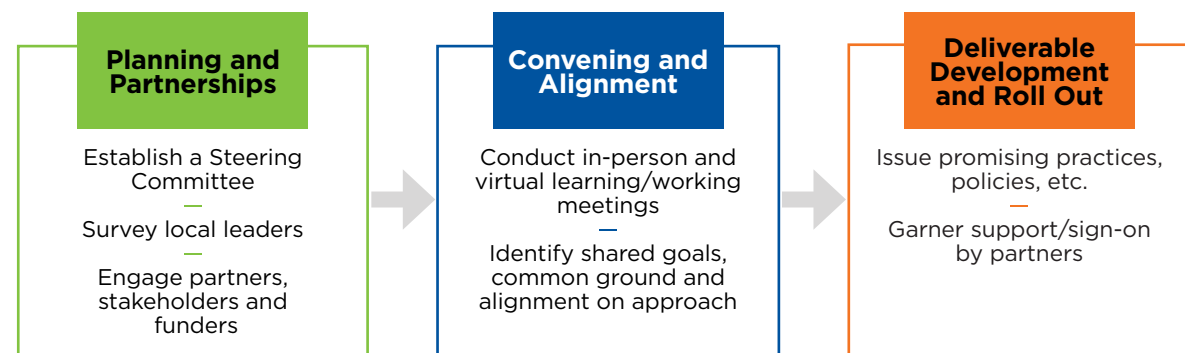
**A survey of a broad cross-section of residents (beyond those already engaged) can provide a baseline of current community housing views and help measure changes in public sentiment from your future efforts through subsequent surveys.**

local government, or otherwise be broadly recognized for their leadership.

We strongly recommend including local elected officials and planning professionals who will ultimately bear responsibility for the future enactment and execution of your action plan. Members could also include city or county housing staff, code enforcement and economic development staff, intergovernmental officers or liaisons and regional council of government representation.

If a community lacks local housing or planning professionals, consider going further afield than jurisdictional boundaries as long as there remains a strong connection to the community. A multi-jurisdictional effort with neighboring localities, county participation and regional expertise is acceptable and may even strengthen local efforts.

### HOW DO YOU LAUNCH A LOCAL HOUSING SUPPLY ACCELERATOR?





It is also important to receive input from those who can speak to the housing supply challenges as experienced by constituents and the broader community, including historic and evolving perspectives. Community and stakeholder engagement of members will help you communicate your vision as it is in development, and with hope will create conditions for the community to move forward together. This approach is better than trying later to persuade a skeptical community all at once.

This is also the time to begin outreach to potential core and outside partners, and, importantly, potential funders.

## STEP 2: Convene the Steering Committee, Core Partners and Outside Partners

Give careful consideration to who participates and how that participation is structured. Core partners are industry actors that can provide a range of practical perspectives into the state of financing, construction and preservation, rental leasing and home sales. Before the first convening with the steering committee, secure core partners' commitment to participate in your process and to keep an open mind. Major surprises or false expectations can set you back.

Core partners and the steering committee work to find common ground to build understanding and trust, identify a shared set of goals for public and private entities, develop recommendations for process and systems changes that improve alignment and efficiencies and champion implementation of HSA recommendations locally.

Prior to the discussion, provide access to relevant information and education. This can come from a common set of facts or from an outside partner's policy expertise. Outside partner organizations can include housing associations, public policy organizations,



**Secure participation commitments and, if possible, financial commitments from nongovernment funders. Municipal budgets are often tight, and there may not be enough flexibility to support the efforts of the partnership framework. Setting up a “tool-box” of surveys, data and/or analytics, room and board for visiting experts, technology needs and professional facilitation is costly. Persuade those who stand to indirectly benefit from your efforts—major employers, health-care systems, school systems and philanthropic organizations—to contribute financial support.**

analytics and data experts, universities and institutions with an interest or history of involvement in housing issues. Such organizations often have general expertise and informed views on regulatory processes, local laws and ordinances that could help inform the steering committee.

You may also consider seeking outside partners doing public policy or public interest work directly in your community, or larger groups with state and national footprints not yet directly invested in your community's outcomes. Suggested organizations include state [APA chapters](#), [state municipal leagues](#) and county associations, chambers of commerce, metropolitan planning organizations and public policy advocates. In addition to expertise, these organizations can introduce local governments to new housing sector partners and potential sources of funding. These groups can help in reviewing and identifying gaps or missing elements in your efforts.

Outside partner interaction with the steering committee should be politically unbiased. Access to issue expertise free of political influence is a key to bring about more informed decision-making on housing issues by local leaders.

## STEP 3: Engage State and Federal Government Partners

Because the HSA model seeks **locally derived** housing supply solutions, engage state and federal partners that offer information, tools, services, programs, grants and/or other resources.

At the state level, potential partners include state housing, community development, transportation and economic development agencies. At the federal level, potential partners include regional and local field offices of the U.S. Department of Housing Development, local USDA Service Centers for Rural Development, regional community affairs officers from the Office of the Comptroller of the



Currency (an independent bureau of the U.S. Department of the Treasury) and branches of the Federal Reserve Bank. The missions of these executive branch offices may align with your community's housing efforts.

#### STEP 4: Selecting Convening Issues

Housing is a complex and multifaceted product of a range of sectors and services. Because of its complexity, HSA decided to focus exclusively and narrowly on housing supply—specifically, the production of new supply and the preservation and improvement of current supply. Based on this focus, the HSA convenings included:

- construction and development;
- finance;
- land use and regulations; and
- workforce and infrastructure challenges related to housing supply.

Though these four issues areas are interconnected in the practical application of housing development and preservation, each is sufficiently consequential at the national level to warrant a separate examination and discussion. Depending on your community's needs and challenges, your issues list may be larger or smaller. Remember, this is a template you can personalize for your community.

In between formal convenings focused on overarching issues, smaller focused working group meetings can aid in tackling difficult or niche issues. Steering committee members, core partners and outside partners offer policy expertise and share their perspectives in working group meetings. These forums are useful for deep dives on complicated issues and allow partners to resolve deeper conflicts free from the glare of a formal convening. Following working group meetings, participants provide their findings and outcomes to the steering committee in a formal setting. They also report unresolved



**Consider designating a “Chief Housing Officer” to coordinate the implementation of the action plan and maintain relationships with core partners and other housing-related partners. This can help ensure the action plan progress is monitored/adjusted and allows for a local point of contact for housing supply issues.**

views or positions so the steering committee may provide additional direction.

#### STEP 5: Delivering on Commitments and Executing Your Action Plan

Following the substantial work of information gathering, partner engagement and development of a coordinated action plan, it's finally time to act.

Your action plan will include locally driven housing supply solutions, some of which will be beyond the direct control of local governments. Keeping these elements in alignment and holding partners accountable to one another will take effort and regularly scheduled ongoing communication among core partners.

At this step of the process, champions—including core partners, outside partners, major employers and other key community voices—can influence public opinion. Use your champions' voices and platforms to create opportunities for public education and engagement.

Develop a communications plan and a crisis plan for publicizing endorsed action steps that anticipate supportive and critical community reactions. Crisis planning in advance is especially helpful if your community includes well-funded opposition groups. The campaign has an important role and responsibility in preparing champions to communicate locally driven findings and plans for action effectively and persuasively. As part of your communications plan, host a media training session for your champions to practice responses to critical questions and viewpoints. It is crucial for your champions to be visible and speak from a newly unified perspective.



# Construction and Development

This section offers an array of strategies in construction and development to guide communities in shaping their housing landscapes effectively.







## AT A GLANCE

# 13 Strategies to Support Construction and Development

Click the arrows → to advance to a strategy.



**1** Engage local housing stakeholders and refine goals for local housing supply.



**2** Identify gaps, obstacles and opportunities in building permit processes.



**3** Review internal operations, organizational structure and management to ensure project reviews and permitting procedures are efficient and timely.



**4** Evaluate, improve and streamline the city's development process.



**5** Facilitate the development of small-scale residential projects.



**6** Promote and facilitate infill development.



**7** Minimize discretionary reviews.



**8** Expedited or streamlined processes in high-priority housing development areas.



**9** Take inventory of available land supply.



**10** Facilitate housing development on public and privately owned land.



**11** Create programs to support new and emerging small-scale developers.



**12** Adopt innovative residential construction technologies.



**13** Partner with organizations promoting careers in residential construction.



## STRATEGY 13

Case Study: Waterloo, Iowa

Hawkeye Community College students gain hands-on experience.



This section offers an array of strategies in construction and development to guide communities in shaping their housing landscape effectively.

From fostering inclusive dialogues with housing constituents to streamlining permitting processes, each strategy supports increasing housing availability across diverse typologies. Strategies encourage local leaders to assess and leverage resources and partnerships to alleviate barriers for developers. Furthermore, they encourage cities and communities to embrace innovative construction methods to meet the demands of local housing supply.

Within each of the following strategies, you will find tips or menus of options that provide valuable context and insights for implementation, as well as case studies that show the strategy in practice.

### STRATEGY 1

**Engage local developers, real estate professionals, residential homebuilders and community members to refine local housing supply goals. Host community listening sessions to gather feedback on challenges to increasing, preserving and improving local housing.**



When hosting community listening sessions, focus on cultivating collaborative engagement between local developers, real estate professionals, residential homebuilders and community members. Encourage an open and inclusive dialogue that allows all stakeholders to share their perspectives, ideas, concerns and solutions. By fostering a collaborative environment, you can build consensus, identify common goals and collectively address challenges in increasing, preserving and enhancing the local housing supply. Establishing community and resident needs during the pre-development stage also allows for mitigating unexpected late-stage challenges and delays that can arise from community pushback.

### Sugar Land, Texas (Population: 111,032)

#### CASE STUDY

In response to demolitions and concerns over changing neighborhood character in Sugar Land's historic Hill area, the City Council acted by establishing a [Hill Steering Committee](#) in 2018. This committee, comprising residents and property owners, aimed to engage the community in discussions about potential modifications to development standards and other initiatives to preserve the neighborhood's character. By fostering open dialogue and community involvement, the program sought to facilitate conversations regarding neighborhood changes and involve residents in shaping future development decisions. Through a community engagement process, the program aimed to overcome challenges in creating housing that aligns with the desires of long-standing residents while addressing the evolving needs of the community and market.



The historic Hill area of Sugar Land, Texas. Photo courtesy of City of Sugar Land, Texas.



**STRATEGY 2**

**Conduct a comprehensive assessment of the building permit and land entitlement processes to identify gaps, obstacles and opportunities to streamline the process for applicants.**



Find a balance between regulatory compliance and creating a user-friendly experience for applicants. When assessing building permits and land entitlement processes, prioritize transparency, predictability and flexibility. Actively engage with developers to gather feedback and address gaps in the current processes. Regularly review and update protocols based on feedback and changing circumstances.

**Portland, Oregon** (Population: 625,503)**CASE STUDY**

The City of Portland [conducts an annual survey](#) to continually enhance its permitting processes. Initial findings from a 2021 customer survey led to subsequent improvements aimed at aiding customers in navigating the permit application process effectively. This survey assessed customer experiences, focusing on the ease of accessing information on the city's website. More than half of customer respondents reported improvements in the permitting resources provided on the website. The greater clarity in minimum submittal requirements for permit application was a vital addition to the permitting process overall.

**7 QUESTIONS EVERY ELECTED OFFICIAL COULD ASK THEIR PLANNER**

1. How long does it take?
2. Who gets to decide?
3. What's required?
4. What do developers need?
5. What tools do we have to help developers?
6. How do we make the permitting process more efficient?
7. What are the obstacles preventing people from building what we plan for?

**STRATEGY 3**

**Review internal operations, organizational structure and management practices to ensure project reviews and permitting procedures are efficient and timely. Minimize departmental and regulatory overlaps and simplify internal regulatory processes.**



Conduct a thorough inventory of the internal project review process, evaluating each stage from initiation to completion. Identify areas suitable for streamlining and determine where additional resources may be needed. Consider cross-training personnel to handle a broader range of tasks and implement digital tools to automate routine processes, minimizing manual intervention.

**Rancho Cordova, California** (Population: 79,332)**CASE STUDY**

The City of Rancho Cordova has [transitioned to using digital solutions](#) to streamline internal operations and enhance citizen engagement. The city is home to one of the largest employment centers in the region and has a significant portion of the population under age 35. Recognizing the importance of streamlined processes and user-friendly solutions, the city took proactive steps to retire its outdated software in favor of a modernized permitting and licensing system. This transition not only yielded tangible benefits such as significant time savings for staff but also facilitated a more agile and responsive approach to meeting citizen needs. With the implementation of the new system, the city saw an uptick in user engagement, garnering over 5,000 users leveraging the platform and a 38 percent increase in online license purchases.



**STRATEGY 4**

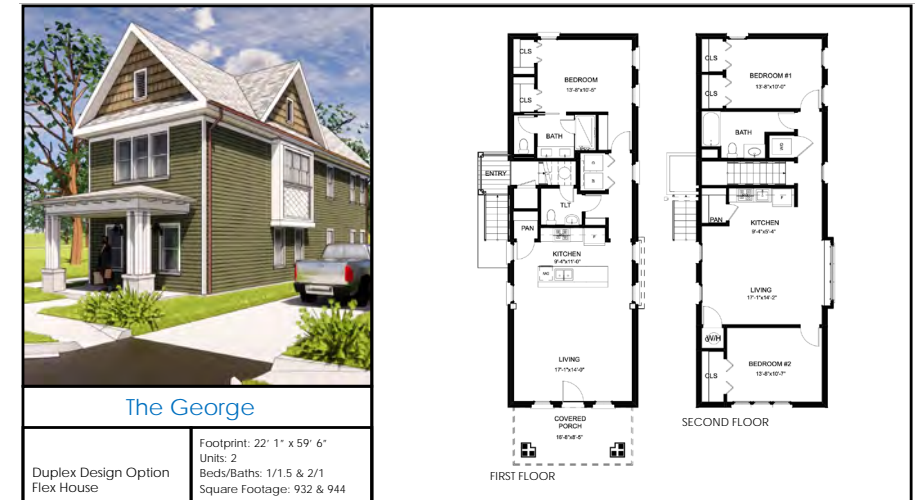
Evaluate, improve and streamline the city's development process, including establishing performance measures and accountability processes related to review timelines.

**MENU OF OPTIONS**

**4.1 CONCIERGE SERVICE:** Concierge service presents a complementary service offered to developers to navigate the city's development process for new construction or renovations. This specialized service provides a clear and efficient roadmap for housing projects from the initial development to the approval and permitting stages. The primary aim is to enhance the efficiency and success of housing projects by proactively addressing potential challenges and ensuring a seamless progression throughout the process.

**4.2 EXPEDITED DEVELOPMENT REVIEW:** An expedited development review process aims to significantly reduce the timeline required to ensure compliance with regulatory processes for new construction or renovations. This approach can be adaptable, allowing each locality to determine the specific types of projects eligible for a fast-tracked process and delineate the areas in the jurisdiction where this is permitted. Localities can leverage an expedited development review process to address their specific housing priorities, enabling them to achieve their goals faster while maintaining regulatory standards. While localities should strive to offer reliable and equitable delivery of services, expedited development processes can provide short-term, fast-tracked solutions to building necessary housing.

**Municipalities are encouraged to assess and leverage resources and partnerships to alleviate development barriers for developers.**



One of the pre-approved architectural designs curated by Pattern Zones Co for the City of Fayetteville, Arkansas. Original design by Robert Sharp.

**Fayetteville, Arkansas** (Population: 93,949)**CASE STUDY**

The City of Fayetteville is developing a program to streamline residential construction in its Downtown and Walker Park neighborhoods by offering [pre-approved architectural designs](#). This initiative aims to expedite the permitting process, saving residents time and money while providing new housing options. There will be 30 designs available, including single-family homes, townhomes, duplexes and cottages. These designs are part of the city's priority for compatible infill, as outlined by the city's 2040 Comprehensive Plan. By utilizing pre-reviewed plans provided by the city's Development Services Department, applicants can navigate the building process more efficiently and cut development costs that often impede small-scale housing development.



**Columbus, Ohio** (Population: 905,748)**CASE STUDY**

The City of Columbus introduced a [\\$100 million Housing Action Fund](#) aimed at expanding affordable housing options in Franklin County, implemented by the Affordable Housing Trust for Columbus & Franklin County in collaboration with Franklin County, corporate partners and The Columbus Foundation. The initiative offers low-cost loans to developers committed to specific affordability criteria and to preserve and expand housing units. The availability of pre-development capital through public-private partnerships and the Housing Action Fund seeks to help small and nonprofit developers fund the building and preservation of necessary affordable housing in Columbus.

**STRATEGY 5**

**Examine and implement processes to facilitate the development of small-scale residential projects such as duplexes, triplexes, fourplexes, cottages and other neighborhood-scale housing types.**

**MENU OF OPTIONS**

**5.1 PRE-APPROVED DESIGN PLANS:** As elaborated in the previous strategy, pre-approved design plans are particularly well suited for small-scale projects. They provide developers with a straightforward and cost-effective route for small-scale housing development projects.

**5.2 TECHNICAL ASSISTANCE:** Establishing and supporting technical assistance programs is vital to training small-scale developers

**BOOSTING HOUSING CHOICE WITH PERMITTING**

Communities and cities nationwide are turning to pre-approved architectural designs and plans to expedite permitting processes that slow and add costs to housing development. These process improvements are leading to more housing choice from Fayetteville, Arkansas, to Groveland, Florida. Learn more in the case studies spotlighted throughout this section.

and individuals without prior housing development project experience. These programs equip developers with the essential knowledge required to finance projects, strategize effectively and comprehend the intricacies of the development process. Support existing programs financially or through city partnerships to cast a wider net of interested developers. Training can help ensure more diverse developers can enter the housing ecosystem, contributing to the construction of needed housing options.

**5.3 FACILITATE PRE-DEVELOPMENT CAPITAL:** The capital required to kick-start a project is a potential barrier to entry, particularly for small-scale developers. Localities can facilitate access to pre-development capital needed to overcome expenses associated with project starts. Localities can make pre-development capital available through loans or grants that developers can use to cover land costs, design fees, site work, permitting costs and environmental due diligence. This method ensures adaptability to diverse financial scenarios, promoting inclusivity in the development landscape.

**South Bend, Indiana** (Population: 103,453)**CASE STUDY**

The City of South Bend has introduced the [Build South Bend online toolkit](#) designed to assist small-scale developers in sourcing properties, performing due diligence, producing necessary permits and more. The toolkit reflects a collaborative effort involving local banks, contractors, real estate agents and various city departments. By offering valuable guidance and resources to small-scale developers, the toolkit aims to inspire community members to pursue their own projects.



**Groveland, Florida** (Population: 18,505)**CASE STUDY**

The City of Groveland, located in fast-growing Central Florida, recognized the need for a more streamlined residential development process. The city developed a [portfolio of pre-approved architectural plans](#), complete with zoning and code approval, to alleviate the financial burden, time constraints and uncertainties typically associated with small-scale residential projects. The city is reducing impact fees for missing middle housing types and delaying fees for any developers using the pre-approved plans to allow for smaller developers to secure necessary financing. These initiatives aim to incentivize the mix of housing types and community features to facilitate smart growth, all while preserving at least 50 percent of the city's utility service area for conservation and agriculture.

**STRATEGY 6**

**Promote and facilitate infill development, encouraging compact development that utilizes existing infrastructure to maximize efficiency and connectivity and minimize sprawl.**



When considering [infill development projects](#), identify areas with underutilized/vacant spaces or buildings. Infill development can also target grayfield and brownfield sites. Grayfields include stand-alone buildings, vacant shopping strips, and large malls that are outdated and no longer serve community needs. Brownfields are previously developed sites potentially contaminated from past use, requiring remediation to ensure safety. By repurposing these spaces, communities can revitalize their neighborhoods and address housing shortages.

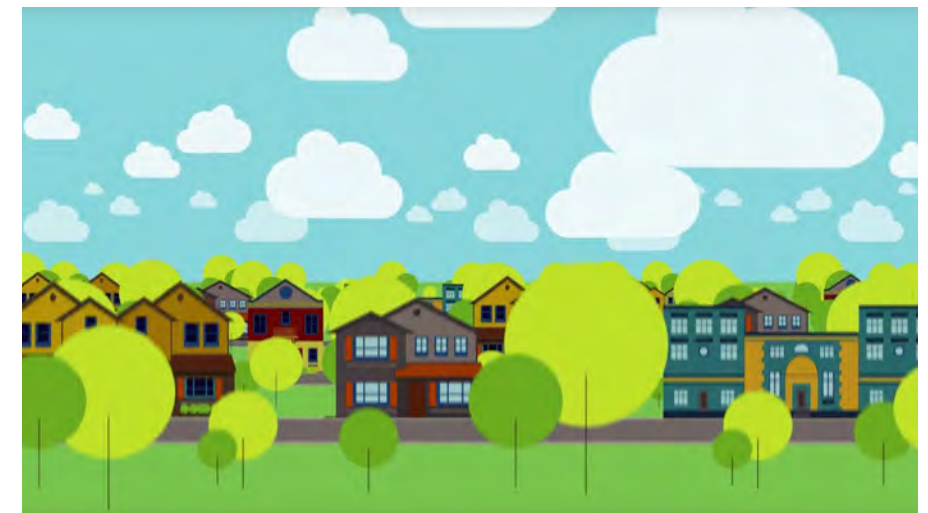
**WHAT IS RESIDENTIAL INFILL DEVELOPMENT?**

Residential infill development refers to the development of new housing on vacant or underutilized land in previously developed areas. The term encompasses everything from a single new dwelling in an established neighborhood to multifamily residences in strategic locations. For built-out communities, residential infill is the only option to satisfy demand for additional housing. For communities with room to grow outward, residential infill represents an opportunity to use land, infrastructure and services more efficiently.

A City of Tacoma, Washington, video explains the Residential Infill Pilot Program.

**Tacoma, Washington** (Population: 219,346)**CASE STUDY**

The City of Tacoma launched the [Residential Infill Pilot Program](#) to allow construction of missing middle housing within predominantly single-family neighborhoods while maintaining harmony with neighborhood patterns and character. It permits four housing types, ranging from two-family residences to small multifamily and cottage housing developments. The program allows for flexibility in how units are arranged on sites, provided developments adhere to the site's One Tacoma Comprehensive Plan density ranges. The city hopes to showcase successful examples of these housing types through the pilot program to inform future Council decisions regarding regulatory approaches to missing middle housing. One such effort, known as the [Home in Tacoma Project](#), is a citywide rezoning initiative that will result in permitting missing middle housing in areas currently limited to single-family development.





**Yuma, Arizona** (Population: 95,548)**CASE STUDY**

The City of Yuma introduced the [Infill Incentive Plan](#) to promote infill development and revitalize neighborhoods. Developed through collaboration among city departments, the plan establishes the Infill Overlay District (IO) and offers incentives to encourage development within this zone. The plan includes the Infill Incentive Toolkit, which equips developers with resources to address regulatory challenges and financial barriers. This toolkit offers various incentives to invest in infill properties, including financial benefits and regulatory flexibility.

**STRATEGY 7****Promote simplified and efficient review processes to minimize discretionary reviews.**

Regularly assess and refine project review procedures to expedite approval timelines without compromising regulatory standards. In areas with repetitive project types or with established prioritized housing development focus, consider leveraging ministerial (by-right) or administrative project reviews. These streamlined processes are particularly suitable for approved project types with already established standards. Embracing these efficient review mechanisms ensures a responsive regulatory framework.

**STRATEGY 8**

**Consider implementing a separate permitting process for residential development projects outside the pre-approved framework, including the potential impacts and benefits of**

**changes. This includes expedited or streamlined processes in high-priority housing development areas or for housing types identified in adopted housing plans.**



In high-priority housing development areas, precisely define the criteria for housing types eligible for expedited or streamlined processes, especially those identified in adopted housing plans. Clearly outline the parameters to facilitate meeting housing goals while maintaining regulatory standards.

**Kirkland, Washington** (Population: 92,175)**CASE STUDY**

The City of Kirkland [developed two innovative programs](#) to enhance housing options and promote sustainable construction practices within the community. The Pre-Approved

The City of Kirkland, Washington, developed a pre-approved detached accessory dwelling unit (DADU) program, with pre-approved plans that can significantly reduce design fees. Rendering courtesy AHOUSE STUDIO.





Detached Accessory Dwelling Unit (DADU) Program offers homeowners a streamlined process to add affordable living space to their properties. By utilizing pre-approved plans, homeowners benefit from expedited permit review and can significantly reduce design fees. Similarly, the High Performing Green Building Program incentivizes the construction of energy-efficient structures by providing expedited permit review for buildings exceeding standard energy-efficiency requirements. These buildings prioritize sustainability, water efficiency and indoor air quality.

### STRATEGY 9

**Take inventory of available land supply, brownfields, land controlled by public agencies and private land.**



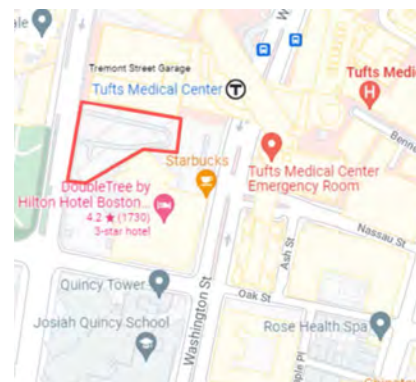
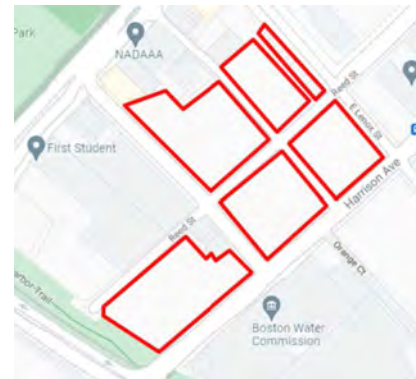
Creating an assessment of available land supply is important to identify strategic opportunities and optimize land use for housing development. Develop a comprehensive assessment of available land supply for housing development, using a geographic mapping system (GIS) to document vacant land. This approach facilitates accurate recordkeeping and streamlines the process of keeping the list current. In localities with colleges and universities, explore research partnerships with institutions to undertake inventory projects, leveraging their resources and expertise while creating learning experiences.

#### Boston, Massachusetts (Population: 675,647)

##### CASE STUDY

In 2022, the City of Boston conducted and released the [Public Land for Public Good: Citywide Land Audit](#). This comprehensive audit inventoried all city-owned and quasi-city

Boston's Public Land for Public Good Audit identified and mapped vacant and underused parcels.



agency properties, pinpointing vacant or underutilized parcels. Initial findings revealed 9.5 million square feet of vacant or underutilized land, representing 5.4 percent of the total land under city ownership. The audit results will help the city decide how best to use city-owned land to serve the community. Land use options include the creation of safe, affordable housing units in key locations; fostering transformative community development projects to enhance the city's cohesion; and deploying land for homeless services and transitional housing. To date, the city has made significant strides advancing many of these parcels to serve its evolving needs.

### STRATEGY 10

**Facilitate housing development on public and privately owned land.**

#### MENU OF OPTIONS

**10.1 DONATED OR DISCOUNTED CITY-OWNED LAND:** Consider donating or discounting city-owned land for housing development. This approach can help improve development processes to better meet the needs of both developers and municipalities.

**10.2 REVIEW AND UPDATE PUBLIC AGENCY RULES AROUND THE REDEVELOPMENT, REPURPOSING OR DISPOSITION OF UNDERUSED/UNUSED SURPLUS PROPERTY:** Consider conducting a comprehensive review to identify specific rules and regulations that may act as barriers to land utilization.

**10.3 VACANT, ABANDONED OR DERELICT PROPERTIES:** Identify



and utilize vacant, abandoned or derelict properties for housing development, contributing to both community revitalization and increased housing supply.

**10.4 LAND OWNED BY TRANSIT AGENCIES, SCHOOL DISTRICTS AND FAITH-BASED ORGANIZATIONS:** Through strategic partnerships, explore the potential of land owned by transit agencies, schools and faith-based organizations for housing development.

#### Carrboro, North Carolina (Population: 21,295)

##### CASE STUDY

The Town of Carrboro is taking steps to address its affordable housing needs by [using publicly owned land parcels](#). The approved multistep approach involves conducting thorough site analyses to determine the feasibility of affordable housing development on the land. The process involved cross-sectoral collaboration between various stakeholders, including community members, city officials and technical experts to ensure alignment with local needs and priorities. By leveraging publicly owned land, the Town of Carrboro aims to create accessible and sustainable housing solutions.

#### STRATEGY 11

**Support funding and/or partnerships with community development corporations or community-based organizations to launch a developer program.**

##### MENU OF OPTIONS

**11.1 SMALL-SCALE DEVELOPER PROGRAM:** Support programs geared to nurture and train small-scale housing developers that

#### FAITH-BASED DEVELOPMENT

Religious institutions are emerging as a key development partner to communities pushing to produce more attainable housing. By removing existing barriers to housing development on faith-based properties, cities and communities can increase housing supply.

##### LEARN MORE AT PLANNING.ORG:

[Transforming Empty Churches into Affordable Housing Takes More Than A Leap Of Faith](#)

recognize their unique challenges and seek to enhance their capabilities.

#### 11.2 EMERGING BLACK, INDIGENOUS, PEOPLE OF COLOR

**(BIPOC) PROGRAM:** Support programs that train emerging BIPOC developers to address their underrepresentation in the housing development process and the barriers they face. Due to systemic wealth disparities, accessing early-stage development capital presents a significant challenge for BIPOC developers, who may be required to [demonstrate a substantial equity contribution](#) to secure funding from lending institutions. [Additionally, BIPOC developers often lack](#) the financial support, networks and experience required to secure funding for housing projects. Implementing a targeted program that offers training, opportunities and resources for BIPOC individuals would promote diversity within the developer landscape.

**11.3 FAITH-BASED DEVELOPMENT PARTNERSHIPS:** Explore partnerships with faith-based institutions to tap into their potential as developers. Encourage and support faith-based organizations in contributing to housing development initiatives. This strategic approach expands the pool of developers and fosters collaboration and support within the local community.

#### Austin, Texas (Population: 961,855)

##### CASE STUDY

The [Austin Small Developer Training Program](#), funded by the Austin Housing Finance Corporation, offers a unique opportunity for small-scale developers, historically excluded from the market, to play a larger role in addressing the region's housing challenges. It provides essential resources, such as a free four-month training course, technical assistance, mentorship and





Damian Ellis is one of the developers who have benefitted from a training program. Photo from Capital Impact Partners video.

networking. This collaboration between Capital Impact Partners, HousingWorks Austin and the City of Austin seeks to close wealth gaps and promote equitable investment in underserved communities.

### Atlanta, Georgia (Population: 498,715)

#### CASE STUDY

The Mayor's Faith-Based Development Initiative (FBDI) seeks to create a pipeline of community-based organizations that leverage existing development incentives to expand affordable housing development. [This initiative aims to produce 2,000 units](#) of affordable housing within eight years. Established by the city's Office of Housing and Community Development in conjunction with Atlanta's housing agencies, the initiative provides resources and support to participating organizations at every stage

of the development process—from assessing each organization's readiness through the FBDI Quick Start Guide to providing access to zoning information and market conditions. Through visioning sessions, technical workshops and peer mentoring, organizations receive guidance and expertise to navigate housing development best practices effectively.

### STRATEGY 12

**Position your local government to adopt new and innovative residential construction technologies by initiating pilot programs.**

#### MENU OF OPTIONS

**12.1 MANUFACTURED HOUSING:** [Manufactured houses](#) are constructed entirely within a factory on a permanent frame. These homes are transported as a unit or in parts to the site and installed under the federal HUD building code, known as Manufactured Home Construction and Safety Standards.

**12.2 MODULAR HOUSING:** [Modular houses](#) are prefabricated houses, constructed in a factory as multiple box-like modules before being transported to the desired location for assembly. These homes [adhere to local, state or regional codes](#) applicable to their designated site, like traditional site-built homes.

**12.3 PANELIZED HOUSING:** Panelized housing consists of prefabricated panels containing the [roof, wall panels and floor systems](#) that are transported to the site for assembly. Panelized homes must meet local, state or regional codes for where they are sited.



**12.4 3D PRINTED HOUSING:** 3D printed housing [uses 3D printing technology](#) to construct homes layer by layer, often made of cement. The printer dispenses the paste-like mixture, following the floor plan created on computer-aided design (CAD). Construction can occur on-site or off-site.

**12.5 MASS TIMBER CONSTRUCTION:** [Mass timber](#) is known for its strength, lightweight nature and faster construction time. It has lower carbon material compared to concrete and steel, offering an environmentally conscious alternative for larger housing projects.

**Jackson, Mississippi** (Population: 153,701)

#### CASE STUDY

The City of Jackson, in collaboration with the Mississippi Manufactured Housing Association (MMHA), Rosemont Human Services and the Neighborhood Assistance Corporation of



Jackson, Mississippi, is working to boost quality affordable housing options through manufactured homes. Photo by Chris Nicely/ManufacturedHomes.com.

America (NACA), launched an initiative to boost quality [affordable housing options](#) through manufactured homes. The involvement of MMHA brings industry expertise to the project, ensuring cost-effective yet high-quality housing solutions. NACA's involvement ensures financial counseling and access to affordable mortgages that promote homeownership opportunities. This collaboration aims to change attitudes toward manufactured homes by demonstrating how they can create affordable and sustainable housing options.

#### STRATEGY 13

**Explore and leverage partnerships with local home builder associations or community technical assistance colleges to promote and encourage careers in residential construction trades.**

#### MENU OF OPTIONS

##### 13.1 PARTNERSHIPS WITH EDUCATIONAL INSTITUTIONS AND ORGANIZATIONS:

Partner with entities that train individuals in the residential building and trades industry. Consider partnering with school systems to spark student interest in construction careers, with early engagement before high school. Large organizations that participate in similar training programs include the Home Builders Institute and the National Center for Construction and Education Research.

**13.2 UPSKILLING AND RESKILLING PROGRAMS:** Collaborate with the private sector, educational institutions and industry stakeholders to establish upskilling and reskilling programs specifically designed for the construction workforce. Upskilling programs aim



to enhance the knowledge, expertise and capabilities of individuals within the construction workforce, aligned with industry advancements and technological changes. Reskilling programs train individuals from related fields to meet the specific demands of the construction industry.

### 13.3 EXISTING WORKFORCE DEVELOPMENT PROGRAMS:

Evaluate and leverage workforce development programs that promote careers in residential building and trades. Identify opportunities for enhancement or collaboration to maximize impact. Leverage partnerships for students to secure work experiences and connections in the building industry to lead to jobs.

**13.4 EXPANDED APPRENTICESHIP PROGRAMS:** Create, strengthen and/or expand apprenticeship programs within the residential building and trades industry that provide practical, hands-on training and mentorship opportunities.

#### Waterloo, Iowa (Population: 67,314)

##### CASE STUDY

The Waterloo City Council [partnered with Hawkeye Community College](#) to facilitate hands-on learning for students enrolled in its Sustainable Construction and Design program as part of the city's 2030 Vision Plan. By selling vacant lots for \$1 and allocating funds for labor and materials, the City Council enables students to gain practical experience while addressing the shortage of affordable housing and rebuilding the community. The sale of these vacant lots also works to eliminate blight, invest in older neighborhoods and train the future workforce for housing infill projects. Local contractors donate labor



First-year students in the Sustainable Construction and Design program at Hawkeye Community College in Waterloo, Iowa, learn about building a foundation. Photo courtesy of Hawkeye Community College.

and materials, stretching public funding, and provide mentorship opportunities for students. This partnership also promotes energy-efficient housing construction, contributing to sustainability goals and reducing home energy costs. Graduates of the program enter the construction field, helping to meet the workforce needs of the construction industry and driving economic growth in the Cedar Valley region.

#### Rochester, Minnesota (Population: 211,328)

##### CASE STUDY

The City of Rochester, through its participation in the Bloomberg Philanthropies' Global Mayors Challenge, has developed a program to help BIPOC women enter the construction industry. Equity in the Built Environment is a co-design concept program born out of community engagement and a collective drive to [remedy the health, income and labor disparities](#) deepened by the COVID-19 pandemic. The construction of a local medical center introduced more than 2,000 annual construction jobs vital to the economic recovery of the community. Through this program, Rochester seeks to develop strategies that address the need for a larger workforce and promote diversity and inclusion in the residential building and trades industry.



# Finance

This section presents readers with a range of finance strategies aimed at bolstering production, preservation and the improvement of local housing supply.





## AT A GLANCE

# 17 Strategies to Support Financing Housing Supply

Click the arrows → to advance to a strategy.



**1** Develop a funding strategy.



**2** Use federal housing funding.



**3** Use state housing funding.



**4** Leverage federal infrastructure funding.



**5** Use FEMA funding for disaster resilience.



**6** Use FEMA funding for post-disaster rebuilding.



**7** Investigate intercommunity collaboration for housing planning and financing.



**8** Leverage public-private partnerships.



**9** Partner with financial institutions.



**10** Use proven gap financing strategies.



**11** Explore alternative financing strategies.



**12** Explore housing policy levers.



**13** Convene financial institutions on small-scale multifamily development.



**14** Convene financial institutions on weatherization and climate adaptation.



**15** Convene financial institutions on cooperative or shared equity housing models.



**16** Develop innovative financing tools to facilitate adaptive reuse.



**17** Pilot a pay-for-performance project.



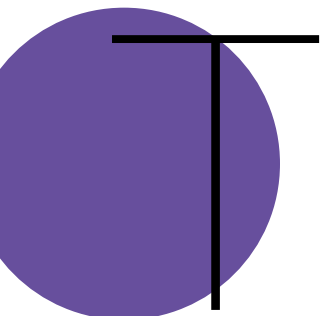
## STRATEGY 8

**Case Study: Redmond, Washington**

An affordable housing TOD complex. Photo courtesy of Sound Transit.







his finance section presents readers with a range of strategies aimed at bolstering production, preservation and the improvement of local housing supply. These strategies encourage cities and communities to inventory available

funding sources and leverage federal- and state-level financial resources to their fullest extent.

This section also explores the role of the private sector, philanthropic foundations and community-based organizations in financing housing development, offering insight into alternative funding avenues. Finally, this section explains how cities and communities can convene financial institutions to advocate for developing missing financial products tailored to the diversity of housing types needed at the local level.

Within each of the following strategies, you will find tips or menus of options that provide valuable context and insights for implementation, as well as case studies that show the strategy in practice.

### STRATEGY 1

**Take inventory of all allowable financial tools and programs available to a local government to develop a funding strategy that supports the production, preservation and improvement of local housing supply.**

#### MENU OF OPTIONS

**1.1 FEDERAL PROGRAMS:** Explore the array of financial tools and programs at the federal level specifically designated for funding local housing initiatives. While many federal programs are explicitly tailored for housing, it's essential to recognize that some programs address related areas like infrastructure and sustainability. Consideration of these programs is crucial, as they may offer funding for housing-related projects aligned with specific criteria and objectives.

**1.2 STATE PROGRAMS:** Study the financial tools and programs available at the state level to support local housing initiatives. States often serve as the administrators for various federal housing funds directed to local governments. Additionally, they allocate financial resources to local governments, such as tax credits and grants, that can advance local housing initiatives.

**1.3 LOCAL POLICIES AND PROGRAMS:** Examine all policies and programs available at the local level to fund local housing initiatives. This may include incentives, tax abatements, local housing trust funds and bonds that can finance housing development.

**1.4 PRIVATE AND PHILANTHROPIC FUNDING:** Consider partnerships with private, nonprofit organizations and philanthropic organizations interested in financing local housing initiatives. Identify organizations that align with the goals of improving and preserving the local housing supply and assess the opportunities for collaboration.

#### Hood River, Oregon (Population: 8,313)

##### CASE STUDY

To fund the development and preservation of affordable housing, the City of Hood River prepared an [Affordable Housing Strategy](#) to identify a more diverse set of potential funding sources. In addition to traditional funding options, Hood River explored establishing a new Urban Renewal District, which uses tax increment financing to fund identified priorities such as affordable housing, pursuing a General Obligation Bond backed by property tax increases, and using revenue from a 1% Construction Excise Tax to provide developer incentives and acquire land for affordable housing. Additionally, the strategy identified partner funding sources available at the local, regional and state levels to fund a variety of housing programs.



**San Antonio, Texas** (Population: 1,434,625)**CASE STUDY**

San Antonio's [Strategic Housing Implementation Plan](#) demonstrates a collaborative approach to addressing housing needs through a blend of federal and state funds, tax credits, bonds and public-private partnerships. San Antonio collaborated with community members to assess local housing needs and develop goals to create and preserve deeply affordable housing. To meet housing needs for the next 10 years, San Antonio needs an estimated \$3 billion, including \$1 billion from local resources. In collaboration with the county, Housing Authority and Housing Trust, the city leverages various funding sources to achieve its housing goals. By tapping into a range of financial mechanisms and partnerships, San Antonio aims to meet its housing targets and foster a sustainable and inclusive approach to community development.

**STRATEGY 2**

**Use federal housing funding to produce, preserve and improve local housing supply.**

**MENU OF OPTIONS****2.1 PATHWAYS TO REMOVING OBSTACLES TO HOUSING (PRO HOUSING) GRANT:**

The PRO Housing grant, a program through the U.S. Department of Housing and Urban Development (HUD), awards grants of up to \$10 million to local governments that have documented significant housing needs. Local governments must demonstrate they have taken steps to identify, address or remove barriers to housing production and preservation. Barriers may encompass challenges related to zoning and land use, financial gaps, deteriorating infrastructure and community amenities and climate resilience.

**UNLOCKING HOUSING SUPPLY SOLUTIONS THROUGH FINANCING**

Missing financing tools is a significant barrier for communities in the push to build more diverse housing. Communities should take the following steps to close housing development finance gaps:

- ✓ **Inventory** available funding sources.
- ✓ **Leverage** federal- and state-level financial resources.
- ✓ **Convene** financial institutions to advocate for local solutions.

**2.2 COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG):**

CDBG, a HUD program, provides annual grants on a formula basis to states, cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. This grant supports housing-related activities such as residential property rehabilitation but does not fund construction of new housing.

**2.3 SECTION 108 LOAN GUARANTEE PROGRAM (SECTION 108):**

Section 108, a HUD program, provides CDBG recipients with the ability to leverage their annual grant allocations to access low-cost, flexible financing for economic development, housing, public facility and infrastructure projects. Housing-related activities eligible under this program include housing rehabilitation and affordable housing construction in limited circumstances.

**2.4 HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME):**

HOME, a HUD program, provides formula grants to states and localities, often in partnership with local nonprofit organizations. These grants fund a range of housing activities, including construction, acquisition, and/or rehabilitation of affordable housing for rent or homeownership or providing direct rental assistance to low-income individuals.

**2.5 EMERGENCY SOLUTIONS GRANTS PROGRAM (ESG):**

ESG, a HUD program, is a formula grant awarded to metropolitan cities, urban counties, territories and states to assist people with quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness. This program funds various



eligible activities, such as outreach to people experiencing homelessness, improving emergency shelter conditions, supporting homelessness prevention efforts, providing rapid re-housing assistance, implementing Homeless Management Information Systems (HMIS) and limited administrative activities.

**2.6 RURAL HOUSING SERVICE:** The Rural Housing Service, a HUD program, provides programs dedicated to constructing or improving single-family housing and essential community facilities in rural areas. These programs encompass loans, grants and loan guarantees. Additionally, the U.S. Department of Agriculture (USDA) provides program support services to facilitate all rural development programs that require architectural and appraisal services.

**2.7 LOW-INCOME HOUSING TAX CREDIT (LIHTC):** Administered by the Internal Revenue Service (IRS) and authorized under the Tax Reform Act of 1986, LIHTC provides private investors with a federal income tax credit as an incentive for equity investments in affordable rental housing. The program allocates \$9 billion in annual tax credits to state housing finance agencies, distributed based on state population. The credits are then extended to developers to offset expenses related to the acquisition, rehabilitation or new construction of rental housing intended for low-income households. This federally funded program is administered by individual states, ensuring targeted support for local housing needs.

**2.8 INDIAN COMMUNITY DEVELOPMENT BLOCK GRANT (ICDBG):** ICDBG, a HUD program, provides grants for the development of American Indian and Alaska Native communities, including housing rehabilitation and land acquisition to support

### EIGHT U.S. FEDERAL PROGRAMS EVERY LOCAL LEADER SHOULD KNOW

Local elected officials and planners can leverage the following federal programs to close financing gaps and speed housing development in their communities:

Pathways to Removing Obstacles to Housing Program

Community Development Block Grant

Section 108 Loan Guarantee Program

HOME Investment Partnership Program

Emergency Solutions Grants Program

Rural Housing Service

Low-Income Housing Tax Credit

Indian Community Development Block Grant

new development and, on occasion, new construction. This grant program also supports the development of community facilities and economic opportunities, primarily for low- and moderate-income persons.

### Omaha, Nebraska (Population: 486,051)

#### CASE STUDY

The City of Omaha [leveraged \\$20 million in American Rescue Plan Act \(ARPA\) funding](#) to secure an additional \$20 million in philanthropic contributions to produce and preserve affordable housing for renters, homebuyers and homeowners throughout the city. Additionally, the city received approval for \$20 million in HUD Section 108 funds to support the development and preservation of affordable housing within its Neighborhood Revitalization Strategy Areas (NRSAs). In collaboration with Front Porch Investments, these initiatives unite funders, community stakeholders and housing-supportive entities to tackle Omaha's housing challenges head-on. Through impact-driven funds and the provision of low-interest loans and grants, Front Porch streamlines the investment process for affordable housing development.

### STRATEGY 3

**Use state housing funding to produce, preserve and improve local housing supply.**

#### MENU OF OPTIONS

**3.1 HOUSING TRUST FUNDS:** Leverage state-level housing trust funds to allocate resources for the production and preservation of housing at the local level. The state determines how funds are administered, permissible uses and funding sources of the trust



fund. Funding from the housing trust fund can address various local housing needs, aligned with state regulations.

**3.2 HOUSING TAX CREDITS:** States can institute a program mirroring the federal LIHTC to stimulate private investment in attainable housing. This initiative offers [nonrefundable state tax credits](#) to investors involved in housing projects, thereby incentivizing their support for the development of attainable housing.

**3.3 GRANT PROGRAMS:** States can establish dedicated grant programs aimed at preserving, rehabilitating and constructing new housing units. These initiatives provide targeted financial support to address the critical relationship between housing, infrastructure and development.

**3.4 STATE ALLOCATION OF HUD BLOCK GRANTS:** [States play a crucial role in managing federal housing funds](#), including three significant HUD Block grants, HOME, CDBG and ESG, explained in the previous strategy. Localities can seek access to these block grant funds through their state. In some cases, states distribute funds to localities using a predetermined formula.

#### State of Virginia (Population: 8,631,373)

##### CASE STUDY

Virginia Housing's [Innovative Demonstrations Program](#) was established in 2019 to invest in innovative housing solutions, including advanced factory-built housing. Through internally generated funds, Virginia Housing established this grant program aimed at fostering partnerships between manufacturers, developers and local jurisdictions to encourage the acceptance of advanced factory-built homes and other housing innovations within

An example of Virginia Housing's 3D printed housing. Photo courtesy of Alquist.



zoning regulations. This encompasses next-generation modular and manufactured homes, which offer benefits such as improved quality, reduced construction time and costs and decreased environmental impact. With high demand for affordable starter homes, particularly in underserved communities, Virginia Housing prioritizes expanding the inventory of affordable housing options. Virginia Housing has also supported other advances in housing production, including accessory dwelling units and 3D concrete printing. By providing grants and resources, Virginia Housing's Innovative Demonstrations Program promotes innovative housing solutions and equitable access to homeownership and wealth building in historically marginalized communities.

#### State of Delaware (Population: 989,946)

##### CASE STUDY

The Delaware State Housing Authority (DSHA) implemented construction financing strategies to address disparities in affordable housing development across the state.



DSHA allocated \$5 million to establish the [Area of Opportunity Land Bank Program](#). This initiative aims to provide affordable housing developers with “the gift of time” and resources to navigate the competitive real estate market in areas of economic promise. Due to the competitive nature of LIHTC funding, the Area of Opportunity Land Bank Program was specifically designed to help developers secure site control while they work to resolve development challenges and secure the necessary funding that often impedes affordable housing development in these areas of the state.

#### STRATEGY 4

**Leverage federal infrastructure funding for the production, preservation and improvement of the local housing supply by aligning housing, infrastructure and climate resilience planning.**

#### MENU OF OPTIONS

**4.1 BIPARTISAN INFRASTRUCTURE LAW (BIL):** The BIL directs housing-related grants through key federal agencies, including HUD, U.S. Department of Transportation (DOT), Environmental Protection Agency (EPA) and U.S. Department of Health and Human Services (HHS).

**Thriving Communities Program:** Funded by the BIL, the Thriving Communities Program provides technical assistance to communities, facilitating the co-design and advancement of infrastructure projects addressing critical social, economic, environmental and mobility needs. Localities can apply through HUD or DOT based on their specific needs.

#### VIRGINIA ENCOURAGES LOCAL INNOVATION WITH STATE FUND

Embracing factory-built housing in local zoning rules is one way to diversify housing options. Virginia Housing’s Innovative Demonstrations Program, created in 2019, provides grants and resources to communities committed to promoting innovative housing solutions and equitable access to homeownership in historically marginalized communities.

#### • HUD’s Thriving Communities Technical Assistance (TCTA)

**Program:** Centered on housing, HUD’s TCTA aims to enhance local capacity for integrating housing with transportation planning while supporting equitable development in disadvantaged communities. [Focus areas include](#) identifying land near transportation suitable for housing development, preserving affordable housing among new infrastructure, reducing regulatory barriers to location-efficient housing and improving coordination among public entities.

• **DOT’s Thriving Communities Program:** The Thriving Communities Program focuses on addressing transportation needs aligned with housing, land use and economic development, as well as providing technical assistance in underresourced communities. Eligible applicants—local, state and tribal governments, metropolitan planning organizations, transit agencies and regional planning organizations—must collaborate with two other organizations that serve as implementation partners, support local capacity or represent marginalized community voices.

**Brownfields Program:** The EPA’s Brownfields Program allocates grants and technical assistance to enable states, communities, tribes and nonprofit organizations to help transform brownfield sites into community assets. The program aids in prevention, inventorying, assessment, cleanup and reuse of such sites. After site assessment and cleanup, the land can return to safe and sustainable use, appropriate for housing development.

#### **The Low-Income Home Energy Assistance Program (LIHEAP):**

LIHEAP, a Health and Human Services program, provides support to eligible low-income households for heating and cooling energy costs, bill payments, energy crisis interventions, weatherization and



energy-related home repairs. States, federally recognized tribes and tribal organizations (including Alaska Native communities) and territories may apply for direct LIHEAP awards and then provide assistance to households in need.

**4.2 INFLATION REDUCTION ACT (IRA):** The IRA awards housing-related grants through the U.S. Department of Energy (DOE) and HUD.

**DOE's Home Energy Rebates Programs:** The Home Energy Rebates Programs consist of two key initiatives. First, the [Home Efficiency Rebates Program](#) incentivizes comprehensive whole-home energy-saving upgrades, promoting increased energy efficiency throughout residential properties. Second, the [Home Electrification and Appliance Rebates Program](#) encourages the adoption of high-efficiency electric appliances and energy-efficient products by offering point-of-sale discounts to consumers. [State entities apply to DOE](#) for these rebate programs and administer them to make the rebates available to homeowners.

**DOE's High-Efficiency Electric Home Rebate Act (HEEHRA):** HEEHRA offers grants to states and tribes for administering rebate programs benefiting low- and middle-income recipients for electric home appliances. DOE is still setting guidelines for state energy offices to administer the rebates. Once DOE makes funds available to the states, [the state entities will set up and administer the programs](#) to make the rebates accessible to homeowners.

**HUD's Green and Resilient Retrofit Program (GRRP):** GRRP offers direct loans and grants for projects seeking to improve energy or

water efficiency, indoor air quality, sustainability, zero-emission electricity generation, low-emission building materials, energy storage, building electrification or addressing climate resilience in eligible HUD-assisted multifamily properties. This program operates at the property level, allowing eligible properties receiving HUD assistance to apply for GRRP funding.

### Redmond, Washington (Population: 73,256)

#### CASE STUDY

Redmond has experienced significant housing pressures related to the vibrant and [significant economic growth in the Puget Sound region](#). In the coming years, Redmond will experience the activation of four regional light rail stations and a shared-use path to enhance transit and accessibility. These improvements provide opportunities for community benefits, especially for lower-income residents, from efforts such as using Sound Transit surplus

Sound Transit surplus property is being used for the creation of affordable housing in developments like Seattle's Cedar Crossing Plaza Transit-Oriented Development. A parcel in Redmond, Washington, is slated for similar development. Photo courtesy of Sound Transit.





property for the creation of affordable housing. [HUD's TCTA technical assistance providers](#) collaborate with city staff to develop strategies for affordable housing preservation and displacement prevention. Redmond offers an example of leveraging multiple sources of federal funding and technical assistance to invite new infrastructure development while addressing the threat of housing displacement.

### White Hall, Alabama (Population: 806)

#### CASE STUDY

In collaboration with [Closing America's Wastewater Access Gap Community Program](#), efforts are underway to address wastewater treatment challenges in White Hall. Situated in the Black Belt region, the town lacks functional wastewater systems, which is a significant resident concern. White Hall has a unique geography where industry, housing, commercial centers and natural resources span a large area with no town center. Additionally, the distance between homes makes it difficult to implement central wastewater systems. The prohibitive cost of installing septic systems



Inflation Reduction Act funding is supporting efforts to address areas in Alabama without wastewater systems, where some residents resort to makeshift solutions. Photo by Lance Cheung/USDA media.

has led some residents to resort to makeshift solutions. The pilot program team initiated a community wastewater assessment, identified solutions, provided access to funding opportunities and created a sustainable plan to cover ongoing costs.

### STRATEGY 5

#### Use Federal Emergency Management Agency (FEMA) funding for disaster resilience.

#### MENU OF OPTIONS

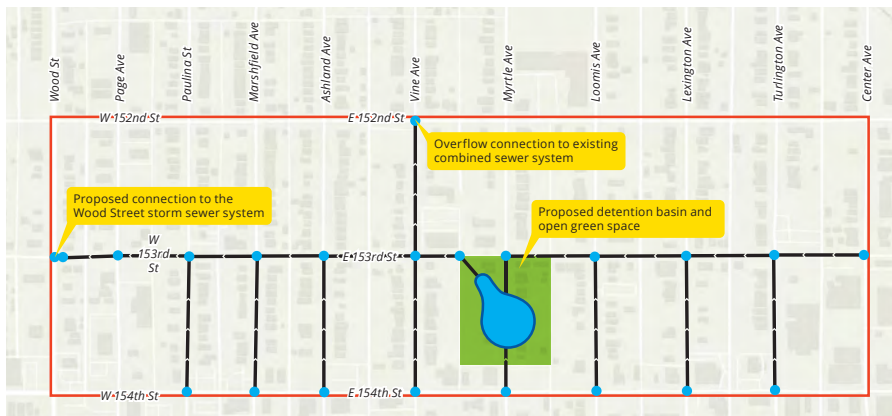
##### 5.1 BUILDING RESILIENT INFRASTRUCTURE AND COMMUNITIES

**(BRIC):** BRIC provides funding to states, federally recognized tribes and U.S. territories to address future risks associated with natural disasters and foster the development of resilient communities. Local governments can apply for funding through their State Hazard Mitigation Officers, who provide subgrants to local entities. This program includes a dedicated funding stream focused on capacity-building activities, such as planning and building code adoption and enforcement. While the primary focus is on planning against risks in critical community facilities, the funding can cover residential planning and code adaptation, recognizing the potential for agency partners to seek funding for housing-related initiatives.

**5.2 FLOOD MITIGATION ASSISTANCE PROGRAM:** The Flood Mitigation Assistance Program enables states, federally recognized tribes, U.S. territories and local governments to access funding aimed at eliminating the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program. Local governments can apply for funding through their State Hazard Mitigation



Officers, who provide subgrants to local entities. Allowable activities include mitigation planning, localized flood risk reduction projects and individual Flood Mitigation Projects. These funds can be applied to housing in communities. Local governments can include individual homeowners in their sub-applications.



The Harvey, Illinois, stormwater basin project location map. Source: Harvey Central Park Stormwater Detention Basin Fact Sheet.

### Harvey, Illinois (Population: 20,324)

#### CASE STUDY

Harvey is an underserved community with a history of storm-related infrastructure challenges [facing recurring issues with flooding due to combined sewer systems](#). Past storm events have impacted hundreds of structures, including homes, community facilities, businesses and roads. To address these challenges, the community intends to utilize FEMA funding for disaster relief to implement a nature-based solution: constructing a 23-acre-foot stormwater detention basin equipped with native wetland plants and additional storm sewers. This project aims to mitigate future flooding and protect more than 100 structures from the effects of storms and floods.

### Chelsea, Massachusetts (Population: 40,785)

#### CASE STUDY

The Island End River Coastal Flood Resilience Project is a comprehensive approach to [addressing coastal flood risks in the City of Chelsea](#). With more than 500 acres at risk due to the area's topography and hydrology, this project implements hybrid gray and nature-based flood resilience measures. Featuring a mix of vegetated berms, floodwalls, flood gates and living shorelines, it aims to safeguard an industrial district and residential neighborhoods from coastal flooding. This project is part of a series of regional flood prevention projects to collectively protect buildings, homes and infrastructure from natural disasters. Beyond flood protection, the project promises to enhance environmental justice in neighborhoods, safeguard critical energy and food security and provide waterfront access and community open spaces.

### STRATEGY 6

**Use Federal Emergency Management Agency (FEMA) funding for post-disaster rebuilding with future resilience.**

#### MENU OF OPTIONS

**6.1 HAZARD MITIGATION GRANT PROGRAM (HMGP):** HMGP provides state, local, tribal and territorial governments with funding to develop hazard mitigation plans and rebuild in a manner that prevents future disaster losses in their communities. Local governments can apply for funding through their State Hazard Mitigation Officers, who provide subgrants to local entities. Funding is contingent upon the development and adoption of hazard mitigation plans created by local, state, tribal and territorial governments. The grant funds mitigation projects, such as flood protection for homes and



businesses, retrofitting to increase resilience and the construction of safe rooms for communities and individuals. While individual households cannot directly apply for grants, local governments can collaborate with their community to develop an HMGP grant proposal.

### Mexico Beach, Florida (Population: 1,800)

#### CASE STUDY

In the aftermath of Hurricane Michael's devastating impact on Mexico Beach in 2018, FEMA funds played a major role in post-disaster rebuilding efforts through the [Recovery and Resiliency Partnership](#) (RRP). Through collaboration with EPA and FEMA, RRP has forged a more sustainable future for Mexico Beach. The resulting Recovery and Resiliency Partnership Stormwater Management and Greenspace Project reflects a collective vision for enhanced stormwater management and resiliency in housing. The project also strives to fund the creation of stormwater ponds, a greenway-blueway trail system and restoration of a local park. Rebuilding efforts also help reduce stormwater and flood damage to homes, buildings and infrastructure.

### Colorado Springs, Colorado (Population: 487,961)

#### CASE STUDY

Following the 2012 Waldo Canyon Fire in Colorado Springs, FEMA's Story Map outlines the city's wildfire mitigation efforts. Despite prior initiatives utilizing Pre-Disaster Mitigation grants, which saved an estimated \$75 million and 250 homes, [more than 340 homes were destroyed by the fire](#). Colorado Springs intensified its resilience strategies by enacting a fire-resistive building code and engaging in comprehensive community outreach. Collaborating with the Colorado Springs Housing and Building Association, the city's fire department developed initiatives to fortify residential structures against wildfires. This

In Colorado Springs, more than 340 homes were destroyed by the Waldo Canyon Fire. Photo by Arina P Habich/Shutterstock.



collaboration led to Ordinance No. 18-50, amending the International Fire Code to boost mitigation requirements for high-risk areas.

### STRATEGY 7

#### Investigate intercommunity collaboration for housing planning and financing.



Explore the possibility of partnering with neighboring communities to engage in collaborative planning, strategizing and financing of housing initiatives—especially in rural areas and areas with small populations and limited organizational capacity. This collaboration can take place [across towns, cities, counties or](#)



[regions](#). This approach fosters resource pooling, knowledge sharing and comprehensively addressing the housing needs of residents across different locales.

### Jefferson, Washington, Ozaukee and Waukesha Counties, Wisconsin (Population: 584,645)

#### CASE STUDY

Jefferson, Washington, Ozaukee and Waukesha Counties formed the [HOME Consortium](#) to create a housing development fund aimed at constructing affordable housing across the four counties. By joining forces, the consortium members became eligible to receive federal HOME program funds to support the creation and maintenance of affordable housing. The HOME Consortium allocates funds to develop affordable housing, implement home rehabilitation projects and provide down payment assistance programs.

### San Luis Obispo County, California (Population: 282,443)

#### CASE STUDY

The Housing & Infrastructure Regional Framework represents a collaborative planning initiative spearheaded by seven incorporated cities, the County of San Luis Obispo and the San Luis Obispo Council of Governments (SLOCOG) [to address the region's housing and infrastructure shortage](#). The framework inventories infrastructure barriers and housing priorities, identifies available grant funding options to address infrastructure needs, evaluates affordable-by-design housing characteristics and lays the groundwork for the future 2027 Regional Housing Needs Assessment (RHNA). The framework does not dictate specific actions. Instead, it supports regional cooperation and encourages each community to find unique local solutions while contributing to regional objectives.

### FINANCING ATTAINABLE HOUSING ACROSS COUNTIES

In Wisconsin, Jefferson, Washington, Ozaukee and Waukesha Counties joined forces to leverage federal HOME program dollars not otherwise accessible to the rural counties on their own. The fund is creating new housing options for families across the income-level spectrum.

### STRATEGY 8

**Leverage public-private partnerships to fund the production, preservation and improvement of local housing supply.**

#### MENU OF OPTIONS

**8.1 LOCAL MAJOR EMPLOYERS:** Cultivate strategic partnerships with local or regional major employers, tapping into their potential to fund housing projects. Engage employers in direct investment into new or existing housing developments through avenues such as low-interest rate loans, grants or gap financing that support new construction and preservation efforts. Local universities and post-secondary institutions can also serve as strong partners and institutional funders, pursuing the shared goal of increasing housing for students and the greater community.

**8.2 PHILANTHROPIC FOUNDATIONS:** Establish partnerships with philanthropic foundations interested in contributing to housing development. These collaborations can result in grants, donations and impact investments to finance new construction or preservation efforts.

**8.3 NONPROFIT ORGANIZATIONS:** Partner with nonprofit organizations dedicated to addressing housing needs in the community to align housing goals and leverage their expertise. Many are actively involved in affordable housing development maintenance and rehabilitation.

**8.4 REGIONAL AND COMMUNITY BANKS:** Partner with regional and community banks for housing development. These financial



## FINANCE

institutions can commit to providing low-interest loans for housing development and often serve as crucial gap financing partners. The [Community Reinvestment Act \(CRA\)](#) was established to incentivize banks to address the credit needs of the communities where they operate, particularly in low- and moderate-income neighborhoods. Under the CRA, banks can engage in eligible community activities, such as investing in affordable housing.

**8.5 HEALTH-CARE SYSTEMS:** Recognizing the significant impact of housing on community health and well-being, health-care institutions emerge as valuable partners in supporting housing initiatives. Forge partnerships with local health-care systems to provide direct investments or contribute to housing-related programs. Nonprofit hospitals, due to their [tax-exempt status](#), serve their communities through community benefits. Engage in meaningful discussions with health-care leaders to align organizational goals with local housing needs, fostering a collaborative approach to address both housing and health challenges.

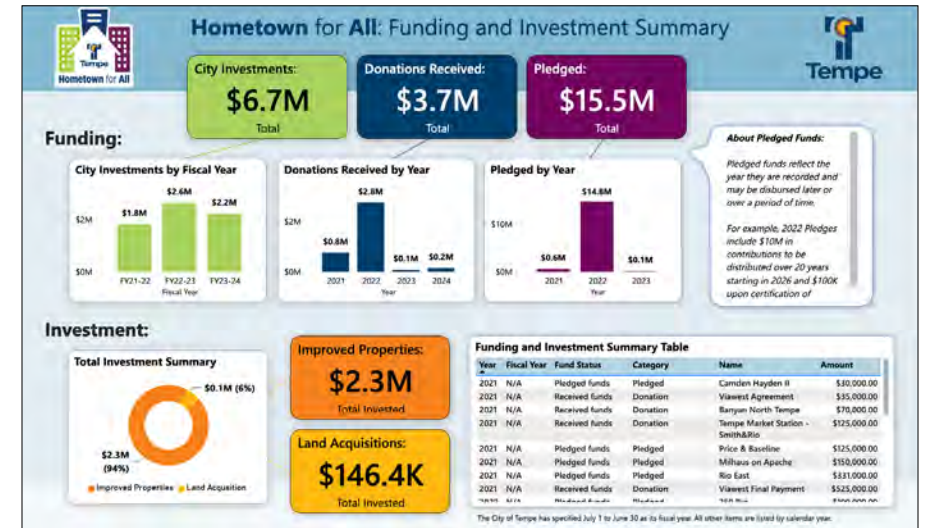
**8.6 PUBLICLY TRADED REAL ESTATE INVESTMENT TRUSTS (REITS):** Explore partnerships with publicly traded investment trusts that specialize in residential real estate. This collaboration allows local governments to access private capital for housing development. [REITs can invest in](#) both new construction projects and the rehabilitation of existing housing stock, contributing to a diverse and resilient housing supply.

### Tempe, Arizona (Population: 180,587)

#### CASE STUDY

Tempe's [Hometown for All initiative](#), established by the Tempe City Council in January 2021, is a program

The online dashboard for Tempe, Arizona's Hometown for All initiative.



designed to foster growth of affordable and workforce housing options through innovative funding strategies. While private developers play a crucial role in Tempe's housing landscape, Hometown for All facilitates the creation of new affordable housing units. A key feature of the program is its unique funding mechanism: 50 percent of certain permitting fees are earmarked for affordable and workforce housing projects. In addition, Hometown for All provides an avenue for voluntary donations from developers to support the city's efforts. The nonprofit organization Tempe Coalition for Affordable Housing manages these funds to acquire permanently affordable properties, secure land for partnership developments and revitalize city-owned properties. The initiative has resulted in \$6.7 million in city investments and \$3.7 million in donations to create the next generation of housing opportunities. Another \$15.5 million in pledges will support future growth.



## Knoxville, Tennessee (Population: 190,728)

### CASE STUDY

Amidst the sharply increasing demand for housing and the untapped potential for a revitalized waterfront, the East Tennessee REALTORS® (ETR) seized the opportunity to apply for the National Association of REALTORS®'s [Transforming Neighborhoods Program](#). Leveraging strong relationships with key stakeholders, including city council members, city staff and the local university, ETR successfully secured funding for a focused study by the Counselors of Real Estate (CRE) Consulting Corps. This strategic initiative addresses the demand for housing and resonates with Knoxville's overarching vision of fostering a dynamic waterfront district.

## STRATEGY 9

**Partner with financial institutions that have a shared goal of producing, preserving and improving local housing supply.**

### MENU OF OPTIONS

**9.1 COMMUNITY BANKS:** Identify and engage with community banks that actively support community development and housing projects. These partnerships can utilize funds for financing pre-development costs, construction expenses and gap financing to bolster community housing initiatives.

**9.2 CREDIT UNIONS:** Establish partnerships aimed at advancing housing goals, capitalizing on their dedication to community development and potential financial contributions to housing projects. Credit unions can play a pivotal role by committing to providing



In tandem with the city's vision of a dynamic waterfront district, a focused study addresses the demand for housing in Knoxville, Tennessee.

low-interest loans for housing development, serving as essential partners in gap financing.

## 9.3 COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS

**(CDFIS):** Partner with CDFIs to leverage their specialized expertise and resources in supporting housing development. CDFIs are lenders that operate with a mission to offer fair and responsible financing to communities, including rural, urban, Native American and others, that are underserved by mainstream financial institutions. Collaborations with CDFIs provide local governments with access to affordable financing options, technical assistance and additional resources.

**9.4 GREEN AND/OR INFRASTRUCTURE BANKS:** Explore collaborations with green and/or infrastructure banks to secure financial support for housing initiatives. These partnerships would require placing emphasis on addressing green adaptation and infrastructure barriers in housing development.

**9.5 FEDERAL HOME LOAN BANKS:** Cultivate strategic partnerships with regional Federal Home Loan Banks to access dedicated funding and resources for local housing development. These banks extend financial support to member institutions like commercial banks, credit unions, savings banks, insurance companies and CDFIs, which address local needs such as housing, job creation and economic growth. Federal Home Loan Bank members in your locality can partner with community developers, nonprofit organizations and public agencies to administer community programs and grants tailored to housing initiatives.



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**Winooski, Vermont** (Population: 7,997)**CASE STUDY**

[The City of Winooski and the Opportunities Credit Union](#)

developed three new funding initiatives through the Winooski Housing Trust Fund to expand affordable housing options within the community. These initiatives target various stakeholders, including first-time homebuyers, owner-occupants and professional developers. The goal of these initiatives is to facilitate the creation, preservation and rehabilitation of affordable housing units. The Down Payment Assistance Grants or Loans program provides financial support to low-to-moderate income first-time homebuyers to ease the burden of a down payment when buying a home. The Home Improvement Loans initiative offers assistance to owner-occupants seeking to rehabilitate their properties. Lastly, the Affordable Housing Construction and Rehabilitation Loans program extends support to real estate developers and public housing agencies that construct or renovate housing catered to low-income individuals and families.

**STRATEGY 10**

**Use proven gap financing strategies to produce, preserve and improve local housing supply.**

**MENU OF OPTIONS**

**10.1 GENERAL OBLIGATIONS BONDS:** General obligation bonds are government-issued bonds that are repaid from state or local general funds or a dedicated tax. Local governments can use these to fund or subsidize affordable housing projects. [The proposed bond approval process involves](#) city or county board approval, an election/referendum for public endorsement that is subject to state constitutional requirements.



By focusing on these tailored tips, local elected officials and community planners can play a crucial role in shaping housing policies and development strategies that meet the diverse needs of their communities and foster sustainable, equitable growth.

**1 FORGE PUBLIC-PRIVATE PARTNERSHIPS**

Collaborate with private entities to tackle housing challenges by providing financial incentives and regulatory support for affordable housing projects. Utilizing public-private partnerships maximizes resources and enhances the scalability of housing development initiatives.

**2 OPTIMIZE PUBLIC RESOURCES**

Enhance the impact of government-owned

land and grants through strategic partnerships with nonprofits, developers and community land trusts.

**3 MITIGATE RISKS PROACTIVELY**

Develop robust risk management plans to address market, construction and regulatory risks associated with housing projects. Proactive risk mitigation strategies instill confidence in lenders and stakeholders, facilitating smoother project execution.

**4 ENGAGE IN COMMUNITY DEVELOPMENT INITIATIVES**

Collaborate with the lending community to invest in community development projects, including affordable housing initiatives, in alignment with the goals of the Community Reinvestment Act (CRA). Such initiatives foster social and economic growth while meeting housing needs.

**5 OFFER FINANCIAL EDUCATION AND SUPPORT**

Provide financial literacy programs and support services to underserved communities, empowering them to access affordable housing options and improve financial stability. This proactive approach promotes financial inclusivity and addresses housing disparities.

**6 EMPOWER COMMUNITY DEVELOPMENT ORGANIZATIONS**

Allocate funding and resources to community development organizations dedicated to addressing housing challenges and promoting economic development in low- and moderate-income areas. Supporting these organizations not only fulfills CRA obligations but also fosters sustainable growth and opportunity within communities.



## FINANCE

**10.2 GREEN, SOCIAL AND SUSTAINABILITY BONDS:** Investigate the utilization of bond instruments specifically designed to finance housing projects with a focus on incorporating social and sustainability components.

**10.3 TAX INCENTIVES AND ABATEMENTS:** Implement tax incentives and abatements to encourage private investment in housing development. By providing tax relief or exemptions, the local government can create an encouraging environment for the private sector to participate in addressing housing needs. Consider tailoring these incentives to align with specific housing goals, such as promoting affordable housing, sustainable development or revitalization of targeted areas within the community.

**10.4 TAX INCREMENT FINANCING (TIF):** Leverage TIF to capture increased property tax revenues resulting from enhanced property values in a designated area to reinvest in needed housing development projects.

**10.5 BELOW-MARKET FINANCING OF AFFORDABLE HOUSING DEVELOPMENT:** To enhance the economic feasibility of affordable housing projects for developers, establish financing mechanisms that offer loans with below-market interest rates or lower fees. Local authorities could identify various [potential funding sources for issuing below-market loans](#), including federal funding sources (e.g., HOME and CDBG), proceeds from the sale of tax-exempt private activity bonds, activation of housing finance agency reserves, local housing trust fund proceeds or general revenue.

**10.6 CAPITAL SUBSIDIES:** [Capital subsidies](#) entail covering a portion of the costs associated with developing rental or for-sale properties to reduce the financing required from a conventional lender. Use these subsidies for [affordable housing developments from various federal, state and local channels](#), including proceeds from the sale (syndication) of federal or state LIHTCs, HOME or CDBG grants; proceeds from the issuance of general obligation bonds; housing trust funds; special-purpose state tax credits (e.g., historic tax credits); and funds raised through tax increment financing and the Federal Home Loan Banks' Affordable Housing Program.

### Chicago, Illinois (Population: 2,746,388)

#### CASE STUDY

The City of Chicago went to market in early 2023 with [\\$160 million](#) in Chicago Social Bonds. These bonds are instrumental in funding the [Chicago Recovery Plan](#), a \$1.2 billion

To boost the revitalization and sale of vacant city lots and other housing and infrastructure investments across Chicago, the city issued a social bond in early 2023.  
Photo by Steve Geer/iStock/Getty Images Plus.





initiative to boost housing and infrastructure investments across the city. With a \$160 million offering, these bonds support various projects, including the construction of more than 2,000 units of affordable housing, the establishment of safe emergency shelters for the homeless, the revitalization and sale of vacant city lots, citywide tree planting and the electrification of city fleet vehicles. The city offered the bonds to Chicago residents and individual investors, rather than large financial institutions, to prioritize community involvement. The use of social bonds and other financing strategies enables cities like Chicago to mobilize resources efficiently and address critical housing needs effectively.

### Richmond, California (Population: 116,448)

#### CASE STUDY

The City of Richmond, in collaboration with the Richmond Community Foundation (RCF Connects), developed a strategy to [combat blight and promote local homeownership](#). Through a social impact bond funded by private capital, the city and RCF Connects financed the rehabilitation of abandoned properties and addressed longstanding barriers to homeownership in the Richmond area. The social impact bond prioritizes the rehabilitation of properties that developers and homebuyers consider “too risky,” including properties with significant environmental challenges and those in the court system for tax delinquency and probate. Since its inception in 2015, this initiative has successfully rehabilitated and sold many affordable homes.



Blighted houses are purchased, renovated and sold to first-time homebuyers in Richmond, California, with the help of a social impact bond. Photo courtesy RCF Connects.

### STRATEGY 11

**Explore alternative financing strategies to produce, preserve and improve local housing supply.**

#### MENU OF OPTIONS

**11.1 INFILL CREDIT LENDING INSTRUMENT:** In pursuit of fostering a conducive environment for smaller-scale developers, this strategy centers on the exploration of tailored financial solutions. Investigate credit lending instruments that are explicitly designed to bolster smaller-scale developers and infill development. Strategically engage with financial institutions that champion lending instruments to empower emerging small-scale and BIPOC developers to showcase their creditworthiness and contribute to addressing local housing needs.

**11.2 LOCATION-BASED CREDIT LENDING INSTRUMENT:** Delve into the creation of innovative lending instruments with a focus on spurring development in areas that face challenges in accessing capital, whether due to issues of race, discrimination or geographical constraints. This strategy aims to address existing gaps in the financial landscape, specifically targeting underserved areas and promoting small-scale development.

### STRATEGY 12

**Explore housing policy levers to assist with preserving local housing supply.**

#### MENU OF OPTIONS

**12.1 SHARED-EQUITY HOUSING MODELS:** Shared Equity Housing



models use subsidy dollars to lower the initial cost of a home to an affordable price and restrict the selling price to keep it affordable for subsequent purchasers to ensure lasting affordability. Municipalities can invest in a one-time subsidy to retain affordability in their communities and allow families that would typically not be able to build wealth, sale after sale. Types of shared equity housing models include the following:

**Community Land Trust (CLT):** CLTs are nonprofit organizations governed by a board of CLT residents, community residents and public representatives that provide lasting shared equity homeownership opportunities for families and communities. The land is owned by the CLT. The homeowner buys the house, not the land, at a more affordable price.

**Limited-Equity Cooperatives (LEC):** A LEC is a homeownership model in which residents purchase a share in a development (rather than an individual unit) and commit to resell their share at a formula-determined price. This arrangement maintains affordability at purchase and over the long term.

**Deed-Restricted Housing Programs:** Deed-restricted homeownership is a mechanism for preserving the long-term affordability of units through a government or philanthropic subsidy, inclusionary zoning or affordability incentive that reduced the price below market levels.

**12.2 LAND BANKS:** Land banks are public authorities or nonprofit organizations created to acquire, hold, manage and sometimes

### WHITE HOUSE ACTION COULD MAKE OFFICE-TO-HOME CONVERSIONS SIMPLER

With office vacancies at an all time high, the White House is taking steps to support and accelerate commercial-to-residential conversions through new federal financing and tax incentives, technical assistance and the reuse of federal properties.

LEARN MORE AT  
PLANNING.ORG:

[Top Five Takeaways: White House Housing Fact Sheet](#)

redevelop property to return these properties to productive use to meet community goals, such as increasing attainable housing or stabilizing property values.

### Twin Cities, Minnesota (Population: 741,503)

#### CASE STUDY

[Land Bank Twin Cities](#) strives to capture strategic real estate opportunities to benefit people with low- to moderate- incomes, prioritizing BIPOC to remedy deep racial disparities that exist in housing, health and opportunity. The Land Bank offers a variety of services to the Twin Cities, including brokering property purchases, land banking and lending for property loans. To date, the land bank has deployed \$109 million for land acquisition, enabled the development of 3,544 housing units and facilitated 1,415 mission-driven projects.

### Albany, New York (Population: 99,224)

#### CASE STUDY

[The Albany County Land Bank \(ACLB\) and the Albany Community Land Trust \(ACLT\)](#) joined forces in 2017 to tackle vacancy, abandonment and affordability challenges in Albany. Their partnership aims to bridge the racial wealth gap and offer permanent affordability in stable and weaker housing markets. Recognizing racial disparities, ACLB established the Underserved Communities Committee to address inequities exacerbated by historical housing discrimination. Through initiatives like the Equitable Ownership Program and the Inclusive Neighborhoods Program, ACLB acquires specific properties while ACLT leverages its expertise in affordable housing development. The Equitable Ownership Program aims to reduce barriers to homeownership by offering properties below market value and partnering with a community development financial institution (CDFI).



**STRATEGY 13**

Convene community and regional financial institutions to discuss financing small-scale multifamily development, such as duplexes, triplexes, fourplexes, accessory dwelling units (ADUs) and manufactured housing.



Highlight the increasing demand for diverse housing types and the necessity for innovative funding systems to support this shift—specifically, funding for developing duplexes, triplexes, quadruplexes, townhomes and ADUs. Emphasize that small-scale developers face challenges in obtaining financing through traditional channels. Consider forming partnerships with innovative fintech companies capable of addressing this gap, providing alternative means to assess creditworthiness and offering financial solutions tailored to the needs of small-scale developers.

**Napa, California** (Population: 138,013)

Napa Valley Community Foundation (NVCF) and Redwood Credit Union (RCU) have [formed a partnership to promote the widespread adoption of ADUs in Napa and Sonoma Counties](#). This collaboration resulted in the development of an ADU construction loan product tailored to incentivize homeowners to finance ADUs. RCU is facilitating the management of the ADU lending program while NVCF is allocating reserves to mitigate potential losses for the credit union under new underwriting standards. These standards consider future ADU rental income, which is a departure from traditional loan products. Since the inception of the program in 2021, RCU has funded 29 ADU loans with an additional 26 projects in progress.

**Supported by various stakeholders, including local governments and individual donors, the Napa Sonoma ADU Center has already helped 561 homeowners begin ADU core partners projects since May 2020, with many additional projects underway.**

**STRATEGY 14**

Convene community and regional financial institutions to discuss financing housing weatherization and climate adaptation.



Emphasize the critical role of climate-resilient housing in mitigating risks for the community and financial institutions. Highlight that adaptation measures improve homeowners' outcomes and benefit insurers and financial institutions by reducing future risks. Advocate for developing financial products, incentivizing, and rewarding sustainable and healthy housing practices.

**Burlington, Vermont** (Population: 44,743)

Burlington's [Net Zero Energy goal](#) aims to reduce and ultimately eliminate fossil fuel usage in heating and ground transportation in collaboration with the Burlington Electric Department to deploy energy-saving measures. As part of this initiative, the [Weatherization Repayment Assistance Program \(WRAP\)](#) allows homeowners and renters to finance qualifying weatherization projects, such as insulation and air sealing, through a monthly charge on their utility bill. Additionally, several local credit unions, including Green Mountain Credit Union, Opportunities Credit Union, Vermont Federal Credit Union and the Vermont State Employees Credit Union, offer special rates on loans for weatherization and other purchases that support the city's Net Zero Energy objective.



**STRATEGY 15**

**Convene community and regional financial institutions to discuss financing to support cooperative or shared equity housing models.**



Highlight the growing demand for alternative affordable ownership models like cooperative or shared equity housing models, emphasizing the benefits of these models for residents and the community—especially lower-income residents. Advocate for financial products that cater to the unique needs of cooperative and shared housing models, fostering partnerships that align with the evolving housing landscape.

**STRATEGY 16**

**Develop innovative financing tools to facilitate adaptive reuse and commercial-to-residential conversions and identify and reduce existing regulatory barriers.**



Acknowledge the potential of adaptive reuse and commercial-to-residential conversions in addressing housing needs and revitalizing targeted areas. Highlight the importance of innovative financing tools to overcome challenges in repurposing existing commercial structures into housing. On the regulatory front, collaborate with architects, structural engineers, mechanical, electrical and plumbing (MEP) engineers and code officials to identify conversion challenges and establish best practices. Through this collaborative effort, aim to streamline the transformation process, making it more feasible for developers to make conversions.

**WHAT IS ADAPTIVE REUSE?**

The process of converting buildings that have outlived their original purpose to accommodate new uses. Incorporate adaptive reuse to boost supply in your community.

**LEARN MORE AT [PLANNING.ORG](https://planning.org):**  
[How Adaptive Reuse Can Help Solve The Housing Crisis](#)

**STRATEGY 17**

**Pilot a pay-for-performance project that could finance housing development that supports the production, preservation and improvement of local housing supply.**



When piloting a pay-for-performance project to finance housing development, establish clear and measurable performance metrics aligned with production, preservation and improvement goals. Engage stakeholders to define key indicators and criteria for success, ensuring transparency and accountability in the financing model.

**Denver, Colorado** (Population: 715,522)**CASE STUDY**

The Denver [Supportive Housing Pay for Success \(PFS\)](#) initiative—also known as the Denver Supportive Housing Social Impact Bond Initiative or Denver SIB—was launched in 2016 and served people experiencing chronic homelessness and high rates of arrest, primarily for low-level offenses associated with the experience of homelessness. This program utilized a Pay for Success (PFS) contract to finance supportive services and leveraged significant housing resources and Medicaid services. By the end of 2020, the Denver SIB had housed 283 participants in new project-based and existing scattered-site units across Denver. Housing resources were leveraged from the Colorado Division of Housing and the Denver Housing Authority. Financing for new project-based construction leveraged Low-Income Housing Tax Credits with gap financing provided by the City of Denver and the State of Colorado. Denver continues to serve the SIB's target population with these dedicated housing resources and a new annual line item for supportive services established in the city budget.



# Land Use and Regulations

This section offers strategies in land use and regulations intended to guide communities in shaping their housing landscapes.





## AT A GLANCE

# 14 Strategies to Guide Land Use and Regulations

Click the arrows → to advance to a strategy.



**1** Plan for increased housing supply.



**2** Create enhanced housing elements of comprehensive plans and housing action plans.



**3** Initiate education, outreach and engagement campaigns on zoning and local housing supply challenges.



**4** Take inventory of zoning regulations and other pertinent land use policies.



**5** Explore how to update zoning districts to promote housing supply.



**6** Update restrictive lot, building form, context requirements and design standards.



**7** Analyze and update property use regulations.



**8** Facilitate housing supply into new plans for downtown and suburban redevelopment.



**9** Take a more flexible approach to nonconforming uses.



**10** Speed or streamline processes for housing development review and approval.



**11** Update building codes to meet evolving community needs.



**12** Use regulatory and policy tools to preserve and improve existing housing options.



**13** Identify existing housing and other areas susceptible to climate hazards.



**14** Strategically coordinate land use regulations.



## STRATEGY 13

Case Study: Norfolk, Virginia

Risk mitigation and housing impact initiatives. Photo by Kristen Zeis.



This section offers strategies in land use and regulations intended to guide communities in shaping their housing landscapes.

Housing plans, land use regulations and development regulations are powerful tools affecting

housing supply, production and availability. These plans and codes reflect a community's vision for the future and directly shape where and how to build housing and what housing options and opportunities to make available to residents. Crafting thoughtful plans that align local and regional housing goals and objectives with zoning and land use codes is critical for boosting housing supply and production. Updating local regulations and expanded planning efforts can create new flexibility and options while advancing affordability, attainability and equity. Grounded in data-driven insights, local governments can remove obstacles, meet the needs and interests of all residents and ensure that other housing policies and programs can achieve better outcomes.

Within each of the following strategies, you will find tips or menus of options that provide valuable context and insights for implementation, as well as case studies that show the strategy in practice.

### STRATEGY 1

**Plan for increased housing supply with data-driven insights, a clear sense of desired outcomes and robust engagement to create a vision and method for increasing housing supply.**



Comprehensive plans and housing action plans are a critical foundation for increasing housing supply. The plan encapsulates a community's vision for the future and establishes where to develop, what to develop and where to direct resources. The plan should also link housing supply to vital infrastructure, transportation options and job centers. It should drive policy choices, regulatory changes and capital investments to boost housing supply, increase flexibility and speed the permitting process. The plan should include specific goals, tools, reforms, characteristics and potential priority locations for key housing elements, such as workforce housing, missing middle housing, mixed-income housing, mixed-use development and multifamily housing. Update plans regularly.

#### Charlotte, North Carolina (Population: 874,579)

##### CASE STUDY

In 2021, Charlotte adopted a groundbreaking new comprehensive plan, [Charlotte Future 2040](#). The plan established a

policy framework specifically aimed at boosting housing supply and affordability, and it directed a set of housing-supportive investments. Following the adoption of the plan, the city adopted a series of zoning reforms in its Unified Development Ordinance, re-legalizing select multifamily housing by right in parts of the city previously restricted to single-family housing. The changes followed extensive resident and developer consultation aiming to increase diverse housing options and open neighborhoods of high opportunity for all residents.

### STRATEGY 2

**Create enhanced housing elements of comprehensive plans and housing action plans, such as housing demand, short-term housing goals, targeted areas for increased production and density and an actionable schedule to meet goals.**



After planners and local officials align applicable regulatory structures to support and advance the housing goals in the plan, extend similar alignment in the budget, Capital Improvement Plan and other policy tools that set infrastructure investment priorities. Follow a systems approach—such as through streamlining regulations, public investments, and integration with transportation and other infrastructure plans and funding—to



help support housing goals by critical infrastructure to advance a broader land use and development vision.

### Greenville, South Carolina (Population: 70,720)

#### CASE STUDY

The City of Greenville partnered with the local association of REALTORS® and other housing stakeholders to create [Impact Greenville](#). The coalition aimed to better understand the barriers and opportunities for missing middle housing supply. The coalition worked with consultants to develop a “missing middle housing scan” and “missing middle housing deep dive.” These reports analyzed existing regulatory structure and critical market conditions to develop reform recommendations. Impact Greenville incorporated these concepts in its new award-winning GVL 2040 Comprehensive Plan. The work of Impact Greenville and the comprehensive plan led to the identification of critical areas for missing middle housing and a set of updates of land use and code regulations to support the development of new housing opportunities.

### STRATEGY 3

**Initiate education, outreach and engagement campaigns to clarify the concept, uses and historical impact of zoning to better understand local housing supply challenges.**



Focus outreach initiatives on collective problem-solving and understanding key conditions, trends and desired outcomes. Start with shared housing supply goals and clear definitions. This approach encourages residents to work toward a common goal instead of debating abstract ideas or individual projects. Blend high-tech and “high-touch” tools to leverage technologies to

promote a deeper understanding of various options’ implications and ensure that outreach reaches deeply into communities. These tactics also allow residents to explore historic patterns and impacts. Effective engagement campaigns will highlight past actions, trends, common goals and potential solutions.

### Arlington, Virginia (Population: 238,642)

#### CASE STUDY

When Arlington County began working on updating its zoning and land use regulations to promote missing middle housing, planners and local leaders designed an [innovative and extensive process of stakeholder and public engagement](#). The effort featured numerous public meetings, virtual engagements, digital whiteboards, pop-up events and virtual walking tours. It also focused on renters, a group frequently left on the sidelines of these

Homes in the Lyon Park neighborhood of Arlington, Virginia. An innovative and extensive public engagement process smoothed the way for zoning and land use regulation reform in the county. Photo by Alyssa Schukar.





discussions. To help stakeholders understand the history of zoning in the county—its legacy and current housing conditions—planners created a multipart research compendium designed as a highly accessible resource. In addition to the compendium, the County released a racial and socioeconomic analysis to support decision-makers and stakeholders. The outreach and engagement campaign preceded the development of policy recommendations and continued in different phases with multiple tactics through final adoption.

#### STRATEGY 4

**Take inventory of zoning regulations and other pertinent land use policies to understand housing types permissible in your city and to locate areas that can support housing growth and areas with limitations.**

##### MENU OF OPTIONS

#### 4.1 SCENARIO PLANNING AND SIMULATION TECHNOLOGY:

Use scenario planning and simulation technology tools in planning, regulatory review and citizen engagement processes to help all stakeholders better understand potential housing supply goals, performance, regulatory impacts, changes and market conditions.

#### 4.2 ENGAGE STAKEHOLDERS ON HOUSING SUPPLY CONCERNS:

Convene stakeholders across the housing development and delivery spectrum to discuss existing constraints and possible alternatives.

#### 4.3 INTEGRATE EQUITY, USABILITY AND INNOVATION IN

**HOUSING-RELATED LAND USE REGULATIONS:** Review and revise

housing-related land use regulations and give attention to equity, usability and innovation.

#### 4.4 CONDUCT FREQUENT REVIEWS OF LAND USE AND REG-

**ULATIONS:** Conduct regular review and analysis of the impact of zoning, land use and related regulations and fees on housing affordability to determine if policy shifts are warranted.

#### Elk Grove, California (Population: 176,121)

##### CASE STUDY

Under California law, the City of Elk Grove was charged with the goal of planning 4,000 new homes, including more than 2,000 units for lower-income residents. To gain public support for the plan, city officials turned to [new simulation technology that put residents in the role of planners](#). Residents used that tool to easily explore and prioritize a range of options that incorporated real-world constraints from market realities to existing regulatory obstacles. Residents could try different combinations of sites to

A sample page from the Elk Grove, California, simulation technology.





reach the goal, and once they identified where to locate the required number of new housing units, they could submit their suggested housing plan to the City Council with just a click. Aggregated resident input directly informed the final plan, which gave residents ownership and a deeper understanding of the challenges.

### STRATEGY 5

**Explore how to update zoning districts to promote housing supply, increase options, simplify regulations and effectively serve the current and changing needs of your local community.**

#### MENU OF OPTIONS

**5.1 CONSOLIDATE ZONING DISTRICTS:** Simplify and consolidate the number of zoning districts and allow greater diversity of housing types. Over time many communities have tackled changing conditions and needs by adding more specific zoning districts. Consolidating similar districts could make the code easier to understand and more flexible. Other tools, such as performance or form standards, can also address various use-related needs without the complexity of adding zones.

**5.2 ESTABLISH MIXED-USED ZONING DISTRICTS:** Study and establish new mixed-use zoning districts or allow a wider mix of residential and nonresidential uses in zoning districts. Part of overall zoning district simplification or consolidation is the opportunity to create more mixed-use districts that accommodate a wider array of potential uses. In addition to new housing opportunities, these districts help mitigate transportation impacts and bring residents

### DELIVERING HOUSING SUPPLY THROUGH PLANNING

Cities and communities are using comprehensive plans to advance local reform and speed housing production. Nearly 21,000 new units were permitted in Minneapolis from 2017 to 2022 as a result of key reforms embraced in the 2040 Comprehensive Plan, according to Pew.

The impact? Minneapolis' moves to increase supply have tamed rent increases and decreased homelessness in Hennepin County, where Minneapolis is located.

LEARN MORE AT [PLANNING.ORG](https://planning.org):  
[Saying No To Nimbys:](#)  
[A Planner's Guide To](#)  
[Mastering Pushback and](#)  
[Passing Zoning Reform](#)

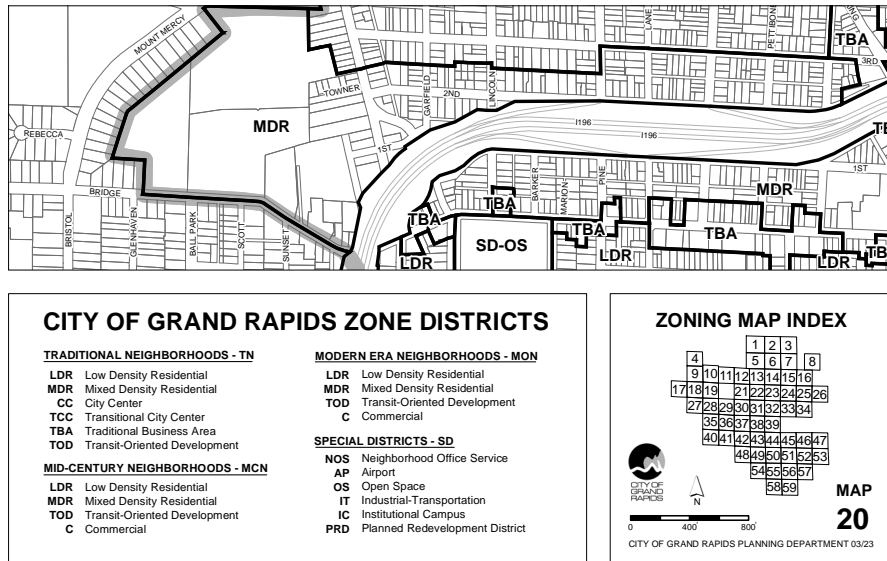
closer to desired retail and commercial amenities, especially for residents working from home.

**5.3 EVALUATE AND ESTABLISH NEW OR EXISTING ZONING DISTRICTS THAT ALLOW RESIDENTIAL USE TYPES:** Study and establish new zoning districts or amend existing districts to promote housing, especially multifamily housing, in areas well-served by transit. Modernizing zoning codes is often foundational for re-legalizing a variety of lower-density housing types like missing middle housing. While other tools may be needed to facilitate the development of these units, allowing them as part of the code is a necessary first step.

**5.4 IMPLEMENT PERFORMANCE STANDARDS:** Create and implement performance standards for uses that promote mixed-use or greater diversity of use environments. Performance standards are a tool to address legitimate concerns associated with the impact of new development, such as noise, without limiting options and constraining supply. Clear standards can prohibit nuisances and hazards within the context of allowing a greater range of uses.

**5.5 ALLOW FLEXIBILITY FOR RESIDENTIAL USE ON LAND OWNED BY FAITH-BASED OR EDUCATIONAL ORGANIZATIONS:** Create new flexibility for residential use on land owned by religious or educational organizations to boost housing supply. Consider combining this new flexibility with other standards or requirements around performance, design or affordability targeting to address housing needs and support these community institutions.





A page from the Grand Rapids, Michigan, zoning detailed map set.

## Grand Rapids, Michigan (Population: 198,893)

### CASE STUDY

After several years of study and engagement, the City of Grand Rapids [adopted a new zoning ordinance](#). The reconfiguration collapsed zone districts from multiple residential and commercial zone districts to a combination of three “Neighborhood Classifications” and a simplified list of “Zone Districts.” Residential zone districts, for example, shrank from seven to two but still offered a wide variety of housing types. The Zoning Code also provides incentive-based policies, such as minimum lot area reductions in exchange for meeting housing goals like accessible units and mixed-income housing. A review for uses listed as permitted and meeting all applicable standards (e.g., building design standards) is a counter review or director review process. A use listed as a special land use requires a public hearing with the Planning Commission so notified neighbors can provide input.

### STRATEGY 6

Explore how lot size, building form, context, and design requirements in your zoning code may be impacting housing diversity, affordability and equity. Update and modernize these standards to meet the current and changing needs of your community.

### MENU OF OPTIONS

**6.1 REDUCE OR REMOVE LIMITS ON SINGLE-HOUSEHOLD MINIMUM LOT SIZE REQUIREMENTS FOR DIFFERENT TYPES OF HOUSING:** [Large lot requirements are often barriers](#) to delivering attainable and affordability housing and limit overall options. Use other context and performance approaches to deal with neighborhood concerns.

**6.2 REDUCE OR ELIMINATE MINIMUM DWELLING SIZE AND MAXIMUM FLOOR AREA RATIO STANDARDS:** These rules can effectively require construction of more expensive homes that are less affordable to historically disadvantaged and vulnerable communities and reduce housing diversity and attainability for all.

**6.3 REDUCE OR REMOVE LIMITS ON MULTIFAMILY DEVELOPMENT DENSITY, MINIMUM DWELLING UNIT SIZES OR MAXIMUM DWELLING UNITS PER ACRE:** These restrictions tend to force the construction of fewer, larger and/or more expensive dwelling units within these buildings. Another factor to consider is building material and design standards. Although municipalities can use these tools to address performance standards and legitimate safety issues, misuse of these tools can create exclusionary barriers and



exacerbate affordability challenges. Consider reviewing and updating these standards.

**6.4 MODIFY OR REMOVE RESTRICTIONS ON SPECIFIC BUILDING OR SITE FEATURES THAT ARE COMMONLY FOUND AND DISPROPORTIONATELY REGULATED IN HISTORICALLY DISADVANTAGED NEIGHBORHOODS:** This approach can aid in preserving critical cultural or historical context while boosting housing supply. It is also an important equity tool in areas vulnerable to gentrification pressures.

**6.5 RIGHT-SIZING PARKING REQUIREMENTS:** Most communities have requirements for developers to provide a minimum number of parking spaces per housing unit. Growing transportation alternatives and evolving residential preferences are good reasons to review and amend parking requirements that may not match current needs. The [reduction or elimination of parking requirements](#) can incentivize development where it's desired and make new housing more affordable. Overall improvements in local and regional transportation systems are prompting a growing number of cities to reduce or eliminate these requirements. Common approaches: eliminate the requirement near transit or in high mobility option areas of downtown, reduce minimums based on the size of the project or create parking maximums.

#### Lexington, Kentucky (Population: 322,570)

##### CASE STUDY

In 2018, Lexington adopted a series of reforms to promote infill and mixed-use development. The key updates included [minimum parking requirements and allowing retail and](#)

**Growing transportation alternatives and evolving residential preferences are good reasons to review and amend parking requirements that may not match current needs.**

[multifamily](#) by right in specific commercial areas. Lexington also converted to B6-P zoning, also called a “Planned Shopping Center.” This change allowed aging retail along commercial corridors to shed excess parking and transform into new retail and residential development. Planners could allow by-right residential development with no height limit, with virtually none of the opposition that happens when upzoning within existing residential areas.

#### STRATEGY 7

**Analyze and update property use regulations to legalize a broader range of housing options and supply to effectively serve the current and changing needs of your community.**

##### MENU OF OPTIONS

**7.1 DIVERSE RESIDENTIAL USE TYPES:** Expand the list of residential use types permitted in neighborhoods to include nontraditional and missing middle housing, including modest-scale multifamily residences. These housing types include accessory dwelling units (ADUs), duplexes, triplexes, quadplexes, townhouses and courtyard housing. New demands for greater housing diversity and affordability are leading to updates aimed at relegalizing these units.

**7.2 ACCESSORY DWELLING UNITS (ADUS):** Allow ADUs subject only to conditions needed to mitigate potential impacts on neighboring properties. This would exclude a public hearing, other discretionary review processes or owner-occupancy requirements. Permitting ADUs as an allowable use is rarely sufficient to spur actual production. Codes and policies make these units easier to build and



finance. Reducing regulations on ADUs, such as parking requirements and increasing ease of development, can boost production.

**7.3 RESIDENTIAL DEVELOPMENT IN COMMERCIAL AREAS:** Allow multifamily and mixed-use developments in all commercial areas. In most instances, areas zoned for commercial uses meet all the criteria for making multifamily housing and mixed-use developments successful and beneficial. Encouraging multifamily development in these zones also brings residents closer to desired amenities and reduces the transportation impacts of new housing. This approach has positive environmental impacts and provides a boost for retail and commercial businesses. Allowing by-right multifamily and mixed-use development in commercial areas is another important strategy in promoting post-pandemic downtown revitalization.

**7.4 MANUFACTURED AND MODULAR HOMES:** Allow manufactured and modular homes in many residential districts, protect existing manufactured housing parks and allow the creation of new manufactured housing parks with quality common open space and amenities.

**7.5 UNIVERSAL DESIGN:** Adopt Universal Design requirements for a significant share of new housing construction to better accommodate the needs of older adults and persons experiencing disabilities.

#### Portland, Maine (Population: 68,408)

##### CASE STUDY

Since 2014, average rents in Portland have increased by more than 80 percent as the city faces a serious housing problem. After careful planning and analysis, Portland opted to improve upon state mandates by approving a reform package

#### EXPANDING HOUSING OPTIONS KEY TO HOUSING SUPPLY

Local regulatory reform is a step for ensuring residents have the housing options they need. By allowing for more choice, people have a better chance of getting the housing that meets their needs—from seniors choosing to age in place to young families starting a home.

LEARN MORE AT  
PLANNING.ORG:

[Housing Diversity](#)  
[Encourages Age-Friendly](#)  
[Accessible Communities](#)

[allowing multifamily housing of up to four units](#) on all residential lots by designating the entire city as a growth area (with sensible modifications for the Casco Bay islands) and allowing ADUs by right. The city also eliminated any parking requirements for these new units and increased flexibility in dimensional limitations, including lot size. These updates were approved within the broader context of previous local initiatives aimed at housing supply, including inclusionary zoning, special financing programs and a surplus land program.

#### STRATEGY 8

**Integrate housing supply into new plans and visions for downtown and suburban revitalization and redevelopment.**

##### MENU OF OPTIONS

**8.1 UPDATE AND REVISE CODES AND POLICIES FOR ADAPTIVE REUSE:** Adaptive reuse is a vital tool for redevelopment and historic preservation. Update codes and standards related to adaptive reuse to facilitate the reuse of older and historic properties for residential uses.

**8.2 PERMIT AND FACILITATE COMMERCIAL-TO-RESIDENTIAL CONVERSIONS:** Commercial building vacancy rates are high in most downtowns and central business districts. As commercial properties struggle to regain pre-pandemic occupancy levels, residential use is an option. Often this requires changes to existing zoning codes and other regulatory accommodations, as well as potential financial support.



### 8.3 UPDATE LIVE/WORK AND OCCUPATIONAL USE REGULATIONS:

Accommodating the demands of remote work and desire for mixed use requires updating rules and zoning for occupational use and live/work arrangements. Increasing opportunities for mixed use and occupational use can support revitalization and housing goals.



Pittsburgh created a combination of zoning reforms and financing support to facilitate conversions of underused office buildings to housing. Photo by Tupungato/Shutterstock.

#### Pittsburgh, Pennsylvania (Population: 302,971)

##### CASE STUDY

As in many communities, Pittsburgh's downtown commercial vacancy rate remains high with occupancy well below pre-COVID levels. At the same time, demand for both affordable housing and access to downtown amenities continues to increase. [The city stepped in with a combination of zoning reforms and financing support](#) to help facilitate the conversion of underused Class B and Class C office buildings to housing. The city changed zoning rules to ease interior conversions, capped zoning review fees

and established a loan fund for conversion projects that include dedicated affordable units. Eligible projects must be in the central business district and reserve at least 20 percent of units for households earning less than 80 percent of area median income (AMI), with affordability preserved for a minimum of 40 years after occupancy.

#### STRATEGY 9

##### Take a more flexible approach to nonconforming uses.



Adding language that specifies scenarios for nonconforming uses, structures, lots and site elements can create more flexibility in dealing with older structures and lots to broaden the range of housing opportunities available for reuse and new construction. Options for new flexibility include expanding timeframes for resuming discontinued residential uses, adjusting petition and review processes, easing regulations for improvements and rehabilitation and exempting housing uses from reconstruction limitations. Developing a second category of nonconforming use within a zoning code that supports the continued existence of some uses—including expansion, rehabilitation and the right to rebuild—can preserve neighborhood assets and increase housing options.

#### St. Paul, Minnesota (Population: 311,527)

##### CASE STUDY

In St. Paul, increasingly restrictive zoning changes created a growing number of nonconforming uses in many of the city's historic neighborhoods, and the restrictions on improving, rebuilding, resuming use of and rehabilitating these properties created significant barriers to preserving affordable housing and



creating housing options. To tackle this challenge, the city removed neighbor petition requirements, [streamlined the process for the reestablishment of residential nonconforming use](#) and expanded use of a mixed-use traditional neighborhood zoning designation that made many existing structures conforming. This approach is aimed at increasing housing options and protecting historic neighborhoods.

### STRATEGY 10

**Speed or streamline processes for housing development review and approval.**

#### MENU OF OPTIONS

#### 10.1 EXPAND ADMINISTRATIVE OR MINISTERIAL REVIEW:

Administrative or ministerial review is a development approval conducted by a zoning administrator or other municipal staff. Expanding administrative review cuts down on development costs by reducing the amount of time required to get a project approved. Requiring a permitted use to go to a planning commission or an elected body for site plan review is an added step that can increase costs. Expanding ministerial reviews to include conforming mixed use, missing middle projects and ADUs can significantly help facilitate production. Other considerations include preliminary reviews and a clear set of exceptions approvable by staff, which can limit the need for variances.

**10.2 FOCUS LEGISLATIVE REVIEW AND APPROVAL:** Focusing legislative action by elected bodies on overall policy, changes to zoning ordinance text or maps and select development agreements can improve permitting processes and limit legislative variance actions.

“Updating, modernizing and reforming local codes is a step to ensuring that other housing policies and programs can achieve better outcomes.”

Zoning administrator and planning commission reviews speed approvals and improve consistency. They also limit the potential for vocal opponents to use political pressure to delay or redefine projects that are consistent with the adopted plan and related codes.

#### 10.3 DEVELOP A PATTERN BOOK OF PRE-REVIEWED DESIGN PLANS:

Pattern books are collections of pre-reviewed plans established by a local government for local use. These may be unique to the jurisdiction or licensed from existing collections. These designs aid small-scale developers, encourage development that supports the local plan and speed reviews.

**10.4 DEVELOP PATTERN ZONES:** Pattern zones are a technique that incorporates expedited permitting of plans from a designated pattern book into local zoning, permitting specific patterns by mapping them onto specified parcels.

**10.5 COMBINE STREAMLINED REVIEWS AND ELIMINATION OF DISCRETIONARY APPEALS WITH INCENTIVES:** Municipalities can eliminate or strictly limit reviews, entitlement and approval processes for targeted affordable housing projects while adding density or design-focused incentives to promote and speed development of new supply. [Early analysis suggests](#) this approach expedites projects and limits or eliminates the need for additional subsidies.

#### Claremore, Oklahoma (Population: 19,580)

##### CASE STUDY

Claremore is a small college town and commuter city experiencing a surge in demand for housing. After adopting the Claremore 2040 Comprehensive Plan, the city moved to speed housing production by [creating a new Unified Development](#)

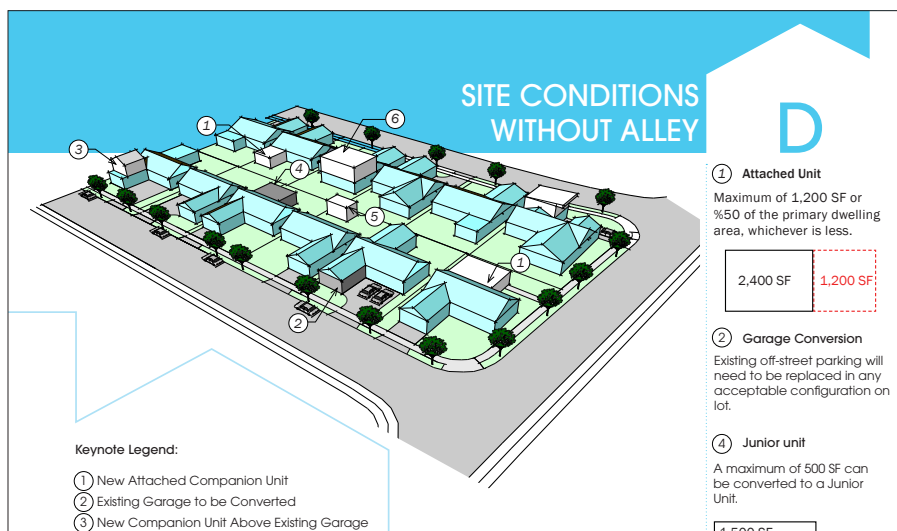


[Code](#) and implemented a pre-approved design plan. The city launched a pilot project to demonstrate some of the designs. The effort led to significant growth in applications, approvals and new construction. To further speed production and lower costs, next steps include creating more design options per building type, increasing architectural variety and incorporating elements associated with modular and other new building technology.

### San Diego, California (Population: 1,386,932)

#### CASE STUDY

The City of San Diego, Pacific Southwest Association of REALTORS® and other supporters of ADU production [collaborated on a free digital handbook](#) to help homeowners looking to design and build ADUs. The handbook explained key concepts, helped residents understand renovation project financing and provided guidance that led to increased ADU development and faster permitting.



A page from a free digital handbook created by supporters of ADU production in San Diego.

### STRATEGY 11

**Explore how to update building codes to effectively serve the current and changing needs of your community.**

#### MENU OF OPTIONS

**11.1 USE THE RESIDENTIAL CODE:** Allow two- to six-unit residential buildings to follow the International Residential Code (IRC) rather than the International Building Code (IBC). Allowing the use of the more flexible IRC for a wider range of missing middle housing types will lower costs and promote production of these units. The more stringent IBC standards necessary for larger multifamily developments can increase costs and act as a barrier to development, despite other code changes that legalized their use. IRC standards combined with new building materials, design and technologies can maintain safety standards while lowering overall costs and facilitating increased supply.

**11.2 ALLOW SINGLE-STAIR CONSTRUCTION:** Allow single-stair construction (not double-loaded corridors) up to five stories. This design practice has long been in use internationally. Several states are either explicitly allowing this approach or studying how to reform codes to permit it. This approach allows more flexibility in design, ensuring units serve more needs with greater affordability.

**11.3 PARTICIPATE IN THE INTERNATIONAL CODE COUNCIL (ICC):** Serve on the ICC Code Development Committee and advocate for code changes that will reduce barriers for housing production.

**11.4 SUBMIT CODE CHANGE PROPOSALS TO THE ICC:** Submit code change proposals via ICC's cloud-based program [cdpACCESS®](#).



**Memphis, Tennessee** (Population: 633,104)**CASE STUDY**

The [Memphis 3.0 Comprehensive Plan](#) includes a focus on encouraging housing supply, particularly missing middle housing options. Driven by the plan, city officials examined potential barriers to missing middle development in their zoning and building codes. The city [updated the local building code](#) to make buildings like triplexes and quadplexes easier to build. This included applying the residential code to three- to six-unit structures and removing the sprinkler requirement for buildings with two-hour fire-rated walls and floor/ceiling assemblies. The revisions in the building code maintain equivalent safety standards while lowering development costs and helping the city realize the vision of its comprehensive plan.



A multifamily building in Seattle with a single staircase, which allows for construction on smaller parcels and more diverse unit configurations serving a broader range of needs. Photo source: Sean Jursnick/X.

**Seattle, Washington** (Population: 737,015)**CASE STUDY**

Requirements for two-stairway design of multifamily buildings had a profound impact on structural and architectural options for apartments across the United States. Decades ago, Seattle took a different approach. The city [allowed single-stair design](#) for buildings up to six stories tall with a cap of four units per story. This flexibility included fire provisions to ensure safety. This design allows construction on smaller parcels and more diverse unit configurations serving a broader range of needs. Several states have initiated studies intended to recommend potential changes and reforms for single-stair design.

**STRATEGY 12**

**Use regulatory and policy tools to preserve and improve existing housing options and culturally sensitive assets, expand housing equity, and provide critical energy and resilience benefits to expand housing supply and opportunity.**

**MENU OF OPTIONS****12.1 ADOPT BUILDING FORM AND DESIGN STANDARDS:**

Consider adopting building form and design standards that protect the quality and character of historically disadvantaged or vulnerable households and businesses and do not impose undue cost burdens. In combination with more flexibility elsewhere in the code, a community can promote housing supply while protecting vulnerable communities.



**12.2 OVERLAY ZONE TO PRESERVE RESIDENTIAL AREAS FROM SPECULATION:**

Consider establishing specialized overlay zones to help protect residential areas that are affordable for low- and moderate-income households but are susceptible to speculative development pressures by any local, state or federal program.

**12.3 OVERLAY ZONE TO IMPROVE HEALTH OUTCOMES AND ENVIRONMENTAL JUSTICE:**

Consider establishing specialized overlay zones to improve health outcomes and environmental justice by preventing the concentration of pollution or environmental hazards, including hazards related to climate change, especially near historically disadvantaged and vulnerable populations.

**12.4 CREATE A FAIR HOUSING ACTION PLAN OR ASSESSMENT TO ENSURE AFFORDABILITY, AVAILABILITY AND ATTAINABILITY OF HOUSING AND OPPORTUNITY:**

Explore ways to further fair housing, eliminating discrimination and segregation. Create actions to eliminate barriers to choice, including affirmative marketing plans and ensuring equitable regulatory practices.

**Houston, Texas** (Population: 2,304,580)**CASE STUDY**

Houston aimed to balance preserving the unique cultural character of some of its prominent historically Black communities with promoting growth and opportunity. [The city approved an ordinance](#) that establishes a process for creating new Conservation Districts, which enables the adoption of design guidelines that address the scale, siting and appearance of additions and new development, as well as demolitions and building relocations. A conservation district provides flexible standards that neighborhoods can pick and choose from—such as roof pitch and

A home in Independence Heights, one of the areas included in Houston's Conservation Districts. Middle-class Black families moved into this area and established the neighborhood around 1908. Photo courtesy of Texas Historical Commission.



building setback—to maintain the neighborhood's character. It differs from a traditional historic district, which has standards that are more fixed. Conservation and heritage district designation allows community members to establish a nonprofit fund for investment in improvements to the public right-of-way and create neighborhood strategic plans.

**STRATEGY 13**

**Identify existing housing and areas throughout the community that are susceptible to climate hazards.**

**MENU OF OPTIONS****13.1 INVENTORY OF HAZARD-PRONE HOUSING STRUCTURES:**

Establish an inventory of hazard-prone housing structures in the



locality, informed by technology tools, datasets and/or community-level input. Such a review may lead to a re-evaluation of development standards or other policies aimed at mitigating potential loss.

**13.2 MAP HAZARD-PRONE AREAS:** Establish a map of hazard-prone areas in the locality. New tools and data sets are available to improve local hazard mapping, including federal resources like the National Oceanic and Atmospheric Administration's (NOAA) [Digital Coast](#) and FEMA's [Hazus program](#). Geographic information system (GIS) programs can play a vital role in integrating hazard-related data to produce maps and visualizations that aid decision-makers and residents.

### 13.3 INTEGRATING HAZARD MITIGATION PRINCIPLES:

Explore how zoning ordinances, subdivision ordinances and building codes integrate hazard mitigation principles for new construction and renovation. Many communities have developed a range of plans that address hazard mitigation from pre-disaster mitigation plans to hazard elements of comprehensive plans. Integrate these various plans, including relevant neighborhood or small area plans, with housing plans to ensure that development codes and ordinances align with hazard mitigation and efforts to promote new housing supply take into account hazard-related concerns.

### 13.4 INCORPORATE USE OF VULNERABILITY ASSESSMENTS

**AND MEASURES:** The coordination of housing, hazards and climate mitigation should incorporate new measures focused on vulnerability assessment, social impacts and environmental justice. New tools, such as the [Social Vulnerability Index](#) developed

by the University of South Carolina, can help communities create a deeper understanding of costs and benefits.

### Norfolk, Virginia (Population: 238,005)

#### CASE STUDY

Facing a growing threat from flood and sea level rise, the City of Norfolk undertook [planning and policy initiatives](#) to better understand the impact on housing and steps to mitigate risk. Through a series of initiatives, Norfolk established a policy framework that integrates housing and resilience. Innovations include a flexible resilience quotient system in the zoning code that allows developers to choose risk reduction methods to meet

Red-colored permeable pavers mitigate flood risk on a neighborhood street lined with historic homes in Norfolk, Virginia. Photo by Kristen Zeis.





resilience needs. It also includes the integration of overlay zones with varying requirements and incentives to deal with the highest-risk and most vulnerable areas. These programs seek to combine flexibility with predictability to help meet broad, citywide resilience goals. The regulatory initiatives come with additional funding and technical assistance to ensure that resilience goals do not negatively impact housing affordability. At the neighborhood level, the adoption of new standards for evaluating costs and benefits that take into account social vulnerability factors can inform this work.

#### STRATEGY 14

**Strategically coordinate subdivision regulations, engineering standards, development impact fees, building codes and environmental regulations to reduce the time, cost and unpredictability of housing project approval.**

##### MENU OF OPTIONS

#### 14.1 CREATE OR UPDATE A UNIFIED DEVELOPMENT ORDINANCE

**(UDO):** A UDO serves to integrate zoning and subdivision rules with other regulations, such as design guidelines. A UDO is a helpful policy tool for enacting reform. It is also a common feature in form-based codes.

#### 14.2 DESIGNATION FOR PRIORITY INFILL LOTS, THOSE ALREADY PLATTED IN ESTABLISHED NEIGHBORHOODS WITH EXISTING INFRASTRUCTURE BUT CURRENTLY UNDEVELOPED:

For such infill lots, consider making changes to impact fees, permit fees and infrastructure tap fees to encourage development of these existing lots.

The Buffalo Green Code, which reduced and eliminated parking requirements, spurred a revival of Buffalo's historic building stock, like the transformation of the Pierce-Arrow Motor Car Factory into loft apartments. Photo courtesy of Apartments.com.



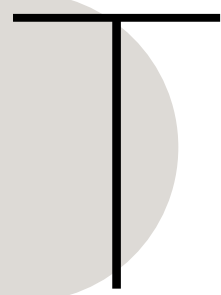
#### Buffalo, New York (Population: 278,349)

##### CASE STUDY

The City of Buffalo adopted its [Buffalo Green Code](#) to [reduce and eliminate parking requirements](#) and promote downtown infill development and density. The Green Code is a UDO and part of the city's form-based code. The approach eliminated parking requirements for developments of less than 5,000 square feet and provided alternative options for developments larger than 5,000 square feet, if served by transit. The city has achieved significant growth in its downtown residential population.



# Conclusion



The housing landscape stands at a pivotal juncture, demanding that communities address local housing supply challenges with urgency and innovation. Housing supply issues are not isolated; they weave a complex web of challenges, similar to the layered solutions required to address them. As we accelerate toward a future where housing is diverse, attainable and equitable for all, the imperative for collaboration and alignment within the housing landscape is undeniable.

Effectively addressing housing supply shortages requires a holistic systems approach. Collaboration among housing stakeholders, both public and private, is paramount to success. With a unified front, local governments, planners, real estate professionals, developers, builders, financial institutions and state, regional and federal partners can implement strategies to meet the diverse local housing needs within their areas of influence.

In the 21st century, we must develop housing that is human-centered, responsive, adaptable and resilient. Future housing planning must intertwine with economic development, transportation, land use, building codes and environmental sustainability. Furthermore, local, state and regional planning must be aligned—emphasizing shared strategies, goals and resources that empower local governments to effectively confront housing shortages.

While acknowledging efforts such as the American Rescue Plan Act and the Bipartisan Infrastructure Law funding that assist cities and communities with addressing housing supply challenges,

we must also recognize the need for more financial resources to keep pace with inflation and labor costs. We must simultaneously address the obstacles within the housing supply ecosystem to ensure successful outcomes. This ongoing work prioritizes housing production, improving and preserving existing housing and the stability of all residents.

**This playbook serves as a guide and a call to action to embrace complexity and champion collaboration.** No singular solution can resolve the housing supply crisis. Instead, each concerted effort shapes a diverse, attainable and equitable housing future. The combination of local housing strategies, in coordination with all housing stakeholders, will propel us forward, one step at a time. **Tackling this national housing supply shortage at the local level demands collective momentum to achieve meaningful progress.**



# Appendix

## Resources from the National League Of Cities

### Housing Supply is a High Priority for Local Governments

NLC's Housing Supply Accelerator Fact Sheet, *Housing Supply is a High Priority for Local Governments*, offers insight into the challenges that cities and towns face regarding their local housing supply needs. The aftermath of the 2008 subprime mortgage foreclosure crisis and the ongoing challenges caused by the COVID-19 pandemic led to a severe housing supply shortage. This scarcity has created affordability challenges for both buyers and renters, reinforcing long-standing inequities and limiting access to opportunity.

### Community Land Trusts: A Guide for Local Governments

NLCs and Grounded Solutions Network's report, *Community Land Trusts: A Guide for Local Governments*, offers an introduction to the community land trust (CLT) model for housing, sheds light on the benefits CLTs bring to residents and cities and highlights key ways that municipal governments and local leaders can initiate or support CLTs in their communities.

## Resources from the American Planning Association

### Equity in Zoning Policy Guide

APA's Equity in Zoning Policy Guide positions planners to lead the way on zoning changes at the local, state and federal levels. This guide prioritizes reversing and alleviating the disproportionate

impacts of zoning through three aspects of zoning: rules, people and mapping. The Equity in Zoning Policy Guide also provides community planners with solutions that allow communities to boost housing supply, production and fairness.

### Housing Policy Guide

APA's Housing Policy Guide identifies policy solutions for planners and local, state and federal elected officials that address dire housing challenges—including accessibility, affordability and availability—plaguing rapid- and slow-growth communities nationwide.

### Why your community needs planning-led zoning reform

Elected leaders are turning to community planners for their insights and data-backed policy ideas to overcome restrictive zoning that prevents housing development in places where people most need choice.

From parking minimums to building more housing near transit, planners—together with decision-makers—are finding innovative, locally led ways to make housing more affordable, accessible and available to residents.

This curated resource will provide local elected and appointed leaders practical guidance, success stories and inspiration for how to move forward innovative housing supply solutions.





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