



Eliminating Zoning Barriers to Affordable Housing



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Dedication and Acknowledgements

This Guidebook is dedicated to all people searching for safe, clean, and affordable homes, regardless of what home means to them and their affordability level.

We would like to sincerely thank and acknowledge the Project Team, our technical assistance hosts, and HUD for the opportunity to develop this Guidebook. We hope that it provides pathways for planners, decision makers, all stakeholders, and residents to advocate for and advance affordable housing for all.



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Project Description

HUD Community Compass Program

As part of the Community Compass Program, the U.S. Department of Housing and Urban Development (HUD) provided technical assistance to three selected cities experiencing housing supply challenges: Austin, Indiana; Bellevue, Washington; and New Bedford, Massachusetts. Although the communities vary in shape, size, and geographic context, each community was identified by HUD as an example of a community that is diligently working to address local challenges to housing supply and affordability.

The Project Team worked with each of the three municipalities to develop a suite of actionable regulatory solutions that encourage local housing production to address housing affordability. While the technical assistance was tailored to each community's unique character and context, findings from the work apply to communities across the nation and have informed the development of this guidebook—including case studies from each project, from which practitioners can draw examples of best practices for local regulatory reform. Collectively, the continued national implementation of these local reforms may help alleviate the American housing and affordability crisis.

Project Team

Smart Growth America:

Tocarra Nicole Thomas, AICP, MBA, CQIA, Director of Land Use and Development | Executive Director Center for Zoning Solutions — Lead Author

Abigail Araya, Communications Manager

Eric Cova, Director of Communications

Jeri Mintzer, Assistant Vice President, Land Use and Development

Katharine Burgess, Vice President, Land Use and Development

Megan Wright, Senior Associate, Land Use and Development

Samuel T. Gordon, Program Manager, Land Use and Development

NALCAB:

Katherine Contreras, Federal Program Specialist

Holly Frindell, Chief Program Officer

Carlos Guerra, Senior Program Manager

Nancy Reed, Nancy Reed Design



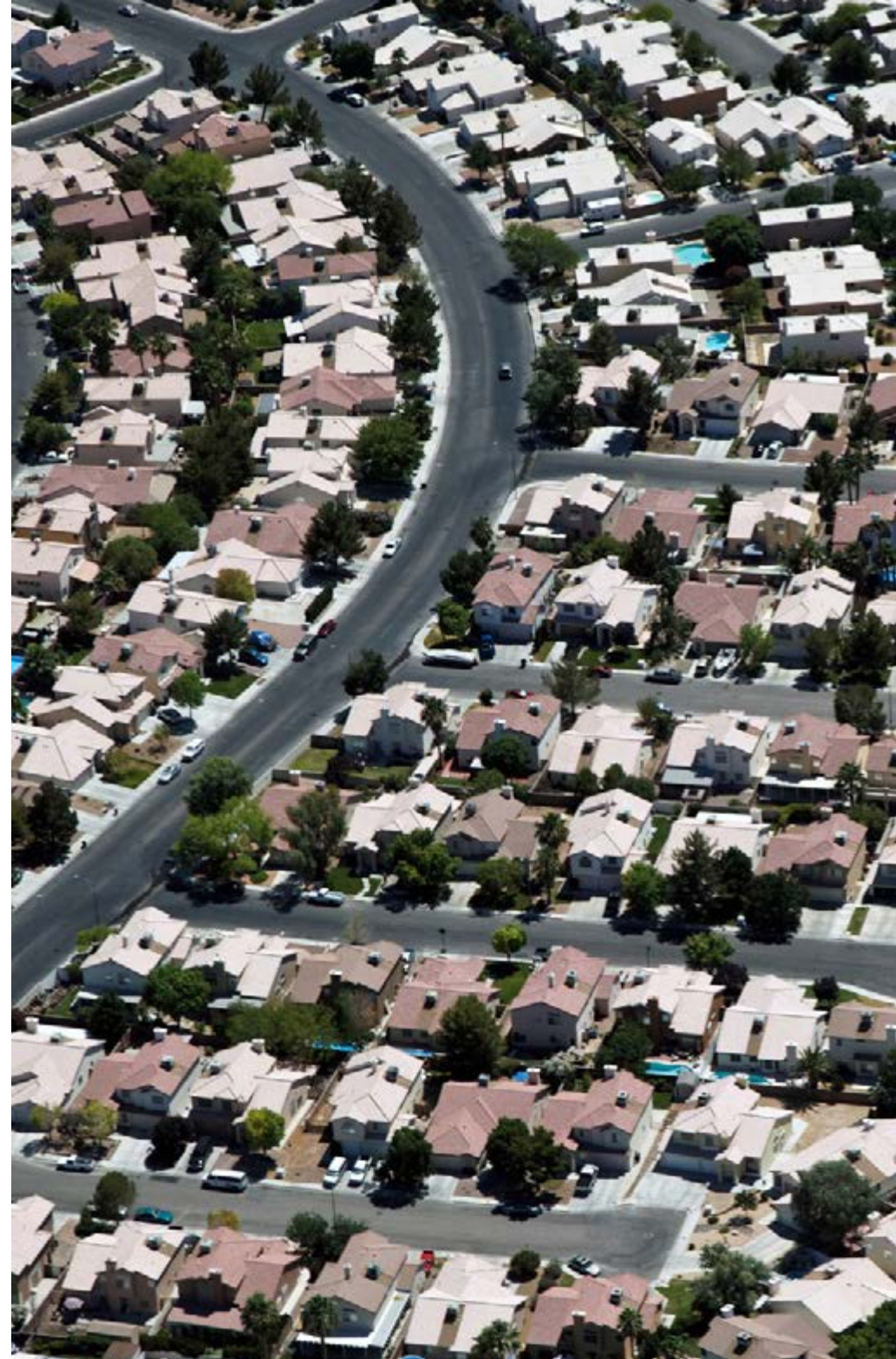
Introduction

Overview

The United States is in the midst of a housing supply crisis partially created by zoning barriers to housing production. The American zoning model has systemically prioritized single-family, detached, large lot, low-density housing development over other, more diverse, spatially efficient housing types. This prioritization has contributed to modern-day circumstances in which the nation has limited ability to produce enough housing to keep up with demand.^{1,2}

The barriers to housing production have impacted affordability across income levels. With demand pressures and limited housing supply, families of every socio-economic status are cost-burdened and finding it more challenging to attain and afford safe, sustainable housing. For example, full-time minimum wage workers in only 7 percent of American counties can afford to rent a market-rate one-bedroom unit.³ Additionally, the crisis disproportionately impacts communities of color due to both direct and indirect forms of systemic racism built into the nation's housing and zoning framework.⁴

This guidebook provides practical and evidence-based solutions for practitioners seeking to address the housing supply and affordability crisis in their communities through zoning reform. In addition, this resource is relevant to other stakeholders able to directly influence, advocate for, or collaborate with planning personnel, such as community advocates, residents, state leaders, housing developers, and business leaders. It provides insights on how zoning impacts housing supply, which in turn impacts housing availability and affordability for rental and homeownership opportunities. Most importantly, this guidebook provides a series of actionable regulatory, programmatic, and policy interventions that municipalities can employ to mitigate zoning barriers and advance the amount and variety of local affordable housing produced for all income levels.



Suburban neighborhood, Las Vegas. Photo by s.yume (Flickr).

The Importance of Comprehensive Zoning Reform at the Local Level

Zoning has an important impact upon affordable housing, as it serves as the enforcement mechanism of all land use decisions. While affordability is not the ultimate goal of zoning, zoning can be used as a tool to advance affordability. As approximately 63 percent of communities across the nation employ some form of zoning,⁵ a coordinated reform of zoning ordinances would be an effective regulatory intervention to support developing housing to meet demand. Other programmatic, procedural, and funding strategies to advance housing affordability in tandem with zoning reform are explored in the next section of this guidebook.

All U.S. states have a legal framework in place that either enables or requires local comprehensive planning activities, which includes the development of comprehensive plans, hazard mitigation plans, and climate action plans. However, not every state mandates the adoption of a comprehensive plan, and in some states comprehensive plans hold no legal authority, so municipalities tend to eschew adopting them. Whether required or not, every community should consider adopting a comprehensive plan that is updated approximately every 20-30 years to serve as a visioning document that guides current and future development and growth, assuming that the municipality will consult state laws and guidelines.

A comprehensive plan should be created and updated concurrently with a zoning ordinance document designed to ensure that development and growth occur within the guidelines of the plan. The comprehensive plan should clearly outline the community's vision, goals, and policies toward creating affordable housing for all, and the zoning ordinance should be internally consistent with that plan. It is, therefore, essential to ensure that the two documents are consistent to every degree, down to the specific language and terminology used.

Biden-Harris Housing Supply Action Plan to Encourage Local Governments to Eliminate Regulatory Barriers to Advance Affordable Housing

On May 16, 2022, the Biden-Harris Administration announced the rollout of an executive Housing Supply Action Plan (HSAP). The HSAP was expressly created to facilitate housing supply at the local level with a comprehensive goal of increasing the country's housing supply over a five-year timeline.⁶

The HSAP cites a current lack of available and affordable land as a direct cause of the housing crisis, in part due to exclusionary zoning that limits housing density and housing type diversity while prohibiting the development of alternative, more affordable housing types. The HSAP encourages local and state governments to explore opportunities in their land use and zoning laws to alleviate barriers that discourage or prevent denser housing development, and directly incentivizes municipalities to change their zoning via funding opportunities and technical assistance.



Contents

The guidebook is organized as follows:

- **Impact of Zoning Regulations on Housing Supply and Affordability.** This section outlines the origins of zoning and its significant restrictive impact on housing supply, which acutely affects communities of color and low-income communities.
 - **Index of Housing Challenges and Solutions.** This index categorizes solutions by specific challenges. While the complete guidebook contains additional context, the index allows practitioners to quickly identify relevant solutions based on the specific needs of their communities.
 - **Stakeholders and Their Impacts on Advancing Zoning Reform.** This section identifies a variety of stakeholders who can influence and advocate for housing production through zoning reforms, including the actions they can take.
 - **Emerging Regulatory Solutions.** This section provides evidence-based recommendations, proof of concepts, and case studies that practitioners can reference when considering regulatory reforms in their communities.
- Solutions are grouped into tiers based on their expected degree of difficulty to implement, timeline of implementation, and anticipated scale of impact.
- **Additional Strategies and Solutions to Advance Affordable Housing Supply.** This section identifies additional methods to address housing supply and affordability issues that can be implemented at the staff level. These strategies can augment or replace zoning reforms.
 - **Case Studies.** This section tells the stories of three cities (Bellevue, Washington; New Bedford, Massachusetts; and Austin, Indiana) that received technical assistance as part of the U.S. Department of Housing and Urban Development's Community Compass Program. This guidebook is informed by lessons taken from the technical assistance offered in these three communities.

Impact of Zoning Regulations on Housing Supply and Affordability

Introduction

Regulatory barriers have limited housing development and contributed to a housing market that cannot keep pace with housing demand, helping to create the affordable housing crisis. Zoning policies, the primary regulatory barrier, have contributed to over 63 percent of American housing being single-family detached structures.⁷ Together with factors such as lending and site availability constraints, or pandemic-influenced economic dynamics such as lumber and labor shortages, zoning policies have led to a lack of availability and higher costs for both owners and renters.

A Brief History of Zoning

Beginning in the late 1800s, local governments across America began introducing new regulations to separate different uses of buildings and land, such as residential, commercial, and industrial. These initial zoning regulations were intended to prevent “incompatible” land uses in close proximity, such as a heavily polluting factory next to a row of townhouses or a shopping district. This approach to spatially separating land uses is known as Euclidean zoning. It has been the dominant land use regulation method in America for the past century, following the Supreme Court’s decision in favor of the Village of Euclid, Ohio, in the 1926 case *Village of Euclid v. Ambler Realty* (see sidebar).

Village of Euclid v. Ambler Realty Co.

In 1922, the Village of Euclid, located just outside Cleveland, Ohio, implemented its first zoning ordinance which established distinct districts attached to specific land use regulations. Ambler Realty, a private development company that owned land in multiple districts, sued the Village of Euclid. It argued that the ordinance violated the Fourteenth Amendment’s Due Process and Equal Protection Clauses by infringing on its liberty and property rights. A district court initially ruled in favor of Ambler, but the Supreme Court reversed this decision in 1926.

The Supreme Court determined Euclid’s zoning ordinance to be a legitimate exercise of police power that promoted public welfare, declaring the regulation and segregation of land uses as necessary tools for mitigating the impact of Euclid’s increasing population density.^{8 9 10} In its ruling, the Court cited several perceived nuisances and hazards associated with mixing land uses and building types. This included the fear of commercial businesses attracting “loiterers and idlers” in areas where residences live and the characterization of multifamily apartment buildings as overcrowded, unsanitary, and harmful “parasites” that detract from the aesthetic appeal of detached single-family neighborhoods.¹¹

The Supreme Court’s ruling in favor of Euclid’s ordinance was a watershed moment in the history of zoning, as the decision served as a national stamp of approval for adopting local zoning policies that are framed on separation and exclusion of uses and typologies.

Also in the 1920s, the federal government enacted the Standard State Zoning Enabling Act and the Standard City Planning Enabling Act, which established the Euclidean zoning model as the national preferred framework for local land use policy. The Standard Acts, as they are commonly called, served as guidance for states seeking to delegate zoning powers to their local governments. A key section of the Standard Acts includes a provision for local governments to create designated districts to regulate land use. Other provisions included encouraging the creation of city and regional master plans, and planning commissions to create and enforce all zoning regulations.¹² The provisions outlined in the Standard Acts continue to serve as the institutional zoning framework for most states today.¹³

Euclidean zoning practices solidified in the 1950s and 1960s as middle and upper classes sought refuge from downtown areas, opting instead for single-family homes in sprawling, low-density suburban neighborhoods built in tandem with the expansion of the U.S. highway system.¹⁴ The underwriting manual of the Federal Housing Administration (FHA), which heavily subsidized the construction of new suburban residential development, emphasized strictly separated land uses, including restrictive covenants on sales to lower-income communities and communities of color. This practice developed and compounded the discriminatory impacts of zoning; policies such as redlining that prevented BIPOC (Black, Indigenous, and People of Color) residents from accessing federally backed mortgage loans, and legal deeds and restrictive covenants that prohibited future sales to BIPOC homebuyers. These practices contributed to the racial wealth gap and increased housing costs that continue to exist today.¹⁵

After the Fair Housing Act of 1968 banned redlining and other explicitly discriminatory practices, municipalities doubled down on exclusionary zoning as an alternative. Many suburban enclaves enacted zoning ordinances

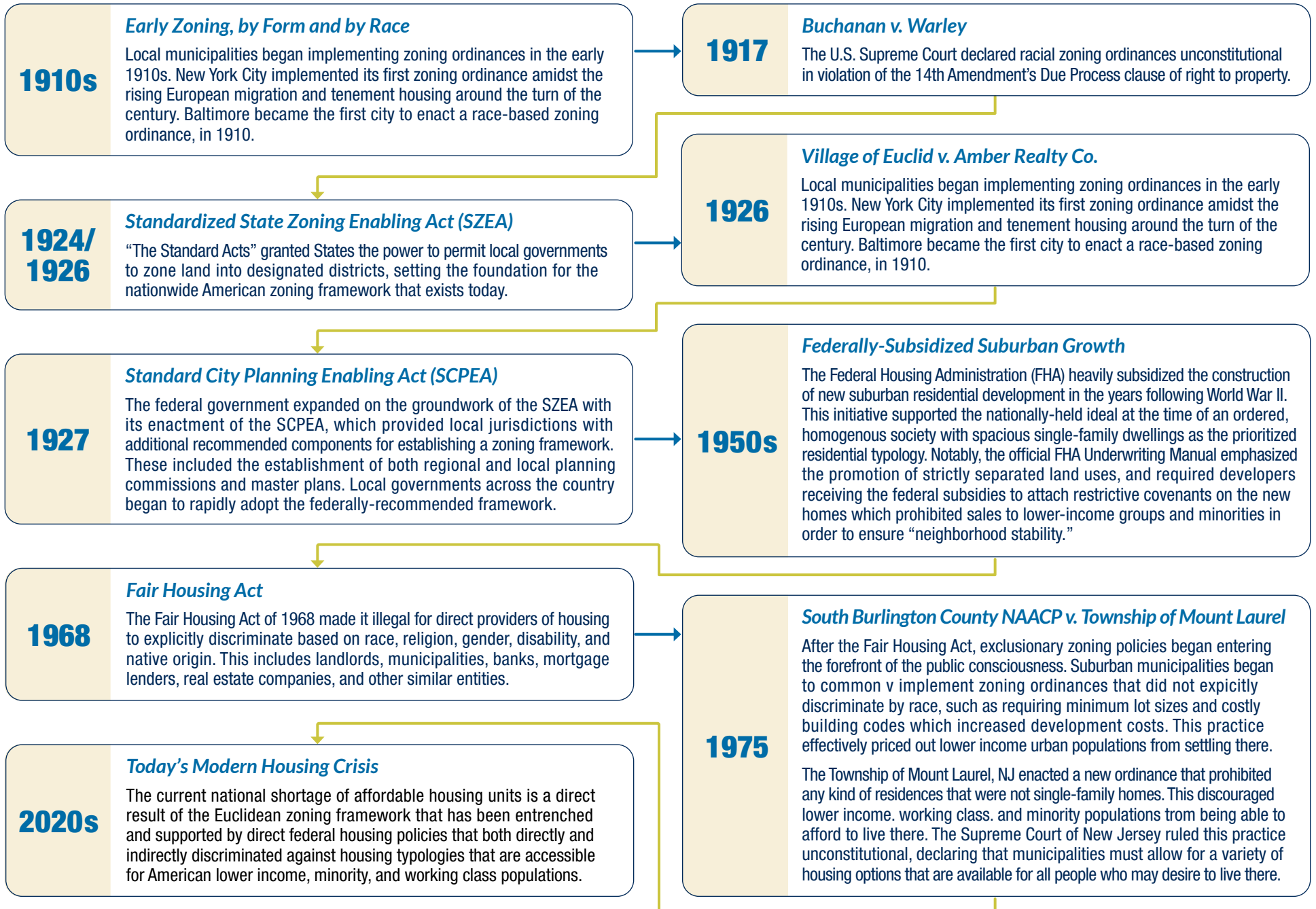
that prohibited apartments and other multifamily options and only allowed for single-family residential development, required minimum lot sizes, and enacted costly building codes. These ordinances were framed in terms of maintaining a community's single-family residential character and, therefore, only indirectly excluded "undesirable" BIPOC and lower-income residents.^{16,17,18}

This decades-long failure to develop a greater variety of denser, more moderately sized residential type, also known as "Missing Middle" housing, has artificially constrained the country's housing stock, leading to an estimated net deficit of approximately 3.9 million units.¹⁹ More recently, some states have begun mandating that municipalities permit all forms of multifamily housing. However, other local regulations, such as stringent design review processes, continue to persist as barriers to this type of development.

Throughout the early-to-mid 20th century, municipalities frequently adopted zoning and land use regulations that discriminated against "undesirable" lower-income and BIPOC residents by excluding them from being able to move into homes in certain areas. Some examples include:

- Restricting residency in dwelling units to individuals who meet the criteria set by the zoning code's definition of family, with the formal definition drafted in such a way as to penalize functional families.²⁰
 - Blanket prohibitions of BIPOC residents living in certain parts of town. For example, in Apopka, Florida, an early 20th-century local zoning ordinance prohibited Black residents from living north of the railroad tracks that ran through town.²¹
-

Zoning's Contributions to the Housing Crisis



Racist and exclusionary policies and restrictive zoning contributed to the gap in homeownership between Black and white families. In the most recent “Roots of Structural Racism National Segregation Report,”²² published in 2024, the racial wealth gap is larger than in the 1960s, before the passage of the Fair Housing Act of 1968. The report also concluded that “out of every metropolitan region in the United States with more than 200,000 residents, 81 percent (169 out of 209) were more segregated as of 2019 than they were in 1990”.

The current national shortage of affordable housing units is a direct result of the Euclidean zoning framework. Zoning dictates where housing can be built and the housing types allowed. For nearly a century, the Euclidean zoning model has prioritized the development of detached, single-family neighborhoods with large minimum lot sizes²³ while discouraging or outright prohibiting more affordable and smaller-scale options that are crucial for community inclusivity. These policies severely constrained the volume of housing that could be built on the limited amounts of available land in locations with strong access to jobs, schools and amenities to maximize the use of existing residential neighborhoods and infrastructure.²⁴ Collectively, this deeply-rooted systemic exclusion of BIPOC communities in the housing market and the exclusion of the housing types that they could afford both deeply widened a racial wealth gap and profoundly impacted the availability and affordability of housing overall.

Gaining a deeper understanding of the origins of today’s common zoning framework provides valuable insights for developing actionable local steps to dismantle the regulatory barriers contributing to the current housing crisis. Reassessing local zoning policies to encourage more diverse and accessible communities is vital to increasing housing supply and affordability, collectively building a more equitable and sustainable future.





Index of Housing Challenges and Solutions

Every community in the United States faces distinct housing challenges, shaped by unique characteristics and circumstances, which makes a “one size fits all” approach to addressing local housing challenges impractical. Even so, there are commonalities in basic land use frameworks and zoning regulations across communities and how they impact housing supply and affordability. As a result, there are many common regulatory and programmatic strategies that communities can utilize to begin addressing zoning’s impact on the housing crisis at the local level.

This section identifies housing challenges shared by American communities of many sizes and contexts and provides a brief summary of specific, tailored solutions that are referenced and outlined in greater detail in later sections of the guidebook. Use this section to identify potential solutions that best address your municipality’s specific challenges and needs and refer to the rest of the guidebook for additional context and guidance that can further bolster your efforts. Some solutions may be listed more than once if relevant to more than one challenge.

1 The current zoning in our community prioritizes single family detached homes on large lots, which has contributed to limited housing supply, increasing costs amidst rising demand.

Action	Category	Page Number
Allow for, and encourage, infill development by-right in all residential and commercial zoning designations to create mixed-use, location-efficient housing.	Emerging Regulatory Solutions (Initial Reforms)	page 25
Expand all residential zones to allow for a wider range of housing typologies by-right.	Emerging Regulatory Solutions (Initial Reforms)	page 28
Concurrently update and revise the city comprehensive plan and zoning ordinance.	Emerging Regulatory Solutions (Comprehensive Reform)	page 42
Implement a jurisdiction-wide form-based code that has an explicit focus on increasing housing supply.	Emerging Regulatory Solutions (Comprehensive Reform)	page 39
Host an alternative housing/manufactured housing showcase to garner local support for alternative housing typologies.	Additional Strategies and Solutions	page 55
Build developer capacity for nontraditional housing typologies	Additional Strategies and Solutions	page 57

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The current zoning in our community is internally inconsistent with other land use regulatory documents; these inconsistencies potentially limit the permitting of a range of housing options at a range of housing scales and could lead to development delays which stymies the production of housing at scale.

Action	Category	Page Number
Review the zoning ordinance to identify restrictive and inequitable land use policies that impact housing affordability and supply.	Emerging Regulatory Solutions (Initial Reforms)	page 21
Ensure conformity between the zoning ordinance and comprehensive plan, especially regarding housing preservation and creation.	Emerging Regulatory Solutions (Initial Reforms)	page 27
Reduce or eliminate minimum parking requirements for new development and redevelopment.	Emerging Regulatory Solutions (Progressive Efforts)	page 35
Concurrently update and revise the city comprehensive plan and zoning ordinance.	Emerging Regulatory Solutions (Comprehensive Reform)	page 42
Conduct a process review of existing affordable housing programs and initiatives, and use the results to determine next steps for housing programmatic efficiency.	Additional Strategies and Solutions	page 46

3

The current zoning in our community creates barriers to entry for infill development, alternative housing typologies, and a wider range of developers seeking to enter the housing production market.

Action	Category	Page Number
Review the zoning ordinance to identify restrictive and inequitable land use policies that impact housing affordability and supply.	Emerging Regulatory Solutions (Initial Reforms)	page 21
Allow for, and encourage, infill development by-right in all residential and commercial zoning designations to create mixed-use, location-efficient housing.	Emerging Regulatory Solutions (Initial Reforms)	page 25
Reduce or eliminate minimum parking requirements for new development and redevelopment.	Emerging Regulatory Solutions (Progressive Efforts)	page 35

Action	Category	Page Number
Eliminate regulatory prohibitions and restrictions on manufactured and modular housing options.	Emerging Regulatory Solutions (Progressive Efforts)	page 37
Understand the impacts of underutilized supply on the overall housing market and then implement a program to address those impacts.	Additional Strategies and Solutions	page 49
Build public-private partnerships with large regional employers to advance affordable housing across the region.	Additional Strategies and Solutions	page 50
Encourage and support alternative homeownership models via the community land trust model.	Additional Strategies and Solutions	page 53
Implement a program to support faith-based organizations (FBOs) to develop affordable housing on FBO-owned land.	Additional Strategies and Solutions	page 54
Host an alternative housing/manufactured housing showcase to garner local support for alternative housing typologies.	Additional Strategies and Solutions	page 55

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The zoning in our community limits the potential for development of affordable housing by transportation and other amenities.

Action	Category	Page Number
Allow for, and encourage, infill development by-right in all residential and commercial zoning designations to create mixed-use, location-efficient housing.	Emerging Regulatory Solutions (Initial Reforms)	page 25
Reduce or eliminate minimum parking requirements for new development and redevelopment.	Emerging Regulatory Solutions (Progressive Efforts)	page 35
Concurrently update and revise the city comprehensive plan and zoning ordinance.	Emerging Regulatory Solutions (Comprehensive Reform)	page 42
Implement a jurisdiction wide form-based code that has an explicit focus on increasing housing supply which will theoretically expand affordability.	Emerging Regulatory Solutions (Comprehensive Reform)	page 39
Understand the impacts of underutilized supply on the overall housing market and then implement a program to address those impacts.	Additional Strategies and Solutions	page 49

Stakeholders and Their Impacts on Advancing Zoning Reform

A wide variety of stakeholders can impact and advocate for housing production via zoning reforms. These parties work across multiple levels of influence, spanning from individual actors to state governmental bodies. This section identifies these stakeholders and helps assess their impact on advocating for and implementing potential reforms, solutions, interventions, and programs.

Individual Level

Community residents can have wide-ranging views on zoning changes. Residents can organize in support of, or in opposition to, change, with actions ranging from authoring op-eds, forming **housing advocacy groups**, or even pursuing litigation.^{25,26} Effective communication with residents, including engagement on the communities' housing needs, desires, and hopes, is essential for promoting desired change. Developing a robust community engagement strategy will help ensure that all voices have the opportunity to be heard and that the process is not co-opted by some who act as a barrier to any housing development regardless of its affordability level.^{27,28}

Developers must adhere to zoning regulations, which can be reformed to encourage the building of multi-unit housing and homeownership opportunities at all income levels, especially in amenity-rich, location-efficient development patterns rather than at the edges of a community. Understanding developers' motivations and limitations can help determine how best to maximize the potential for new, affordable housing units, whether for rental or homeownership. Ultimately, developers are concerned about constructing economically viable units and appreciate streamlined, predictable processes which will not hinder progress towards construction.



Addressing unpredictability which can challenge a development process will be helpful in efforts toward engaging the development community in advancing zoning reform to increase the supply of affordable housing.

Businesses, community-based organizations, and faith-based organizations can all be impacted by zoning reforms and can be powerful voices in support or dissent of zoning reform, and therefore must be engaged early on and often via iterative feedback loops (for more on this, [see the sidebar](#) on iterative feedback loops in the Emerging Regulatory Solutions section). Notably, businesses may choose to proactively engage when increasing housing costs and a lack of supply begin causing challenges with employee recruitment and retention.

Questions to Consider:

- Whose desires and goals will zoning reform for affordable housing reflect?
- Who are the likely allies to zoning reform for affordable housing? Who are the likely detractors?
- What messages and which messengers can help make the case for zoning interventions?
- How has community engagement been conducted? How could it be improved?



Spotlight: Advocacy Groups in Support of Newport, Rhode Island's North End

Newport, Rhode Island's North End, is a 900-acre district located at the city's northern end, physically isolated from the rest of Newport by the Pell Bridge ramps. The North End has Newport's highest concentration of low- and moderate-income residents, as well as the highest percentage of Black and Latinx residents.²⁹

Between 2013 and 2017, the median household income (MHI) in the North End fell from 78 percent to 65 percent of the Newport MHI.³⁰ This growing disparity between incomes in the North End and those in the rest of the city put increasing financial pressure on residents who wanted to remain in their neighborhood. As of 2020, 64 percent of North End households are renter households who are considered severely housing-cost-burdened.³¹

In 2021, Newport leadership released a development plan for the North End: The North End Urban Plan (NEUP). One of the priorities outlined in the NEUP was the desire to turn the center of the North End—previously zoned for commercial and industrial uses—into a mixed-use, research and technology “Innovation Hub” that would provide an estimated 1,200 new, high-paying jobs.³² The plan did not acknowledge the likely impact on housing prices or identify strategies to support residents to remain in their community.³³

North End residents maintained that, partly due to the COVID-19 pandemic, the NEUP was drafted with limited meaningful consultation with residents. As a result, they argued that the original draft of the NEUP failed to address adequately:

- 1) the impact that anticipated new development would have on current residents;
- 2) how the city would ensure that the entire neighborhood might benefit from new development; and
- 3) the role that North End residents would play in determining what those benefits might be.³⁴

In response, the Newport Health Equity Zone (HEZ), a city-wide coalition and non-profit organization, organized North End residents to form a local advocacy group (LAG). The LAG worked with Smart Growth America, a national nonprofit organization, to co-create the North End Equitable Development Strategy (NEEDS).³⁵ The NEEDS provided a roadmap for the implementation of the NEUP, which would include the ongoing participation of North End residents.

Ultimately, this engagement resulted in a set of zoning amendments, which included a community benefits agreement, the NEEDS, and a re-established relationship with the city and the community. The zoning amendment and the NEEDS were passed unanimously in the Newport City Council in May 2021.³⁶ This case study shows what can happen when municipal leaders, planners, and elected officials engage with residents to ensure that equitable development, meaningful community engagement, and the needs of all residents are considered during the planning process. This framework can be useful for communities that are beginning to or are in the midst of addressing zoning barriers to affordable housing.



Local Government

In addition to planning practitioners, zoning reform efforts and other initiatives to address housing affordability can be initiated and led by various stakeholders at the local level, depending on the form of government. For instance, **mayors**, **city councils**,³⁷ or **county commissioners**³⁸ can advocate for staff to initiate zoning reform or, in some cases, direct staff to initiate zoning reform to eliminate zoning barriers to housing supply and affordability. For example, the local government in Walla Walla, Washington, with a population of roughly 33,000, expanded single-family zoning to allow for all housing types in all residential zones in 2018.³⁹ Additionally, elected officials can implement programs and initiatives outside of zoning reform to advance the development of affordable housing. In Minneapolis, Minnesota, with its population of roughly 425,000, the City Council eliminated parking requirements to expressly support infill development in 2021.^{40,41} These initiatives and programs were implemented prior to comprehensive zoning reform, serving as pilot projects to demonstrate that the community could adopt such measures without adverse consequences. The initial successes of these programs generated political capital, which subsequently facilitated the ultimate zoning reforms. These reforms were grounded in the proven successes of the early initiatives.

Elected officials in counties, cities, and towns are supported by **government staff** and, in some cases, appointed boards and commissions. Depending on defined roles, boards, and commissions can make policy and budgetary recommendations to elected officials and their staff on how best to support affordable housing efforts. Staff can also support applications for federal or state funding that can advance affordable housing initiatives and zoning reform to support affordable housing.⁴² Local government planners will implement zoning interventions and should offer their perspective to help shape zoning in a number of ways.⁴³

Types of Stakeholders



Metropolitan planning organizations (MPOs) can incorporate affordable housing strategies into their long-range Metropolitan Transportation Plans.⁴⁴ In some cases, MPOs have also helped form committees of local leaders and experts devoted to identifying affordable housing strategies, which could then be provided to legislative officials for consideration.⁴⁵

Other potential stakeholders who operate at the local government level include **local housing authorities** and **community development commissions**, which can analyze housing needs at the regional level, allocate resources to support affordable housing programs, advance subsidized housing opportunities and other housing opportunities, and provide insight into data trends that can support the case for zoning reforms to deliver more affordable housing.^{46,47}

Questions to Consider:

- Whose perspective or support is needed to understand housing needs in the area and how to address them? (Examples include professional consultants, developers, and residents)
- How will a revised code advance or stymie the locality's overall goals, as outlined in the comprehensive plan and throughout the rest of the community's regulatory framework?
- What programs could complement zoning reform interventions in the advancement of affordable housing?



Spotlight: Hartford, Connecticut

Rewriting the zoning for an entire city is a considerable challenge, but that is precisely what the City of Hartford did in 2016 when it replaced its 50-year-old zoning code with a new form-based code.

At the time the zoning code was rewritten, Hartford was one of the poorest cities in the nation. To respond to the needs of the community and advance housing affordability, Hartford officials made the following changes to the new zoning code: density bonuses for affordable housing, the allowance of micro-units, and the loosening of the definition of “family.” (*See an explanation on how relaxing the definition of “family” can advance housing affordability in the Emerging Regulatory Solutions section on page 21.*) Additionally, the rewritten code lessened administrative burdens, addressed architectural context, and prioritized environmental sustainability.

In the two-plus year period of code revision, Hartford's Planning & Zoning Commission members and staff held over 100 community and stakeholder meetings, including public hearings, interviews, and focus groups.⁴⁸ A 14-member Zoning Advisory Group weighed in at key points, and the comprehensive and robust community engagement process was tracked on a dedicated website that helped deliver program updates and gather additional feedback. The vast majority of public opinion on the finished product was effusively positive, and the code was passed unanimously by the Commission in just one night.⁴⁹ After adoption, the new form-based code was recognized by regional and national institutions and won several industry awards.⁵⁰

Hartford's new form-based code corresponded with goals laid out in the city's 2010 “One City One Plan” comprehensive plan, which included protecting neighborhood character, ensuring development is compatible with the historic commercial corridors, and prioritizing environmental sustainability.

From 2016 to 2022, 17 housing development projects were completed or underway in Hartford's downtown, adding 1,481 rental housing units. 153 of these new units (about 10 percent) were categorized as affordable to low- or moderate-income households in the City of Hartford's 2022 Affordable Housing Plan.⁵¹ The plan included an assessment of the city's affordable housing needs and current efforts related to affordable housing; it also set specific actions to address housing affordability over the following five years (from 2022 to 2027).⁵² In addition, city programs funded by federal formula funding such as the Home Investments Partnerships Program and Section 8 Housing Choice Voucher Program led to the creation of 405 new units of affordable rental housing from 2016 to 2022.^{53,54}



States

In response to the growing housing crisis, several **state legislatures** and **governors** have supported, enabled, or required zoning change at the local level.⁵⁵ Examples of state-level legislative interventions include:

- Expanding single-family-only zoning in Oregon to permit duplexes as well as townhouses, triplexes, and fourplexes in residential zones, depending on the city's population (previously, only single-family detached housing was allowed by-right, while other housing types were either subject to conditional approval through discretionary review or prohibited);⁵⁶
- Eliminating parking requirements in California for transit-oriented development projects,⁵⁷ while also allowing mixed-income and affordable housing projects along commercial corridors;⁵⁸
- Increasing density by-right around transit in Massachusetts (a practice often referred to as transit-oriented development).^{59,60}

Some state legislatures have created a task force to address housing affordability, which would offer recommendations for legislative action at the state and local levels. The Governor of Montana convened a bipartisan task force to develop recommendations for creating housing that is affordable and attainable for Montanans.⁶¹ These task forces can consist of a variety of stakeholders at the state and local levels, including legislators, builders, realtors, and tenant advocates.⁶² In addition, state lawmakers can apply for federal funding to advance affordable housing and/or allocate state funding to support affordable housing efforts at the local level. Other state-level stakeholders include state housing departments and finance agencies, which can provide localities with guidance and funding to further support affordable housing development.^{63,64} Ultimately, states have the leverage and opportunity to support local governments in advancing zoning reform to eliminate regulatory barriers to affordable housing.

Research, partnerships, and persuasive storytelling are all valuable tools to ensure zoning innovation at the state level is effective by strengthening state legislators' understanding of community needs and encouraging local buy-in.⁶⁵

For all stakeholders, research is essential to understanding the full scope of housing needs in their area and determining what zoning interventions are most appropriate within the local context. Community engagement that utilizes effective messaging strategies is also necessary to encourage lasting local support.⁶⁶ Local governments might examine the zoning amendments required by other states' mandates and adapt or adopt them for their own jurisdictions with a focus on customizing the amendments to the local context.

While states such as Massachusetts, Oregon, and California demonstrate state-led zoning reform, it is important to clarify that this section does not support nor advocate for blanket state preemptions. There may be concerns that state-level reform could override local government policies. However, this section underscores the importance of state legislators and governors acting as valuable partners in the effort to remove zoning barriers to affordable housing.⁶⁷

Questions to Consider:

- What resources would support localities interested in advancing affordable housing through zoning interventions?
- What state and local legislation has created a roadblock for affordable housing?
- How will state-level systems and policies be enforced to ensure that local governments comply?
- How can public support for affordable housing be encouraged?



Spotlight: State of California

When it comes to state efforts to advance affordable housing, California is “in a league of its own.”⁶⁸ Since 2017, the state legislature has passed over 100 pieces of legislation to advance housing affordability statewide.⁶⁹ These changes range from specific zoning changes (such as Senate Bill 9, passed in 2021, which allows up to four new homes to be built on single-family parcels) to strengthening statewide systems to advance housing, like the state's Regional Housing Needs Allocation (RHNA) started in 1969.⁷⁰

Under the RHNA, the state generates projections of the new housing needed in each locality, ranging from extremely low-income to moderate-income housing needs. Localities are then required to develop a plan to accommodate the state's housing projection, which is reviewed by California's Department of Housing and Community Development.⁷¹ The state housing department has the power to withhold federal funds from municipalities that fail to obtain a certified housing element, and the state attorney general can sue a municipality for lack of compliance.

Still, not enough housing is being built.⁷² The ongoing housing challenge in California is a sign of the limits of state mandates in advancing affordable housing and the need for a comprehensive strategy.

Some statewide policies have impeded housing development. California building codes are more strict than other states, involving health and safety elements in addition to environmental controls.⁷³ Under Proposition 13, which limits local governments' abilities to fund public services through property taxes, localities must rely heavily on impact fees.⁷⁴ Residents have been able to combat unwanted development under the California Environmental Quality Act (CEQA), even if the development would promote housing affordability.⁷⁵ Although the law has been used against unpopular projects, environmental justice groups contend that CEQA does not significantly inhibit housing production, and the law includes streamlined permitting and processes to advance affordable housing projects.^{76,77}

As in other parts of the country, not all California localities have been quick to adopt state-mandated changes. Local practitioners face numerous challenges in managing potential local opposition, complying with numerous state mandates, and keeping pace with increased housing demand. This compounded pressure contributes to the difficulties of local practitioners to effectively address housing needs across all income levels. However, state-mandated changes are required, and municipalities eventually have to adopt them or face steep consequences.⁷⁸

Emerging Regulatory Solutions

Introduction

Euclidean zoning has been a primary factor limiting housing supply, contributing to a severe lack of affordable housing in the United States in the face of increased demand.⁷⁹ While housing underproduction is not exclusively caused by zoning, updating zoning codes can lead to increased supply, especially when allowing for a diversity of housing types, increasing the amount of land that can support a variety of housing types, allowing for more flexibility within the regulations, and adopting/implementing smart growth approaches.

Decades-long neglect to develop a greater variety of denser, more moderately-sized residential type, also known as “Missing Middle” housing, has artificially constrained the country’s housing stock, leading to an estimated net deficit of approximately 3.9 million units.⁸⁰ (For more information about how zoning barriers to housing supply has contributed to the affordable housing crisis please see [The Impact of Zoning Regulations on Housing Supply and Affordability](#).)

This section introduces various regulatory interventions that can be implemented at the local level to address administrative and legislative barriers to developing more moderately priced and sized housing. These regulatory interventions are organized into three categories differentiated by their expected degree of difficulty to implement, timeline of implementation, and anticipated scale of impact:

- **Initial Reforms:** Foundational steps that can be implemented by city staff often via administrative action.
- **Progressive Efforts:** Progressive efforts that require collaboration with internal and external stakeholders.
- **Comprehensive Reform:** Comprehensive regulatory reform, offering systems-level impact toward both short- and long-term housing development.



Recognizing that each municipality faces unique challenges, state regulatory environments, and market dynamics, these recommendations can be scaled, modified, or combined to align with local contexts. Municipalities can benefit from selecting individual interventions or combinations from each category to implement, depending on a community's need and administrative capacity.

Initial Reforms

Initial reforms are strategies that can potentially have great impact while being relatively simple to implement. These reforms can often be implemented at the administrative level depending on the powers ascribed to the planning department per the municipal charter and enumerated in the zoning ordinance.⁸¹ They represent foundational steps that can deliver early successes and facilitate further reforms.

The following solutions are actionable steps that municipalities can implement at the administrative level:

1. Review the zoning ordinance to identify restrictive and inequitable land use policies that impact housing affordability and supply.
2. Allow for, and encourage, infill development by-right in all residential and commercial zoning designations to create mixed-use, location-efficient housing.
3. Ensure conformity between the zoning ordinance and comprehensive plan, especially regarding housing preservation and creation.
4. Expand all residential zones to allow for all housing typologies and increased densities by-right.

Review the Zoning Ordinance to Identify Restrictive and Inequitable Land Use Policies That Impact Housing Affordability and Supply

Restrictive language in zoning ordinances limits housing supply and affordability by preventing homeowners from making their existing units available (e.g., by downsizing or renting out spare bedrooms). To achieve meaningful housing reform, it is crucial to address the issues within the

traditional Euclidean zoning framework and eliminate discriminatory language from these ordinances.

The zoning ordinance's definition of "a family unit" exemplifies how specific language in zoning regulations can unfairly affect housing supply. Many zoning ordinances define "family" as "a group of people related by blood, marriage, or adoption or up to a certain number who are unrelated."⁸² This definition aims to regulate what constitutes a "normal" family, and penalizes those who do not fit this mold. It obstructs the development of housing that accommodates diverse or non-traditional family structures and living arrangements, such as renting out spare rooms to friends in single-family homes.⁸³ As a result, individuals who do not conform to this definition risk facing code enforcement violations.⁸⁴

This restrictive definition, combined with the widespread use of single-family residential zoning across the country, confines housing options to a narrow interpretation of what a "family" is. As a result, extended family members or unrelated individuals seeking to cohabit in order to reduce housing costs in expensive markets face challenging options: live illegally in a single-family home, risking code enforcement violations, or compete for the limited supply of multifamily units on the market. The housing crisis becomes exacerbated when owners of larger homes with underutilized living spaces (i.e. shared bedrooms) are prevented from accommodating those who do not fit the local "family" definition.⁸⁵ Removing restrictive language from zoning ordinances can unlock the potential of underutilized existing living spaces, increase the overall housing supply, and therefore help lower costs for everyone.

What Is Equity?⁸⁶

The term "equity" refers to fairness and justice and is distinguished from equality: Whereas equality means providing the same to all, equity means recognizing that we do not all start from the same place and must acknowledge and make adjustments to [address or correct] imbalances. The process is ongoing, requiring individuals to identify and overcome intentional and unintentional barriers arising from bias or systemic structures.

The following is a high-level process to consider when applying an equity framework to zoning and planning to advance affordable housing for all.

- **Review zoning policies and practices:** Evaluate the language, intent, and implementation of zoning policies and practices to identify any provisions that perpetuate racial bias or exclusion. Some criteria to consider:
 - » Land use classifications
 - » Density
 - » Code enforcement practices
 - » Any prohibition on specific housing typologies, especially if those typologies are relevant to multifamily housing
 - » Examine the permitting practices and language in the zoning ordinance, asking the question, “Is this accessible to [x demographic]?”
 - » Development standards that increase the cost of properties (e.g., large minimum lot setbacks, higher parking minimums, higher open space requirements, etc.)
- **Form a diverse task force of stakeholders (including detractors) with an explicit remit of focusing on eliminating racism or discrimination from the zoning ordinance with an ultimate goal of developing recommendations for expanding housing supply in the community:** Members should include, at a minimum, representatives from marginalized communities, community advocates, legal experts, and social justice advocates, supported by planning staff. To advance diversity, the taskforce should reflect upon the racial and ethnic diversity of the community, and any recommendations for updating the regulations should be based on qualitative and quantitative data of the community’s experience to effectively target inequitable outcomes.⁸⁷
 - » **On including detractors in the process:** Including detractors in a visioning process is essential, as they bring diverse perspectives and critical viewpoints that help refine ideas and lead to more robust decisions. Their involvement ensures concerns are heard and addressed, fostering a sense of inclusion and collaboration, which increases buy-in and support from a broader range of stakeholders. Additionally, engaging detractors early helps identify and manage potential conflicts proactively, reducing opposition

and streamlining the path to achieving the vision. However, it is essential to establish ground rules to ensure that no single voice dominates the discussion, thereby silencing other perspectives.

- **Gather data and conduct analyses:** Under the guidance of and with the support of staff, the task force should collect demographic data, historical records, and anecdotal evidence to assess the impact of the zoning ordinance on different racial and ethnic groups. This should be a collaborative process, with staff leading the way to prevent scope creep. Analyze how zoning regulations have contributed to racial segregation, disparities in access to housing and services, and other forms of systemic racism. Pay special attention to neighborhoods that have experienced redlining and urban renewal within the municipality. Ask, “How has racism impacted housing and [x demographic] in this community?”
- **Engage with communities using an iterative feedback loop process:** Hold public forums, community meetings, and focus groups to solicit input from residents, particularly those from marginalized communities. This feedback loop is different from the standard civic engagement process, as this engagement will explicitly focus on the impacts of racist zoning. Make an extra effort to meet community members where they are. For example, conduct on-the-street interviews with community members regarding their thoughts. Visit laundromats, churches, and other cultural institutions to talk to and listen to community members. Finally, listen to community members’ experiences, concerns, and suggestions for addressing racial inequities in the zoning ordinance. Consider the following demographics with a special emphasis on how these demographics access housing:
 - » Women
 - » LGBTQIA+ communities
 - » Immigrants
 - » People with disabilities
 - » Communities of color, often African Americans and Latinx
 - » Indigenous populations
 - » Veterans
 - » Low-income individuals
 - » Moderate-income families
 - » Low-income families

- **Apply an equity lens to the current regulatory framework, paying special attention to the zoning ordinance:** Use an equity lens to assess how zoning decisions impact different racial and ethnic groups. Include factors such as access to affordable, accessible, and safe housing, as well as transportation, public amenities, economic opportunities, and environmental quality. Consider using and adapting an Equitable Development Scorecard to conduct the initial review of the zoning ordinance, applying the feedback guidance in the list item above.⁸⁸ Staff will have identified the neighborhoods and communities to consider, but the feedback loop process will help support advancing an equity lens.
- **Develop equity-centered policies:** Propose revisions to the zoning ordinance to prioritize equity and racial justice. This process may involve implementing affirmative measures to address historic inequities, promoting diverse and inclusive neighborhoods, and fostering community-driven development processes.



Feedback Loops

Iterative feedback loops are key to successful and meaningful community engagement processes for guiding affordable housing supply and preservation. Stakeholders must have opportunities to drive the conversation, and in turn, staff must demonstrate that they have “heard” the community by:

- Listening to community feedback.
- Responding to the feedback.
- Closing the feedback loop by sharing findings via public forums such as special workshops, planning commission meetings, special city meetings and/or avenues where a majority of residents can be reached

Hold public forums, community meetings, and focus groups to solicit input from residents, particularly those from marginalized communities. Then share the findings of the feedback sessions in a variety of forums while soliciting feedback to ensure that the feedback was captured accurately. This feedback loop is different from the standard civic engagement process, as this engagement will explicitly focus on the impacts of racist zoning. Make extra effort to meet community members where they are by developing feedback sessions outside of City Hall. Listen to their experiences, concerns, and suggestions for addressing racial inequities in the zoning ordinance. This could include hosting public meetings, workshops, surveys, and focus groups to gather input and feedback on the proposed ordinance. Ensure that meetings are accessible and relevant to all stakeholders and make efforts to be inclusive and welcoming to all community members (e.g., ensure language accessibility, have ASL interpreters, provide childcare, and offer food if meetings are held after hours or on the weekends).



Spotlight: Louisville, KY, Centering Equity in the Regulatory Framework⁸⁹

Some communities have initiated measures to implement policies and programs to enhance housing affordability, reduce displacement, bolster small businesses, and promote school desegregation. The effectiveness of these efforts significantly increases when synchronized with a land-use regulatory framework that is designed to actively advance the same objectives.

The City of Louisville, Kentucky, undertook the effort to center equity throughout its regulatory framework to better improve responsiveness and delivery of city services to its BIPOC residents.⁹⁰ This work began with the city’s updated comprehensive plan in 2018 and the Housing Needs Assessment in 2019. Both documents center on advancing equity in housing, removing barriers to affordable housing, and investing in communities impacted by redlining, a practice where BIPOC people were denied home loans and insurance. Develop Louisville (a taskforce of city departments focused on housing affordability, including the Office of Housing and Community Development) and Berkley-based architecture and urban design firm Opticos Design conducted a deep dive review into housing regulations that create barriers to equitable and inclusive development, resulting in a strong equity-focused regulatory framework.

As of May 2024, the city is currently conducting an equity-focused outreach and engagement initiative focused on gathering community feedback on revising the city’s Land Development Code (LDC) to bring it more in line with the city’s comprehensive plan, Plan 2024. Upcoming proposed changes to the LDC include provisions for Missing Middle housing options and manufactured homes.⁹¹



Spotlight: Arlington County, VA

As part of a 2023 reformation of its comprehensive zoning ordinance, Arlington County, Virginia removed the use of the term “family” when describing specific dwelling units. Formal family regulations in zoning have traditionally been used as a tool to prohibit cohabitation of residents that are not related by blood, marriage, adoption, or foster care.⁹² Previously, Arlington’s single-family zoning ordinance prohibited four or more unrelated people from living in the same dwelling unit, which effectively prevented cost-saving communal living situations such as groups of friends, students, or “functional” families from sharing a residence in one of the more expensive and densely populated regions of the country.⁹³ The zoning reforms now allow for a greater number of dwelling units (between two and six) depending on the size of the lot and will provide a much-needed boost of new housing units with costs that can be more affordably split between more residents.

The recent amendments to Arlington’s zoning ordinance have been made alongside the Housing for All Program, which aims to eliminate exclusionary and racist barriers, allowing homeowners to offer underutilized housing to those in need regardless of familial relations.^{94,95} It is hoped that by addressing the racial inequities via this program and zoning reforms, institutional and exclusionary barriers to affordable and equitable housing will be eliminated.



For a quick reference sheet of terms/barriers in zoning ordinances that could stymie housing supply and affordability, please refer to the Appendix on page 74.

“Equity in zoning means that those who write, administer, or enforce zoning regulations take clear steps to avoid or “undo” unfair outcomes and mitigate the unequal ability to participate in or influence all parts of the zoning process.” APA Equity in Zoning Policy Guide⁹⁶

Allow for, and Encourage, Infill Development By-Right in All Residential and Commercial Zoning Designations to Create Mixed-Use, Location-Efficient Housing

Infill development refers to development in existing service areas to increase density and place new development near existing resources, such as transit stations.⁹⁷ Infill can mean development on vacant, underutilized, or formerly industrial land (e.g. former railyards, military bases, surface parking lots), as well as the construction of additional units on existing residential or commercial lots, such as Missing Middle housing or accessory dwelling units (ADUs).⁹⁸ Infill development may vary in scale, including allowing for a single-family house on a small vacant lot, erecting a duplex on a former surface parking lot, or redeveloping an existing structure into a multifamily development.⁹⁹

Underutilized parcels within an existing community core, such as vacant lots, surface parking lots, former industrial sites, and other brownfields are strong candidates for infill housing development options.^{100,101,102} Infill development ordinances allow parcels to be developed at their highest and best use, and when adopted in a municipality that has policies and zoning amendments that allow for Missing Middle housing, these lots can be used to increase housing. Infill development policies encourage the development of housing that is location-efficient, amenity-rich, and served by existing infrastructure.

Recommended Actions to Adopt an Infill Development Ordinance or Zoning Text Amendment:

Infill development zoning ordinances should address the unique characteristics and needs of the community while promoting sustainable and compatible development within existing development areas. The following actions can help practitioners reach this goal:

- 1. Define the goals and objectives of the infill development ordinance:**
Goals may include promoting mixed land uses, revitalizing urban areas, increasing housing density, preserving green space, improving walkability, or encouraging affordable housing at a variety of income scales and typologies.
- 2. Analyze existing conditions:**
 - Conduct a site analysis to assess the existing conditions of the areas targeted for infill development, including land use patterns, infrastructure, transportation networks, environmental features, and zoning regulations. This existing site analysis should also consider the existing housing types in the neighborhood. Planners can then leverage the site analysis results to create a pattern book or pre-approved permits for housing types consistent with existing building types.
 - Conduct a property inventory analysis to identify underutilized or vacant parcels suitable for infill development. At a minimum, the property analysis should consider existing land uses, property owners, and any known environmental factors.
 - » Consider assembling municipally owned land for property swaps to facilitate infill development.

3. Draft an infill development zoning ordinance: Survey your relevant state planning agency, the American Planning Association, or regional partners for model infill development ordinance language. Consider incorporating incentives or bonuses for developers who incorporate affordable housing, green building practices, or other desired features into their projects. Consider including the following components:

- Purpose and intent statements
- Applicability and general provisions
- Application requirements and review procedures
- Permitted land uses and building types
- Development standards and guidelines
- Lot coverage
- Building setbacks and encroachments
- Building heights
- Street frontage, access, and circulation
- Residential density standards
- Residential building size
- Commercial floor area
- Building and site design
- Building orientation
- Residential open space
- Landscaping
- Parking
- Building design
- Special use standard

4. Present findings to the public for review and adoption, using an iterative feedback loop: To learn more about iterative feedback loops, refer to the sidebar on [page 23](#).

- Present the draft ordinance to the public for review and comment through additional public meetings, hearings, or workshops.
- Consider any feedback received from the public and make appropriate revisions to the ordinance using the aforementioned iterative feedback loop.
- Hold public hearings and vote on the adoption of the ordinance according to the established legislative process.



5. Create and implement a process for ongoing monitoring of all developments after ordinance adoption: Monitoring and incorporating feedback into the ordinance will be key to the success of the infill development program.

- Consider periodically reviewing the progress of any housing development that occurs after the ordinance is adopted. This review should occur on a quarterly basis. Key metrics to consider should include (but not be limited to): the number of housing starts, housing completions, location of housing starts (the municipality needs to be able to determine where these permits are being pulled and to clearly demonstrate that they are related to the infill development program), time to completion, unit square footage, location of infill development districts, and/or areas where infill development is permitted. For example, if infill development is restricted to surface parking lots in the downtown area, this should be clearly indicated in the tracking. This will ensure that units developed on surface parking lots on the outskirts of the community are not included.
- Consider collaborating with the Chief Building Official to determine what metrics should be monitored.

Ensure Conformity Between the Zoning Ordinance and Comprehensive Plan, Especially Regarding Housing Preservation and Creation

The zoning ordinance enforces the comprehensive plan; however, should there be any inconsistencies between the zoning ordinance and the comprehensive plan, the zoning ordinance supersedes the comprehensive plan. Conflicts may arise if the comprehensive plan calls for diversifying housing options across different income levels, but the zoning ordinance prohibits or severely impedes delivery of said housing.¹⁰⁴ Ensuring consistency and alignment between the comprehensive plan and the zoning ordinance is essential.



Spotlight: Infill Development in Phoenix, AZ

The City of Phoenix, Arizona implemented an infill development policy in 2013 and is currently investigating expanding the district by approximately 1,000 acres. The infill development program includes relaxed parking standards, an option for single-family development, relaxed landscaping standards, allowing for alley access, and more. Through strategic zoning changes, streamlined permitting processes, and incentives for developers, the program aims to encourage the creation of mixed-use developments, affordable housing options, and pedestrian-friendly neighborhoods via infill development. The city actively monitors progress via their e-permitting system and reports back out to the community via the Phoenix Open Data Portal.¹⁰³

By focusing on infill development, Phoenix aims to enhance its urban core's vibrancy and economic vitality while minimizing the need for new infrastructure and services on undeveloped land on the city's outskirts. The city chose to report on its progress as a way to remain accountable to the community, even though there are no specific general plan requirements to report on its infill development efforts. Based upon publicly available data at the time of publishing this guidebook, the city's specific goals are as follows:

- Increase building square footage of new development located within the Infill Development District by 5 percent by 2020.
- Decrease the number of vacant lots located in the Infill Development District by 5 percent by 2020.
- Increase the number of residents living in the Infill Development District by 5 percent by 2020.



Residential neighborhood in Phoenix, Arizona. Photo by Kevin Stuart, Flickr

Recommended actions:

Ensure that the zoning ordinance conforms to the comprehensive plan and that its goals, policies, and programs are aligned with the regulations enforced through the zoning ordinance. This consistency and alignment review is especially important if a municipality has not conducted a comprehensive zoning update in a while.

- 1. Review existing zoning ordinances for internal consistency:** The first step is to review the existing zoning code and ensure that all interrelated regulations, amendments, and sections, particularly with regard to housing development, are consistent in language and terminology. This review will identify and ostensibly eliminate any inconsistencies between zoning articles for example. This involves assessing the current regulations, land use designations, zoning districts, and any inconsistencies or conflicts between the various zoning articles.
- 2. Staff draft zoning text amendments (if needed):** Based on the identified inconsistencies or gaps, amendments to the zoning ordinances may be drafted to rectify the inconsistencies. This could involve modifying zoning district boundaries, updating permitted land uses, revising development standards, or introducing new regulations to align with the goals and objectives of the comprehensive plan. If it is determined that the zoning ordinance is aligned with the comprehensive plan, then an announcement by department leadership should be delivered to that effect to the public.
- 3. Conduct a legal review:** Before finalizing any amendments, it is essential to conduct a legal review with municipal legal representatives to ensure that the amendments comply with state and local laws, regulations, and procedural requirements. Consult the state office of planning and state land use laws for guidance applicable in the jurisdiction as well as for model ordinance language.
- 4. Compare the comprehensive plan to the zoning ordinance to ensure conformity and alignment:** Ensure that the goals, policies, and programs that are outlined in the comprehensive plan align with the regulations outlined in the zoning ordinances and that inadvertent inconsistencies are not created in either document. Furthermore, it is ideal that the zoning ordinance and comprehensive plan are updated concurrently to better ensure consistency and alignment.¹⁰⁵

A Planner's Dictionary (PAS Report Number 521/522, April 2004) Provides Three Definitions of "Consistency."

- 1.** All regulations that are used to implement the local comprehensive plans must be consistent with the recommendations and policies of the plan, and state and local funding decisions must be consistent with the local plan. [Rhode Island Statutes]
- 2.** Programs in the general plan are to be consistent, not contradictory or preferential. State law requires consistency between a general plan and implementation measures such as the zoning ordinance. [California Planning Roundtable]
- 3.** Consistency exists when the standards and criteria of the city general plan are met or exceeded.

By following these steps, local governments can ensure that their zoning ordinances maintain internal consistency and conformity with the comprehensive plan, supporting orderly and sustainable development that aligns with community goals and objectives.

Expand All Residential Zones to Allow for a Wider Variety of Housing Typologies and Increased Densities By-Right

In municipalities where Euclidean zoning is the primary land use regulatory framework, single-family detached housing is typically allowed by-right and is the predominant housing type. Other housing types, however, are subject to discretionary review. These restrictions on multifamily and alternative housing types have limited the housing supply and significantly contributed to the housing access crisis.^{106,107}

Despite political challenges, zoning reform at both the state and local levels have taken on the limitations of single-family zoning and proposed new

strategies to allow small-scale multifamily housing by-right throughout a community. In November 2023, Alexandria, Virginia’s Zoning for Housing initiative functionally eliminated single-family-only zoning, allowing for the development of buildings of up to four units in the city’s residential neighborhoods.¹⁰⁸ Similarly, in December 2023, Salt Lake City, Utah’s city council voted to dramatically change the city’s zoning code to make way for more affordable housing and infill, enabling locations previously zoned exclusively for single-family to instead accommodate up to four units.¹⁰⁹ At the state level, California, Oregon, Montana, Vermont, and Washington have taken different approaches to banning or restricting single-family-only zoning in favor of zoning allowing for duplexes, triplexes, or quadruplexes by-right.¹¹⁰

This allowance of “gentle density” provides thoughtful consideration to the building form. It incorporates more multifamily housing options into neighborhoods in ways that allow for the neighborhood to maintain its visual character.¹¹¹ However, while this approach of revising single-family zoning is an important intervention, early research shows that these zoning changes may take time to deliver more housing.¹¹² For example, after Minneapolis made headlines by eliminating single-family zoning as part of its 2040 Comprehensive Plan, the number of permits for small-scale apartment buildings doubled from 2018 to 2021¹¹³, but only totaled 81 for a city of approximately 180,000 households.¹¹⁴ This development followed a 2018 lawsuit filed against the City by two local environmental groups, arguing that the 2040 Plan’s removal of single-family zoning could cause unintended environmental consequences. As a result, a local judge ordered the City to halt the Plan’s implementation in 2022. Although an appeals court lifted the injunction in May 2024, the lawsuit remains unresolved.¹¹⁵

It is strongly recommended that municipalities examine these recommendations and determine which combinations work best for their affordable housing needs and local political context.

Multifamily Zoning Requirement for Massachusetts Bay Transportation Authority (MBTA) Communities

The MBTA Communities Act – passed in Massachusetts in January 2021 – requires all 177 of the eastern Massachusetts communities served by MBTA rail to “upzone” areas within a half-mile radius of rail stations and allow for the by-right development of multifamily housing. The MBTA Communities Act is an example of a state-level policy promoting transit-oriented development with the explicit goal of addressing Massachusetts’ housing shortage.

Recommended actions:

- Conduct a desktop audit of the current zoning map/future land use map to determine the quantity of parcels zoned for multifamily housing and the locations of these parcels.
- Review resources provided by the National Zoning Atlas for guidance and existing national best practices on zoning ordinance structure and language.¹¹⁶
- Develop recommendations for a zoning reform to integrate multifamily parcels throughout a community and increase the number of parcels zoned for multifamily development.
- Analyze one or multiple neighborhoods to determine the spatial feasibility of increasing density in a neighborhood using a tool such as Noll Maps.¹¹⁷
 - » The analysis results can help address common community concerns about urban density, such as increased traffic and lack of space. This analysis highlights the often-underutilized nature of community development, providing useful insights to counter worries about “over densification.”
- Work with community members to develop building form standards to ensure that new development aligns with the current neighborhood conditions.
- Establish a process for streamlining by-right approvals for project proposals that meet all building form requirements.
- Develop policies or a pre-approved typical process to allow for by-right permitting of these types of alternative housing typologies.

On reclaiming “Existing Neighborhood Character”

Some community opposition groups use terms like “existing neighborhood character” to deter new development, particularly affordable housing, due to fears of negative impacts. Many studies have shown that these perceived negative impacts often do not materialize. However, these phrases are valuable in placemaking and place keeping. In this context, “existing neighborhood character” ensures new developments do not drastically alter a community’s essence, drive gentrification, or eliminate cultural aspects.

New projects should integrate with, rather than completely transform, the existing neighborhood character. Regulations on new housing development should incorporate an affordable housing and equity framework, use design principles that build on existing cultural and unique neighborhood aspects, and involve meaningful community engagement. This approach ensures that preserving “existing neighborhood character” works alongside advancing affordable housing, enhancing what makes the community unique without hindering its development.

Housing Typologies to Consider

Here are examples of housing options that, if permitted by-right, could encourage the development of new units, thereby improving housing supply and affordability.

Ultimately, it is recommended to update zoning to allow a by-right variety of housing types in all residential areas, including Missing Middle housing, accessory dwelling units, tiny houses, and other housing typologies. This section explores key alternative housing options that can be integrated into existing residential zones, though it does not cover every possible typology due to space limitations. The intent is to showcase potential solutions. Conducting an existing conditions survey, engaging with residents, and consulting other sources will help determine which housing types should be explicitly included in the zoning ordinance based upon the local architectural context.

Accessory Dwelling Units (ADUs)

ADUs are smaller, independent dwelling units located on the same lot as an existing single-family home and present minimal changes to a building or lot’s visual character.^{118,119} Various structures or spaces within an existing property can be repurposed to create attached and detached ADUs. For example, an interior portion of a single-family home, such as a basement or an attic, can be converted into an ADU; or an existing exterior structure, such as a garage or carriage house, can be converted into an ADU; or a new building may be constructed on-site, often in a back or side yard (note setbacks must be comprehensively addressed in tandem with allowing ADUs to fully support their development).

ADUs offer strong potential to increase affordability if developed at scale, if regulatory barriers are eliminated. For example, 60,000 households in California have permitted ADUs since reform in 2017 eliminated regulatory barriers.¹²⁰ Finally, while this guidebook is expressly targeted to local planning practitioners, it is important to note how state policy presents an opportunity to legalize ADUs. States that have enacted pro-ADU legislation have taken approaches from differing positions, with California strongly protecting homeowners’ rights to build ADUs and New Hampshire legalizing ADUs but preserving the ability of local zoning codes to limit them.¹²¹

ADUs present opportunities for affordable rentals, multi-generational living, and short-term rentals, among other uses. To achieve widespread success with ADUs and contribute to housing supply, municipalities should implement other policies or grant programs to support low- and moderate-income households to build ADUs and incentivize all homeowners to use ADUs to increase the housing supply.

Recommended actions:

The process of allowing ADUs by-right begins with ideation, and requires extensive stakeholder management combined with a strong ability to persuade. Adding ADUs to the zoning ordinance does not preclude single-family housing, nor is it a mandate for homeowners to develop ADUs. Rather, it provides homeowners in the community with a greater wealth of options for developing their properties. The following steps outline a high-level process that a municipality can follow both allow for and

encourage the ADU development within its community, and it should be adapted as needed according to the community's local context:

- 1. Demonstrate the potential and possibilities to the community through the organization of an alternative housing and ADU showcase:** The primary aim of this showcase is to gather feedback and provide insight to innovators, designers, builders, and potential buyers or renters intrigued by alternative housing solutions. Ideally, the showcase should be located in a prominent area within the community and can be integrated with a festival atmosphere. Presenting at least three alternative housing prototypes showcasing various housing designs and construction methods is recommended. Prototypes should harmonize with the community's existing context. Ensure that an iterative feedback loop is incorporated into the showcase process, ideally promoting the showcase via the local regulatory body meetings and presenting findings from the showcase during a subsequent meeting.
- 2. Develop a collection of pre-approved ADU plans that align with the community's existing and envisioned architectural style:** Partner with a local architectural design firm to create a range of designs for developers and homeowners to select from. This approach will greatly simplify the permitting and review process.
- 3. Amend residential districts:** Update all residential districts to permit interior, attached, and detached ADUs by-right without the need for special permissions.
- 4. Consider allowing for shared parking for ADUs by removing regulations which mandate adding a certain number of parking spaces for ADUs for areas already serviced with sufficient parking:** This action could help eliminate barriers to ADU development, especially in constrained parking areas as shared parking could address both needs, especially if the parking shared by the ADU and Principal Dwelling Unit could be staggered at different times.
- 5. Remove owner-occupancy requirements:** Eliminate any stipulations requiring the property owner to occupy either the main dwelling or the ADU.
 - a.** Owner-occupancy requirements can impede ADU development in several ways. First, since renters typically have lower incomes than homeowners, requiring homeowners to occupy their primary residence limits the availability of affordable rental options.

Additionally, such mandates restrict rental opportunities by allowing only one unit on the property to be rented out, rather than both the primary residence and the ADU.

- b.** This flexibility encourages property owners who might be willing to develop an ADU to add additional rental units to the market but would not have any intentions on living in the unit to apply for ADU permits, providing additional opportunities for streams of rental income from added dwelling units and more strongly enabling multigenerational living arrangements.
- 6. Permit both detached and attached ADUs by-right:** This would allow property owners to choose the type of ADU that best suits their needs and property layout.
- 7. Develop informational materials to raise awareness about ADUs and their benefits:** Since ADUs are still unfamiliar to many, educational materials — especially visual ones — can effectively communicate their advantages and foster community support for their adoption.
- 8. Consider establishing capacity-building initiatives or grant programs to provide financial or technical support for ADU development:** Given the high costs associated with ADU construction, even moderate-income homeowners often face financial barriers. A targeted grant program for eligible homeowners could significantly boost ADU development by alleviating these cost constraints.

The Napa-Sonoma ADU Permit Center¹²² is a comprehensive online resource for all stages of Accessory Dwelling Unit (ADU) development. It provides nationally recognized best practices for ADU permitting processes, pre-approved designs, installation, and development data for an audience of practitioners, homeowners, and academics. For instance, it provides guidance for homeowners seeking financial assistance for building an ADU, and provides model ordinance language for municipalities interested in adopting pre-approved permitting processes for facilitating ADU development.

By following these steps, municipalities can update their zoning codes to accommodate ADUs, promoting housing affordability, flexibility, and diversity while addressing the evolving needs of communities.¹²³

Tiny Houses

As defined in the 2021 International Residential Code (Appendix AQ), tiny houses are dwelling units that are 400 square feet (37 m²) or less in floor area, excluding lofts.^{124, 125} A tiny house can be an ADU, but ADUs are not necessarily tiny houses. Tiny houses can be stick-built or factory-built; these tiny houses could be deployed as an easy, cost-effective, and relatively efficient way to deliver affordable housing in a community, but zoning regulations often restrict their development.

Zoning barriers to tiny house development include:

- Minimum building sizes that do not align with tiny house square footage.
- Minimum lot sizes that demand a larger footprint than necessary to host a tiny house.
- Setback restrictions that preclude the siting of the tiny house on existing lots (e.g., developers cannot build within the setback, setbacks designed for single family homes are applied to tiny houses, etc.).
- Requirements that tiny houses be deployed as an accessory to a primary structure and cannot be the primary and/or only structure on a lot.
- Limitations on the number of units on one parcel.
- Lack of definitions in standard zoning ordinance.
- Misalignment between building code and zoning ordinance, which prevents certification of occupancy.
- Parking requirements that are more aligned with single-family houses applied to tiny houses.

Missing Middle Housing

Missing Middle housing, a term coined by Daniel Parolek of Opticos Design, is defined as a range of multi-unit house-scale buildings that are compatible in scale and form with detached single-family homes. These housing types include duplexes, townhouses, courtyard-style homes, and multiplexes.¹²⁶ Missing Middle housing is a strategic zoning implementation that increases density by allowing more housing units in previously single-family-only neighborhoods, while also allowing the neighborhood to maintain its original visual character.



Spotlight: Encouraging the development of Accessory Dwelling Units in Seattle, Washington

Since adopting legislation in 2019 to remove several regulatory barriers limiting accessory dwelling unit development, the City of Seattle has seen more than a three-fold increase annually in the number of ADU permits issued and units completed (285 ADU permits issued in 2019 versus 984 permits issued in 2023).^{127, 128} New regulations allow up to two ADUs on all lots in neighborhood residential zones, reduce the minimum lot size required for detached ADUs, increase the maximum allowed height and size of detached ADUs, and remove off-street parking requirements. In 2020, the city also launched a “one-stop-shop” online portal called ADUniverse which includes permitting information, construction data, and an abundance of other resources for prospective ADU developers.¹²⁹

In 2023, the construction of ADUs (984) outpaced the construction of detached single-family homes in Seattle (602). Easing restrictions on ADUs is a robust tool for creating new housing units, especially in higher density neighborhoods and cities that are already significantly developed.¹³⁰

Infill Strategies in South Bend, Indiana, to Facilitate Missing Middle Housing, Tiny Houses, and ADUs

In late 2022, the City of South Bend, Indiana designed a menu of pre-approved housing designs to address the prevalence of vacant lots in residential neighborhoods and grow a community of local small-scale developers. The pre-approved menu includes a diverse catalog of small- to medium-sized homes that are affordable across income levels and designed to fit the aesthetic character of South Bend’s older housing stock. In what planning staff in the city described as a “slow-growth town in a slow-growth county,” this streamlined residential development process is expected to open up a new era for South Bend’s housing production market that creates opportunities for both residents and small-scale developers alike.

Missing Middle Housing Act (Washington State Legislature HB 1110) - 2023

The enactment of Washington State HB 1110 mandates that local jurisdictions must allow six out of nine Missing Middle housing typologies (such as duplexes, triplexes, and townhouses) by-right in all municipalities. The bill provides guidance to local jurisdictions on action items to address their unique development controls (amending minimum and maximum lot dimensions, height limits, etc.) in concert with the new by-right housing types to further encourage development outcomes. This state-led two-pronged approach of expanding development controls and allowing for by-right Missing Middle housing typologies serves as a comprehensive avenue to reform.

The process for adopting Missing Middle housing is essentially the same as the process for adopting ADUs, as outlined earlier in this section. This section provides additional items to consider when adopting a Missing Middle housing overlay or amending the ordinance to include Missing Middle housing by-right.

Recommended Actions:

- Consider adopting a municipal-wide Missing Middle housing overlay that will allow for all Missing Middle housing typologies by-right in all residential districts by-right.
- Perform a spatial analysis of one or multiple neighborhoods to determine capacity for alternative housing units.
- Engage internal stakeholders such as city staff, public works, the parking division, chief fire officials, and chief building inspectors.
 - » Note that the ICC building code allows for tiny houses and manufactured housing as standard safe housing options, but if a local municipality has not adopted the current ICC building code, they can ostensibly opt out of that process, or if the municipality has applied excessive design review criteria, this could hinder development as well.

- Update the zoning code to allow alternative housing options by-right in every residential zone.
- Revise standards and regulations for alternative housing options to be as clear, specific, and accessible as possible to expedite the permitting process.
 - » Create a full-time position dedicated to facilitating inspections
 - » Offer pre-approved architectural designs for alternative housing options
 - » Develop public funding options to support alternative housing development

Remove Regulatory Barriers in Building Codes to Promote Alternative Construction Methods Alongside the Expansion of Residential Districts to Accommodate All Types of Housing

While building construction methods fall under the jurisdiction of the building department, there is a link between building codes and housing affordability, mainly regarding the types of construction methods that impact costs.¹³¹ Stricter safety requirements can raise costs or impede cost-effective methods, posing a regulatory barrier. Municipalities exploring alternative, safe, and affordable construction can expedite solutions to the housing crisis and potentially deliver quality units across income levels.

Advocating for innovative methods and housing types can remove regulatory hurdles, therefore eliminating some of the cost constraints to using these methods to deploy affordable housing.¹³² Examples include allowing for 3D-printed houses (see *Spotlight: Alternative Housing Options in the City of Redding, CA* on [page 34](#)), interlocking concrete structural building systems (commonly referred to as Lego-block houses), or even strawbale construction to name a few examples. Integrating alternative methods with housing types, relaxed development standards, increased density, and streamlined approvals can bolster affordability.

Finally, building code reforms to permit alternative construction methods should be combined with allowing various housing typologies in all residential districts alongside community education about the process, the benefits of the process, and why it matters to the community. This approach will enable diverse housing types to proliferate throughout communities where residential areas already exist. This could look like a combination of the below actions:

- Allowing for alternative housing construction methods in the building code, following the best practices as outlined by the IRC and the ICC
- Allowing for greater parcel coverage, higher building heights, greater density, and by-right approvals in the zoning code

Allowing innovative and more cost-effective options will encourage a more flexible and responsive approach to urban development that better reflects evolving community needs.

The Intersection of Building Codes and Zoning for Alternative Housing Typologies

Note that the International Code Council (ICC)'s building code (Appendix 3, Appendix Q, and Tiny House Handbook) provides provisions that govern the safe construction of these alternative housing typologies as standard safe housing options. Still, if a local municipality has not adopted these appendices, it can stifle the development of these housing types as they will not receive a certificate of occupancy. While this guidebook focuses on zoning reform, zoning ordinances and building codes are linked elements of land use regulations. Referencing building codes during discussions about zoning updates emphasizes the importance of aligning zoning laws with building regulations for consistent and efficient land use policies to create and enforce the building of safe and standard housing.



Spotlight: Alternative Housing Options in the City of Redding, CA

The recent surge of wildfires in the western states has depleted an already strained housing stock in California. The City of Redding became the first city in the state to build an on-site 3D-printed home, with plans for more on the way. These resilient homes can be printed in just a few days and are estimated to cost 11 percent less than a traditional site-built home, which is typically built in six to eight months. The 3D-printed "Wildfire Resolution" house is built from fire-resistant sustainable concrete, which provides significantly stronger protection from future wildfires.

Via a mandate from the city manager, the chief building official, public works director, and director of development services, the city developed a plan to pilot the development of a 3D-printed home on a city-owned parcel. The key concerns were structural integrity, seismic resilience, and wildfire resilience. Once the developer was able to fully demonstrate how the 3D-printed house not only met but exceeded these requirements, the chief building official delivered an interpretation that allowed for the development of the home. Finally, a local non-profit will manage the house and ensure affordability is maintained.



3D-printed home in Redding, California. Copyright Emergent.

Progressive Efforts

Progressive efforts involve revising the internal permitting process for certain affordable housing developments, necessitating a more substantial bureaucratic effort and greater support from both internal and external stakeholders. While Initial Reforms, described above, may be seen as significant undertakings, they should be considered foundational. The initiatives and reforms outlined in this section represent the “next level” and will require considerably more staff capacity, funding, and community involvement.

These efforts include the following:

1. Reduce or eliminate minimum parking requirements for new development and redevelopment.
2. Eliminate regulatory prohibitions and restrictions on factory-built housing options in the zoning ordinance.

Reduce or Eliminate Minimum Parking Requirements for New Development and Redevelopment

Required parking minimums are a form of land use regulations that prescribe a specific amount of parking to be provided by the developer of any new development. Parking minimums are standard in zoning codes across the United States, with few exceptions. Planners determine parking requirements with a formula specific to the intended use of a building, usually set according to the number of bedrooms in a residential development, for example, or according to square footage for many kinds of commercial development.¹³³

The traditional rationale behind minimum parking requirements is that every development will attract a predictable number of drivers, and developers should be responsible for providing those drivers space to store their car given that the costs of parking are oftentimes passed on to consumers through the cost of development¹³⁴, even during the busiest times. According to one estimate, the U.S. has between 2.5 to 7 available spots per registered vehicle.¹³⁵ Land used for parking spaces cannot be used to develop housing units, which can add to housing supply constraints.

Required parking minimums increase development costs because parking spaces occupy land that must be acquired. This additional development cost is often passed on to end users or absorbed by the developer. Structured or underground parking, on average, can cost up to \$45,000 per space in an urban multifamily development.¹³⁶ Nationally, residential developments constructed with parking minimums are more expensive than those constructed without parking minimums.¹³⁷

Recommended actions:

- Conduct a parking audit to evaluate current parking policies, usage, and code provisions.
- Identify specific areas in the city that would benefit most from decreased parking requirements, such as higher-density commercial or mixed-use neighborhoods that are well-connected via public transportation. Consider creating overlay districts that explicitly include an approach for Missing Middle housing, ADUs, tiny houses, and other alternative housing typologies on previously zoned surface parking lots.
- Amend zoning ordinance language to make parking in new development “recommended” rather than required or remove the requirement entirely. (See *Parking Reform: Norman, Oklahoma* on [page 36](#).)

Table of Parking Policy Reforms Advancing Affordable Housing

<p>Affordable Housing: Cambridge, MA</p> <p>No off-street parking is required for developments in the Cambridge affordable housing overlay. The overlay allows projects that will create permanently affordable units for households making up to 100 percent of the area median income to bypass many zoning restrictions by-right.</p>	<p>In 2022, Cambridge became the first city in Massachusetts to fully eliminate parking minimums. Before this decision, in 2020, the city removed parking minimums in areas within the city’s 100 Percent Affordable Housing Overlay, allowing for shared parking strategies in lower-density areas and no required parking in higher-density areas. The intended impact of this decision was twofold: one, to support the production of more affordable housing in Cambridge by reducing costs to developers, and two, to incentivize the production of more multifamily units that fall within an affordable range.</p>
<p>Transit-Oriented Development (TOD): Redmond, WA</p> <p>No off-street parking is required for homes within 0.5 miles of transit stations.</p>	<p>In 1993, the City of Redmond amended its downtown zoning ordinance, raised the allowable density from 36 to 72 units per acre, and reduced the required parking ratio from an average of 2 spaces per unit to a total of 1.25. In 2006, the city removed constraints on residential density to encourage the development of a more diverse range of housing, and in 2013, they went a step further by approving residential development as 0.94 parking spaces per unit. The residential portion of Redmond’s TOD project was a near-instant success and filled quickly; multifamily units were almost fully leased by mid-2015.</p>
<p>Missing Middle Housing: Bend, OR</p> <p>There are no minimum parking requirements for duplexes, triplexes, or ADUs. No off-street parking is required for duplexes, triplexes, or ADUs. Requirements are reduced for quadruplexes to one or two per development, depending on the zone type.</p>	<p>A comprehensive review of the City of Bend’s zoning code and parking requirements ensued after the passing of House Bill 2001 in Oregon in 2019. These revisions placed limits on parking mandates for Missing Middle housing, but the city took it one step further and removed all parking mandates for duplexes and triplexes citywide. Quadplexes are only required to have one parking space per development in medium- and high-density zones and only two spaces per development in low-density zones. Before these reforms, a duplex would require four parking spaces, and other multifamily complexes would require 1.5 spaces per unit. Some residents expressed concerns that these parking reforms would cause congestion and requested that the city apply for exemptions from HB 2001 requirements. However, the parking reforms received broad support from developers, affordable housing advocates, and the city council. Since the code change, developers have continued constructing about the same number of parking spaces, and the reform will allow for future construction of units that would not have been feasible.</p>
<p>Citywide Change: Buffalo, NY</p> <p>Parking mandates were replaced with demand management requirements for all uses across the whole city.</p>	<p>In 2017, the City of Buffalo eliminated parking mandates citywide for all uses, instead requiring project-specific transportation demand management plans. This is notable not only because it applies to all land uses across the city but also because it was a part of replacing the old use-based zoning code with a new form-based code. Rather than seeking to separate building uses, form-based codes focus on regulating the look and feel of development to create a harmonious urban fabric. A study following 36 major developments for two years after the code change found that 47 percent of the developments included fewer parking spaces than previously would have been permissible. 53 percent of mixed-use developments included fewer parking spaces than required before the code change, but exclusively residential developments continued to provide more parking spaces than previous parking minimums required. In total, 21 percent fewer off-street parking spaces were provided than would have been required of the surveyed developments.</p>
<p>Parking Reform: Norman, OK</p> <p>Changing one word in the zoning ordinance can have a large impact on the whole community.</p>	<p>Due to its zoning ordinance requiring a set minimum of required parking for all development, Norman ultimately had an excess of parking spaces, which often sat empty throughout the day. To curb this growing excess of vacant pavement, Councilmember Matt Peacock simply proposed to replace the word “required” in the parking ordinance with “recommended.” With little public pushback and a unanimous vote from the rest of the city council, the City of Norman no longer “required” parking for new commercial development projects. The expected result is the encouragement of new development thanks to prospective commercial developers not being deterred by the high costs from the original required parking minimum.¹³⁸ In all parts of the zoning ordinance, including parking requirements, practitioners should look for these kinds of opportunities where simply changing one word in the ordinance language can provide a significant impact in facilitating more housing development.</p>

Eliminate Regulatory Prohibitions and Restrictions on Factory-Built Housing Options in the Zoning Ordinance

Housing options such as manufactured and modular homes serve as cost-effective alternatives to traditional site-built homes, provided local permitting processes and timelines do not impede them. The average construction cost of a manufactured home is estimated to be half that of the traditional site-built home.¹³⁹ Manufactured housing is already the largest form of unsubsidized affordable housing in the country.¹⁴⁰ Other benefits include reduced costs in labor and materials, a more streamlined construction schedule with enhanced quality control, and a more robust opportunity to apply innovations in energy efficiency and climate resilience.

Table: Comparison of Regulatory Solutions for Modular and Manufactured Housing Types		
	Process	Regulatory Solutions Applicable to Modular and Manufactured Housing
Manufactured	Built to HUD Code off-site at factory and shipped to intended site of residency	<ul style="list-style-type: none"> Consult with a land use attorney to review existing regulations and processes for consistency with any state laws to ensure that local regulations do not impede delivery.
Modular	Built to local code off-site at factory and shipped to intended site of residency	<ul style="list-style-type: none"> Allow for construction by-right in all residential districts. Create a more streamlined inspection process during the construction phase. Educate all stakeholders but especially decision makers, elected officials, and community members to eliminate negative cultural stigma and encourage adoption of this housing type.

The barriers to the development of manufactured and modular housing are discussed in more detail under [Regulatory Barriers](#).

Manufactured Housing:

Since 1976, manufactured homes have adhered strictly to HUD’s Manufactured Home Construction and Safety Standards, commonly known as the HUD Code. These federal guidelines dictate their construction, which is constructed in off-site factories on permanent chassis before

transportation to their designated locations. Each section of a manufactured home bears a HUD certification label, affirming compliance with the HUD Code regulations. Notably, the HUD Code standards override state and local zoning regulations, facilitating the mobility of manufactured homes across state lines.

The Manufactured Housing Institute (MHI) estimates that 22 million people with a median annual household income of \$30,000 live in manufactured homes, further underscoring the importance of a naturally occurring affordable housing type.¹⁴¹

Modular Housing:

While modular homes are constructed in off-site factories, similar to manufactured homes, they are built according to the state and local regulatory standards of their intended permanent location – as any site-built home would require – rather than under the umbrella of the HUD Code.

Municipalities require the manufacturers to secure building permits before construction and then manage and coordinate inspections at the factory during initial construction and on-site installation. Most states also require a third-party government agency to conduct factory inspections.¹⁴²

Modular homes are significantly less popular than manufactured homes. For all single-family construction in 2018, site-built housing accounted for 97 percent while modular homes accounted for just 1 percent.¹⁴³

Regulatory Barriers:

Local barriers to manufactured and modular housing include, but are not limited to, the following:

- Outright prohibition in single-family zones such as R1, R2, or R3 zones (or similar low-density, single-family detached zones).¹⁴⁴
- Requirement of special permit via discretionary review.
- More burdensome application and permitting process.
- Unnecessary design reviews.

An additional barrier which municipalities have is complications from land vs. structural ownership. While this is a potential barrier that could arise from state law, municipalities should be aware of this barrier as this could complicate the adoption of local reforms.

Even though federal regulations outlined in the HUD Code supersede state and local regulations, some municipal zoning ordinances continue to effectively prohibit manufactured housing outright or impose significant regulatory barriers.^{145,146} This may be further reinforced with lengthy discretionary review processes for each permit application and construction plan. Negative social perceptions of manufactured housing remain prevalent due to their association with low- to moderate-income residents, which further causes systemic discouragement of their construction.

For modular homes, built to local code rather than the HUD Code, additional local oversight in the permitting and inspection processes may be burdensome and increase both the time and cost of construction.

Untangling and removing the vast and diverse array of state and local regulations can encourage the construction of manufactured and modular housing options. Municipalities seeking to dismantle barriers preventing their construction should take the following steps:

1. Gauge current inventory of manufactured housing.
2. Review current zoning ordinance regulations and restrictions on manufactured housing.
3. Identify existing financial hurdles of manufactured housing in the community, determine whether construction loans are financed based on classification as personal property or as real estate, and provide educational offerings to homeowners interested in deploying manufactured housing.
4. Develop a list of known vendors of manufactured housing and publicly share it. Note that this is a list of known vendors and not a list of approved vendors. Be wary of providing the impression of implicit approval of a vendor without undergoing a robust procurement process.
5. Consider creating a new position in the building inspector's office specifically for modular and/or manufactured housing inspections; this position should be versed in all the variety of inspection types and able to inspect any type of unit regardless of where it was built.

Oregon House Bill 4064 (2022)

In 2022, the State of Oregon enacted HB 4064, which requires local governments to permit manufactured homes to be sited on any zoned land that allows for single-family development. It also includes provisions preventing local governments from attaching optional standards to manufactured homes that do not apply to single-family homes. In states that technically permit manufactured housing, local governments have often attached numerous optional provisions for their development as barriers to discourage them. The Oregon bill is designed to prevent that practice.

Comprehensive Reforms

The most intensive tier of reform strategies offered in this guidebook are the ultimate catalysts of housing reform and include the most intensive steps, such as the complete reform of the municipal zoning ordinance. These “systemic” interventions can be expected to require extensive internal and external engagement at all levels and can be expected to take a significant amount of time to scope, develop, implement, and administer. While implementing individual strategies from the first two categories will certainly have an impact, they can only go so far in truly fostering the systemic change needed to encourage affordable housing development at the highest possible level.

1. Implement a jurisdiction-wide form-based code that has an explicit focus on increasing housing supply.
2. Concurrently update and revise the city comprehensive plan and zoning ordinance to explicitly support affordable housing and housing supply.

Implement a Jurisdiction-Wide Form-Based Code That Has an Explicit Focus on Increasing Housing Supply

A form-based code is a “land development regulation that fosters predictable built results and a walkable public realm by using physical form — rather than separation of uses — as the primary basis and focus for the code and standards. Communities can apply form-based codes at different contexts and scales. Form-based codes are legally binding regulations, not optional guides, and offer municipalities an alternative to conventional zoning for shaping development.”¹⁴⁷

Form-based codes can remove barriers to affordable housing. While Euclidean zoning is one of the direct inputs contributing to the lack of affordable housing by limiting and prohibiting multifamily residential units in communities across the country (decreeing them as special uses, limiting the location and quantity that can be sited in a community, and in some cases, outright prohibiting multifamily development in a community), form-based codes remove this barrier. Form-based codes allow any parcel in a community to be used for housing development at a variety of scales, allowing for infill development, small-scale development, a variety of housing types, and streamlined development of housing throughout a community. This makes it possible to quickly increase housing development at scale.

The code’s parameters for form can deliver a diversity of housing types over time and with flexibility to respond to community needs and market dynamics. While there has been some criticism regarding the prescriptiveness of the form-based code, it is precisely this aspect that delivers predictable results and allows communities to lean into releasing and/or eliminating discretionary review, as the community has a sense of certainty regarding the type of development that can be expected under a form-based code. Smart Growth America’s report *Zoned In: Economic Benefits and Shared Prosperity with Form-Based Codes*¹⁴⁸ found that average rents in multifamily developments grew at a slower pace in areas with form-based codes than in the comparison areas in the same jurisdiction (an 8.7 percent increase in rents vs a 16.6 percent increase) without form-based codes. Affordability was somewhat stabilized in these communities despite a greater increase in construction activity and property values in these same areas.



Spotlight: Somerville, MA Adopts a Form-Based Code to Support Housing Production

The Boston, Massachusetts region is experiencing a housing crisis. With an aging housing stock that is already built out, and without much available land, fostering an environment of new housing development has been a challenge. In 2019, the City of Somerville, just outside of Boston, replaced its zoning ordinance by adopting a form-based code. Facing rising prices and a shortage of available housing and land, Somerville knew that it had to think outside the box to reinvigorate its housing market. Notable elements of the Somerville FBC include allowing backyard cottage houses (including tiny homes) by-right, repealing minimum parking requirements for most of the city, and requiring housing developers to allocate 20 percent of new developments to be affordable at a range of incomes.¹⁴⁹

Because form-based codes focus on the height, placement, and scale of buildings rather than number of units per acre, a higher number of units at a range of income scales and typologies can be built in a location where it would be financially infeasible under a conventional code’s density limits. By allowing higher development densities, form-based codes can enable households with different needs and income levels to join and share in the prosperity of what could have otherwise been a more homogenous community.

Replacing Euclidean zoning with a form-based code entails a comprehensive process that involves extensive planning, community engagement, and intensive community visioning. This is intentional, because the form-based code represents the community vision for how the built environment will develop over time, and unlike Euclidean zoning, which primarily regulates land use, form-based codes prioritize the physical form and characteristics of development within a designated area. Transitioning to a form-based code requires thorough analysis of existing land use patterns, urban design principles, and community aspirations.

While form-based codes offer more flexibility and encourage mixed-use walkable neighborhoods, implementing them requires significant time and resources. Although form-based codes can be applied incrementally in certain areas, piecemeal adoption may lead to inconsistencies and administrative burdens. A comprehensive overhaul of zoning regulations to embrace a form-based approach is essential for achieving meaningful results in promoting vibrant, inclusive, and sustainable communities with a wide range of housing typologies at a variety of income scales.

Finally, form-based codes aren't just an urban solution; form-based codes are also effective for communities of all sizes and in all stages of the development cycle, from smaller communities experiencing a development boom to communities that want to maintain their current size yet accommodate growth using smart growth approaches like increased density. A good form-based code is written in plain language, has clear graphics, and delivers predictable physical outcomes. These features make form-based codes applicable for communities of a range of sizes and development patterns.

Recommended Actions:

- **Scope the development of a form-based code:** A form-based code is a zoning regulation. Adopting a form-based code, regardless of context, is not a task to be lightly undertaken. When scoping the development of a form-based code, ask the following questions and use the answers to these questions to guide the decision-making process.¹⁵⁰
 - » What staff should be involved?
 - » How much help will we need from consultants?
 - » Should the new form-based code cover the whole community, or just part of it?
 - » How much change do we want?
 - » Will this be a comprehensive regulatory reform, or will the form-based code exist in combination with existing regulations?
- **Assess existing conditions:** Prior to the development of a form-based code, the team tasked with its creation undertakes the crucial step of identifying what makes the community unique. This process involves meticulously documenting and analyzing the existing form of the community across various scales. Consider everything from the overarching traits of the community's neighborhoods to the intricate architectural nuances, such as the specific designs of windows found on typical houses within each neighborhood.



- **Begin an iterative, comprehensive, and meaningful community engagement process to develop and guide the vision for the form-based code using the Charrette Process:** Form-based codes are only effective when they align with the community’s vision. To ensure this alignment, a public participation Charrette Process can be employed to ascertain the desired character of the community. Through this engagement, the code writer engages in discussions with citizens about the desired form of the community, including aspects such as street design, building heights, and types of activities. These specific preferences serve as the basis for the form standards developed by the code writers.^{151,152}
 - » The **Charrette Process** is an iterative, comprehensive community engagement process designed to elicit the community’s feedback and vision for the growth of the community in a structured and collaborative manner that makes it easy to incorporate the feedback into the form-based code. The list below shows the process at a high level, starting with preparation, charrette deployment, and implementation.¹⁵³ The following steps are involved:
 - Public Meeting and Community Vision.
 - Alternative Concepts Development and Feedback Loop #1.
 - Preferred Plan Synthesis and Feedback Loop #2.
 - Plan Development and Feedback Loop #3.
 - Production, Public Presentation, and Review.
- **Begin developing Requests for Qualifications:** This will allow you to identify design partners, a community engagement partner, and code writers to develop the form-based code.¹⁵⁴
- **Incorporate the elements of a form-based code:** The following elements should be included in the form-based code at a minimum.¹⁵⁵
 - » **A detailed physical plan and clear vision**, which has been developed and adopted through an inclusive community engagement process.
 - » **A statement of intent and purpose**, which ties the code to the vision or plan and sets parameters for the development of and a framework for waivers and exceptions.
 - » **Building form standards** with specific requirements for building placement and building frontages that will shape public spaces.



- » **A regulating plan** that establishes a specific set of standards for each zone.
- » **Clear and objective standards** with limited or no discretionary review.
- » **Pedestrian-scale thoroughfare standards** that promote and/or conserve an interconnected street network and pedestrian-scaled blocks.
- » **Predictable physical outcomes**, which are determined by standards and parameters for physical form (build-to lines, frontage type requirements, and open space features) rather than standards with highly unpredictable physical outcomes (floor area ratio and density), which result in a high-quality urban form and public realm while still allowing for variety in the size and shape of urban spaces and the design of buildings.
- » **Common-use language, graphics, and diagrams**, which are unambiguous, clearly labeled, and accurate in their presentation of spatial configurations and relationships. Note that simply incorporating graphics and diagrams into a form-based code does not convert a zoning ordinance into a form-based code.
- » **Diversity of uses and housing types** incorporating standards that encourage this diversity within a walkable distance.

Concurrently Update and Revise the City Comprehensive Plan and Zoning Ordinance to Explicitly Support Affordable Housing and Housing Supply

Regardless of whether a community adopts form-based codes or zoning interventions, the community should take a look at its existing zoning to determine the last time it was comprehensively updated and ensure that the current zoning ordinance does not pose any regulatory barriers to affordable housing. Ideally, comprehensive plan updates occur concurrently with a zoning comprehensive update. Communities risk adopting visionary comprehensive plans that are unenforceable by the zoning ordinance if the zoning ordinance is not updated for consistency with the vision, goals, and ideals enshrined in the comprehensive plan. State laws will vary, but all states have some kind of mandate that will either require or at least encourage municipalities to have an updated citywide comprehensive plan.¹⁵⁸



Spotlight: Expanding Housing Choice by Regulating Form, not Density

Form-based codes facilitate a variety of building types, addressing the need for diverse housing options such as cottage apartments, bungalow courts, and triplexes, which contribute to the creation of smaller and more affordable housing units. For instance, in Fort Worth, TX, accessory dwelling units are permitted without size restrictions under the Near Southside form-based code, while Hartford, CT's form-based code allows stacked flats and row buildings in most neighborhood districts.^{156,157} By allowing these housing types in previously exclusive single-family areas, communities can accommodate a more diverse population. Moreover, with increased population density and the walkable street layouts promoted by form-based codes, these neighborhoods become more conducive to and better served by public transportation.





A municipality's comprehensive plan and its zoning ordinance should be fully aligned and designed to work together. This ensures that development and growth adhere to the plan's guidelines and that the zoning ordinance regulates development in a manner consistent with the plan's goals and policies, particularly regarding housing. Merely updating the comprehensive plan to include affordable housing goals is insufficient if the zoning ordinance does not support that vision. Consequently, the comprehensive plan should be seen as the visioning document for development, while the zoning ordinance should serve as the enforcement mechanism to realize that vision.

Recommended actions:

- Begin a comprehensive community engagement process to determine the collective vision for an updated comprehensive plan.
 - » Create a meaningful feedback loop to ensure that the community's vision is fully integrated into the engagement process.
 - » Consider hosting a community existing conditions assessment walk, with the goal of capturing the existing community context and architectural vocabulary.
- Conduct a citywide housing assessment and develop master plan goals informed by this analysis.
- Explore all opportunities to eliminate the common regulatory barriers discussed in this guidebook.



Spotlight: Local Incentives for Affordable Housing Development in Pinellas County, FL¹⁵⁹

The Pinellas County Land Development Code outlines several incentives for developers of certified Affordable Housing Developments (AHD). The county defines AHDs as a development with at least 20 percent affordable units for households at or below 60 percent of the local AMI for renters and 80 percent of the local AMI for homeowners. Developers can submit applications to the county for projects to become certified as official AHDs. The county's approved and certified AHD projects qualify for incentives such as expedited permit processing, waived fees, reduced parking requirements, and more. A development review administrator assigned to the project will serve as a single point of contact and liaison between the relevant county departments and the developer, helping to guide the project through the permitting and review process.¹⁶⁰

A Pre-Approved Typical Process Can Support Predictability and Streamline Affordable Housing Supply and Production at the Counter

Complex zoning regulations can be tedious and confusing for applicants and city planners alike. They result in a slower, lengthier, and more expensive process that ultimately can deter development from being approved. Adopting a pre-approved typical process can help streamline the process since expectations are set early in the process and can ensure alignment at the counter for staff, ultimately clearing the path for the certificate of occupancy. Even if a community adopts all residential types in all residential zones, having pre-approved designs ensures predictability, streamlines the process for developers and staff, and aligns new units with community design expectations. This process doesn't exclude different types of development or those that differ from the existing neighborhood. It simplifies the process because developers choose from pre-vetted formats, and staff only need to do a final check for alignment and consistency before development.

A well-designed permitting process should clearly define required action items for applicants to eliminate confusion. It should also explicitly outline roles, responsibilities, and timelines for government staff and departments in order to reduce the likelihood of any internal controversies that would further delay the process.

To encourage more multifamily and affordable housing development, some municipalities such as Spokane, Washington, Fayetteville, Arkansas, and Omaha, Nebraska, have worked with architecture firms to create a list of pre-approved plans for housing construction to eliminate some of the bureaucratic hurdles that slow down the permitting process and increase costs for both the municipality and the developer.^{161,162,163} Some communities have even hired a permitting ombudsman specifically assigned to guide affordable housing projects through the process.

Recommended Actions:

- **Ensure that the development of all housing typologies and configurations is allowed by-right:** Consider adopting an overlay that allows all housing typologies by-right in all residential designations.
- **Create pre-approved plans for housing construction:** The pre-approved plans and application will be reviewed by staff at the permitting counter for consistency and alignment with the zoning ordinance.
 - » Conduct an existing conditions scan of the current community housing stock.
 - » Partner with a team of architects to develop typical housing typologies that align with the current housing stock.
 - » Conduct internal stakeholder engagement with other municipal staff, including the fire department, public works, chief building inspector, etc., who would be impacted by the development and approval of an amended permitting process incorporating pre-approved typicals.
 - » Gather extensive community feedback on the drafted typicals to ensure alignment with current architectural character and community desire.
- **Assess the permitting process of residential affordable housing development and identify gaps or portions of the process that are particularly cumbersome or slow.**
 - » Review permitting timelines for trends and bottlenecks; determine the top 20 percent bottlenecks to providing affordable housing permit applications.
 - » Develop a focused plan for overcoming these specific bottlenecks.
 - » Consider creating a planning czar to focus on these bottlenecks and report to the planning director.
- **Create a steering committee or some other advisory board chaired by affordable housing developers:** The committee can identify parts of the permitting process that serve as common deterrents for applicants and develop an action plan to overcome these barriers.

Additional Strategies and Solutions to Advance Affordable Housing Supply

Introduction

Although regulatory reforms will ostensibly provide the greatest relief to addressing regulatory barriers to affordable housing, programs, policies, and strategies administered and adopted at the staff level could provide additional relief and they could be adopted in a more streamlined manner. Although the solutions outlined in this section appear to be similar to or could be combined with regulatory reforms, these strategies and solutions are explicitly posited as programmatic in nature because they can be adopted at the administrative or staff level. Finally, it is posited that the actions outlined in this section be adopted alongside and in combination with zoning reforms to address regulatory barriers to affordable housing.¹⁶⁴

Process and policy solutions and strategies can be implemented individually, combined to create new programs, or advanced sequentially. For instance, a process review could be conducted initially, followed by the implementation of Complete Streets quick-build projects. Alternatively, a regional collaboration could be paired with a public-private partnership to promote affordable housing across the region. The potential combinations are limitless. Finally, there is always the option to integrate these strategies with the zoning reforms outlined in the Emerging Regulatory Solutions. While this section outlines best practices and proven concepts, the final decision on which solution to implement will depend on various factors at the local government level.

Combining these efforts with heightened collaboration across departments can help increase municipal interdepartmental buy-in, gain deeper insight into community needs, and initiate early successes to support zoning reform for housing production across different income levels and scales.

The Importance of Interdepartmental Buy-In to Advance Housing Programs, Solutions, Tactics, and Interventions

Housing supply and preservation are interconnected topics that impact processes, systems, and approaches that interact with, are directly related to, or impacted by the various municipal departments related to the built environment. As such, interdepartmental buy-in will be crucial to the development and maintenance of robust programs since so many stakeholders have a part in the process. Staff must interact with these internal stakeholders early and often to gain buy-in, as their participation is crucial to the overall success of housing programs. An abbreviated list of these departments and/or divisions is below; however, staff is urged to thoroughly review the charter and/or zoning ordinance¹⁶⁵ of the local government to ensure that a complete list is compiled:

- Building
- Code Enforcement
- Community Development
- Development Services
- Economic Development
- Fire
- Housing
- Police
- Public Works
- Transportation

Not all strategies discussed throughout this guidebook are appropriate for every community. The optimal approach will depend on the community's context, political appetite, and desire for change.

The solutions outlined in this section follow:

1. Conduct a process review of existing affordable housing programs and initiatives and use the results to determine next steps for housing programmatic efficiency.
2. Understand the impacts of underutilized supply on the overall housing market and then implement a program to address those impacts.
3. Build public-private partnerships with large regional employers to advance affordable housing across the region.
4. Combine existing affordable housing programs to advance affordable housing.
5. Encourage and support alternative homeownership models via the Community Land Trust Model.
6. Implement a program to support faith-based organizations (FBOs) to develop affordable housing on FBO-owned land.
7. Host an alternative housing/manufacturing housing showcase to garner local support for alternative housing typologies.
8. Build developer capacity for non-traditional housing typologies.

Conduct a Process Review of Existing Affordable Housing Programs and Initiatives and Use the Results to Determine Next Steps for Housing Programmatic Efficiency

Before addressing housing, supply, affordability (and/or the combination of the three) or implementing comprehensive zoning reform, it is essential to review current programs, processes, policies, and strategies to identify successes and lessons learned. This review should focus on existing affordable housing programs, incentives, and policies to assess current processes, identify improvement opportunities, and ensure compliance and accountability. Findings from this review can guide and justify zoning reforms.



It is important to note that a process improvement review of existing programs differs from a housing needs assessment. A process improvement review focuses on the effectiveness of current programs for quality assurance, whereas a housing needs assessment provides detailed insights into the community's housing market and should be used to guide the community's housing strategy.¹⁶⁶

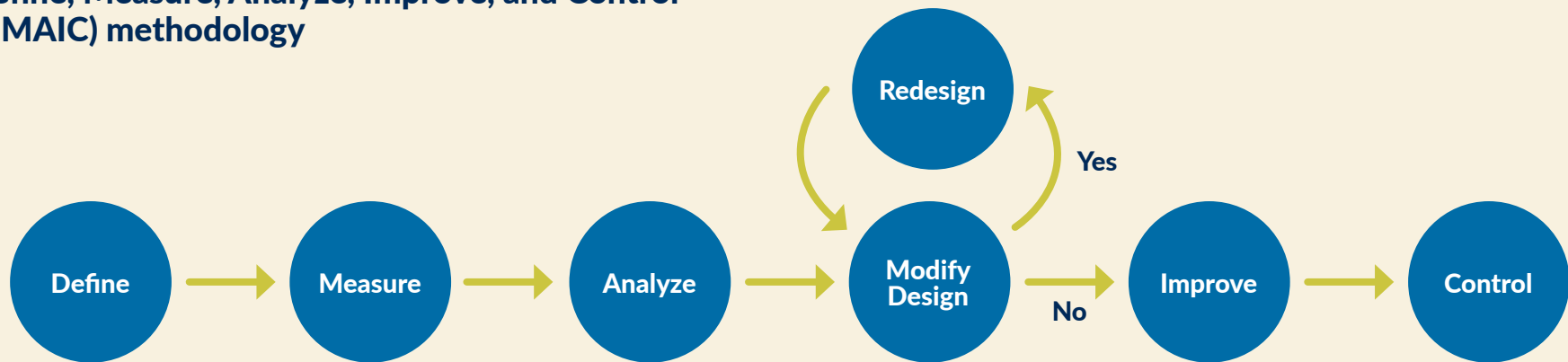
By conducting a process improvement review of affordable housing programs, communities can make data-driven decisions about the effectiveness of current programs before deciding to implement new ones or discontinue existing ones.¹⁶⁷

There are several process improvement methodologies available; however, this section focuses on the Define, Measure, Analyze, Improve, and Control (DMAIC) methodology. DMAIC is particularly well-suited for applying to affordable housing metrics and key performance indicators (KPIs).¹⁶⁸ The process can be easily tailored so that any level of staff can conduct it without formal Six Sigma or LEAN training, and it can be conducted as a standalone process.¹⁶⁹ While there might be some upfront costs in terms of time, training, and comprehension, the benefits outweigh the cons. The urgent need for all communities to provide affordable, safe, and quality housing makes the cost of inefficient programs too great to bear.

What Is a Process Improvement Review, and Specifically, What Is the DMAIC?

Process Improvement is a systematic approach or methodology organizations use to identify, analyze, and improve their processes. These methodologies provide structured techniques and tools for identifying inefficiencies, streamlining workflows, reducing errors, and optimizing performance to achieve organizational goals more effectively and efficiently. Examples of process improvement methodologies include Six Sigma, Lean Six Sigma, Total Quality Management (TQM), Business Process Reengineering (BPR), and Agile methodologies like Scrum. Each methodology may have its own principles, techniques, and tools tailored to specific contexts and objectives. Specifically, DMAIC, which stands for Define, Measure, Analyze, Improve, and Control, is a specific process improvement that uses data to inform a five-step process, and is often leveraged before implementing new strategies for an existing program and shortly after program implementation to maintain quality control.¹⁷⁰

Define, Measure, Analyze, Improve, and Control (DMAIC) methodology





“Quality control is applicable to any kind of enterprise. In fact, it must be applied to every enterprise.”

— Kaoru Ishikawa¹⁷¹

The DMAIC process can help communities build upon successful techniques, eliminate ineffective programs, and promptly address housing supply and affordability issues. Successful elements highlighted in the review can be replicated in other programs, ensuring alignment with community needs.

High-Level Process:

- Begin identifying the full suite of existing housing programs, incentives, and policies. Data collection may include program documents, reports, evaluations, and stakeholder feedback. Consider using a spreadsheet to track the data.
- Review the effectiveness of existing housing programs by examining KPIs and outcomes. Staff should conduct the review with the main questions in mind: “Are programs achieving their intended goals? Are there any gaps or barriers hindering success?”

KPIs to Consider

Table of Key Affordable Housing Key Performance Indicators to Track for Process Reviews	
KPI	Focus
AMI of Residents for affordable housing units produced and or preserved	Percentage of affordable housing units targeted towards low-income, very low-income, and extremely low-income households
Location of New Affordable Units	Determine where affordable housing units are being developed; ensure that new concentrations of poverty are not being inadvertently created by affordable housing programs
Number of Affordable Units Developed	Annually, which programs are advancing affordable housing
Permitting timeframes	Length of time to process a permit from initial discussion to discretionary review
Proximity of affordable housing units to public transportation, employment centers, schools, and other services	Ensure access to amenities, jobs, and prosperity
Total of Affordable Housing Units Preserved via programs	Annually, determine which programs are advancing affordable housing preservation

Please note that this is not a comprehensive list and not all of these KPIs will apply to every program.

The level of detail captured on the selected KPIs will depend upon the type of e-permitting system utilized and the configuration. The KPIs should also be easy for the community to access using an e-permitting system. For example, the e-permitting system would need to capture special use/conditional use permits, building permits, and certificates of occupancies issued; furthermore, this information would still need to be combined with affordability data to ascertain programmatic success.

If the community is not using an e-permitting system, the community should consider using Tableau, Microsoft BI, or engaging a consultant to conduct the process improvement review and consider adopting an e-permitting system. While an e-permitting system might pose an administrative burden for a community to adopt, especially if it is only to support tracking programmatic success, e-permitting systems are considered a planning best practice for a variety of reasons. Adopting an e-permitting system can provide deep visibility into a wide range of metrics that can support affordable housing development and preservation. Finally, the municipality’s GIS department can assist in compiling and mapping the relevant KPIs.

- Based on the findings from the process review, staff should develop recommendations for improving existing housing programs
 - » Recommendations could include modifying program structures, adjusting incentives, streamlining processes, or reallocating resources to address identified gaps and barriers effectively.
- Programs to review include:
 - » Inclusionary zoning
 - » Density bonuses tied to affordable housing.
 - » Housing Strategies
 - » “Fee in Lieu of” programs
- Consider adopting an Affordable Housing Dashboard to demonstrate accountability and compliance at the local level for affordable housing initiatives and goals, priorities, and any successes and/or gaps. Ideally, residents, practitioners, and other stakeholders should be able to access the dashboard to determine the number of housing units added to the local supply.

Understand the Impacts of Short Term and Vacation Rentals on the Overall Housing Market and Then Implement a Program to Address Those Impacts

In markets where housing supply is already constrained, housing units used for short-term rentals reduce the potential availability of those units for residents, constraining supply, and ultimately driving up housing costs for all.

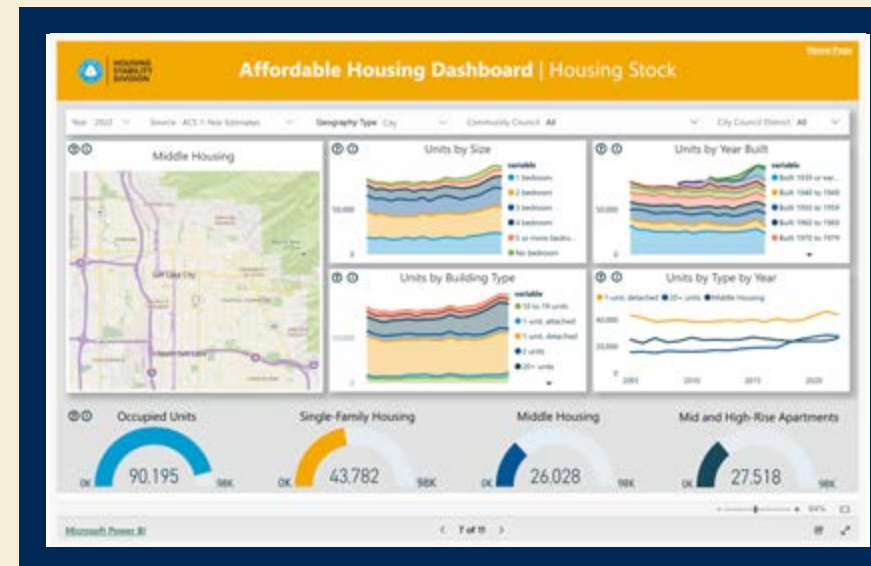
Local governments should consider how short-term and vacation rentals affect a strained housing market and existing vacancies. While short-term rentals can boost the economy and attract more tourists, they can also exacerbate housing shortages even if properly tracked and regulated. When a home previously rented to a local resident is converted to a year-round short-term rental, it reduces the available rental housing, contributing to increased rents. Especially in smaller communities or communities with limited inventory, short-term rentals can further destabilize already sensitive housing markets.¹⁷⁴

Communities experiencing housing shortages should proactively examine the use of short-term rentals and consider how regulations, allocation of permitting funds, and tax revenue can help support affordable housing



Spotlight: Salt Lake City Affordable Housing Dashboard¹⁷²

Salt Lake City identified process reviews as an objective in its comprehensive plan stating, “Growing SLC: Goal 1, Objective 4.1 – Maintain a public-facing set of housing metrics to provide insight into market characteristics and the performance of regulatory changes that will drive decision making.” Ostensibly, the dashboard is used by all community stakeholders to ensure that progress is made toward municipal affordable housing goals and as a benchmark for future affordable housing initiatives. As part of this process review, the city developed and maintains an affordable housing dashboard. The dashboard provides information to ensure that data-driven decisions are made by all stakeholders, such as affordable housing developers, residents, business leaders, and municipal staff. The dashboard displays a variety of metrics, including units by building type, demographics, units by year built, and types of middle housing units, to name a few. The dashboard was created using Microsoft Power BI and won an APA-Utah award in 2023.¹⁷³ This dashboard is an example of a tool that can be used to support and display the process improvement review of affordable housing programs.



initiatives while simultaneously understanding how short-term rentals impact current vacancies for both rental and for-sale properties. Local governments should also consider resident sentiment, which is likely to include opposition, particularly in neighborhoods zoned exclusively for single-family: precisely the areas that have seen little flexibility or variety in land uses in recent years.¹⁷⁵

Since the rise of remote and hybrid work nationwide, many cities are struggling with underutilized office space. At this time, office-to-residential (OTR) conversion offers the potential to address housing supply challenges, but this approach must be included as part of a larger housing access strategy, given the many structural constraints with this development approach.

Concern about devaluation, tax base impact and the need to activate vacant offices and retail frontage has increased the level of urgency of identifying alternative uses for the space. While OTR conversions could potentially introduce some new and much-needed housing supply, the developments are challenging from a design and financial viability perspective and a zoning perspective.

*Design firm Gensler noted that “Context, building form, location, floor plate size, and several other factors all play a crucial role in assessing a building’s aptness for conversion,” after assessing 1,300 buildings for potential conversion and finding only about 25 percent suitable from a design perspective.*¹⁷⁶

Policymakers are only beginning to identify strategies to create an enabling environment for OTR, with more intensive intervention needed to encourage the development of affordable and workforce housing. At the federal level, the White House has released a guidebook noting federal resources available to support OTR in contributing to the national housing supply.¹⁷⁷ Given the aforementioned concerns and needs to activate the tax base, communities could consider OTR as part of an overarching housing supply strategy.

High-Level Process:

- Gather data to develop an understanding of how short-term rentals are currently being utilized and how they impact the existing housing supply to influence potential policy direction.
 - » Determine the number of short-term rentals in the community, the types of short-term rentals available, their price and occupancy rate (compared with area hotels), the amount of revenue generated, current vacancy rates (rental and homeownership), and which neighborhoods are most impacted. Data should also include input from a range of community stakeholders.
 - » Develop policy goals informed by the data and community input. For example, preventing the loss of affordable housing stock or encouraging tourism and economic activity.
- Work with the local development and design community to better understand the volume of potentially available office space and local viability of Office-to-Residential conversions, considering building typologies and locations that would be strong candidates for conversion.
 - » Scope and explore policy interventions to support OTR conversion including strategies such as tax credits and abatements and regulatory relief.

Build Public-Private Partnerships with Large Regional Employers to Advance Affordable Housing Across the Region

Employers have a vested interest in a functioning regional housing market where their employees can afford high-quality homes near their place of work. Increasingly, a select number of significant regional employers are contributing to developing affordable and market-rate housing, going so far as to note in communications that they recognize their role in regional housing market dynamics and the impact that an influx of employees, ranging from highly paid, white-collar to entry-level support services, can have on housing affordability and supply, most likely a negative impact depending on the health of the regional housing market.¹⁷⁸ While not every region hosts major corporations, regional entities like healthcare institutions, educational establishments, or large manufacturers could play a vital role in this endeavor.

The concept of employer-developed housing is not new; it harkens back to factory towns during an era with much less economic and regional mobility. Today, employee housing is rarely offered by employers but it is gaining traction, especially given the extent of the housing access crisis and the challenges it presents to finding and retaining staff.¹⁷⁹ Developing employer-provided housing should augment existing housing programs and reforms at the local level, not supersede or replace local housing programs. Examples range from employers in technology and manufacturing to healthcare and small-scale hospitality. While these units may not classify as affordable, the need for development speaks to the limited supply, particularly within walking distance of high-quality amenities and jobs.¹⁸⁰ Housing for low- and moderate-income level staff can be even more challenging to locate, especially in high-cost markets, leading more companies to provide housing support as a benefit, whether through employer-provided rental or for-sale units. An ecosystem has emerged to explore potential synergies, as seen with the start-up Landed, which offers strategy support to companies seeking to develop down payment assistance programs.^{181,182}

Some local and state governments have identified strategies to partner with large employers to increase local housing supply proactively. Employers may be interested in housing for their employees, especially for teachers, nurses, and other medical personnel. In other cases, employers may be interested in contributing to the development of regional housing supply through corporate social responsibility (CSR) initiatives. While the latter can lead to significant regional investment, local governments should be aware that CSR investments are subject to market forces and should be considered as short-term housing solutions to support and augment existing municipal efforts and not a “silver bullet” to provide all the needed amount of housing units.

The following spotlights demonstrate what can be accomplished when a locality engages with its largest employers. The Austin School District Spotlight illustrates what a large regional employer can do with existing assets, while the Amazon Housing Equity Fund exemplifies what a major corporation can do in its own “backyard” to support housing at a wide variety of income levels to support the entire community.



Spotlight: Austin Independent School District (TX)

Austin Independent School District (AISD) has developed plans to repurpose an underutilized AISD-owned property into approximately 500 units of housing, the Coy Property, to provide affordable housing to teachers and staff.¹⁸³ The project, initiated in 2019, was put on hold in 2020 due to the COVID-19 pandemic and resumed in 2022.¹⁸⁴ The School District established the Austin ISD Public Facility Corporation, which benefits from 100 percent property tax breaks by partnering with developers to create mixed-income properties.¹⁸⁵ AISD engaged Ohio-based development firm NRP Group to develop the complex and mandates that at least half of the units will have rents at less than 80 percent of market value, with teachers and other AISD staff having the first opportunity to occupy the units over other applicants.¹⁸⁶ Revenue generated from these properties will help fund a new facility for AISDs Alternative Learning Center.

This proactive approach by Austin ISD addresses both housing affordability for educators and the need for enhanced educational facilities.



Spotlight: Corporate Housing Funds

Amazon is an example of a major corporate employer contributing to housing supply in its key markets and recognizing its outside impact on local housing affordability. In 2021, Amazon committed \$2 billion to the Amazon Housing Equity Fund to create or preserve 20,000 affordable units accessible to households earning 30 to 80 percent of Area Median Income in the Puget Sound Washington, Washington D.C., and Nashville, Tennessee regions.¹⁸⁷ The fund provided grants to BIPOC developers as well as below-market-rate loans with a focus on partnerships with BIPOC-owned companies. An additional \$1.6 Billion was allocated to the Housing Equity Fund in June 2024.¹⁸⁸

Kaiser Permanente has similarly invested in housing, emphasizing its significant impact on health outcomes. The company established the Thriving Communities Fund with \$200 million in 2018, then doubled investment to \$400 million in 2022 to create and preserve units and prevent the displacement of low- and moderate-income households. These funds are directed to addressing community health by prioritizing investments in affordable and supportive housing in Kaiser regions.¹⁸⁹ The company noted that “healthcare systems are ideally suited to impact investors, deploying their resources to reach upstream and move the economic levers that drive community health.”¹⁹⁰

High-Level Process

Forging partnerships with employers to discuss and facilitate housing production and preservation can include the following initial steps:

- Identify the top employers in the community with a significant workforce and consider companies such as hospitals, educational facilities, major manufacturers, etc.
 - » Consider factors such as the size of the company, the number of employees, the number of employees who live within the municipality, etc.
- Scope interest and capacity of regional employers in participating in housing development by conducting preliminary scoping conversations with the employers to determine their goals and alignment with municipal goals and needs for affordable housing supply.
- Create a proposal outlining the benefits of developing and/or supporting affordable workforce housing for the employer and the community and supporting partnering with the municipality or other major employers to advance workforce housing. Consider inviting diverse stakeholders to the conversation, such as local housing authorities, local community land trusts, community organizations, etc.
- Consider layering programs and incentives to support, advance, and streamline the workforce housing program.
- Establish opportunities for capacity building and partnerships between employers and affordable housing providers.
- Conduct a property inventory analysis of municipally owned properties to determine the property's types, uses, and values. For example, this review should be conducted to determine if there are opportunities for land swaps of municipally owned properties with institutional employers to develop workforce housing or if these properties can be disposed of at little to no cost with the stipulation that the parcels be used for affordable housing. Consider assembling or disposing of property and/or leveraging land swaps to facilitate workforce housing development. The inventory should focus on the municipality's landholdings, and not simply an inventory of all community parcels.

Combine Existing Affordable Housing Programs to Advance Affordable Housing

Financing is an essential part of the conversation in any community's efforts to develop and preserve affordable housing for extremely low- to moderate-income households since funding sources are limited. Options for funding affordable housing at the local level can include a mix of grants, loans, tenant-based rental assistance, project-based affordable housing, and tax credit programs, all of which tend to be oversubscribed and are highly competitive. Federal and state initiatives can provide these funds, or municipalities could use existing budget resources.¹⁹¹ Municipalities should consider creating and preserving affordable housing by creatively layering programs with existing and new funding sources. This could include leveraging existing funding sources such as tax credits, appropriated funds, vouchers, etc., by combining them to fund affordable housing programs and implementing a local housing trust fund for the preservation of and creation of affordable housing.¹⁹²

Affordable housing funding gaps impact affordable housing development



Encourage and Support Alternative Homeownership Models via the Community Land Trust Model

An inclusive approach to affordable homeownership not only addresses housing needs and fosters financial growth for individuals but also can play a significant role in closing the racial wealth gap. While there are a plethora of alternative home ownership and shared equity models, this guidebook examines the community land trust (CLT).

Municipally supported community land trusts

Community land trusts (CLTs) can support, preserve, and advance affordable housing at a variety of income levels and scales in a community. Typically organized as nonprofit entities, CLTs secure land through a combination of public and private funding, subsequently leasing parcels of this land on a renewable, long-term basis to homeowners and tenants; typically, affordability is maintained via 99-year ground leases. Homes constructed on CLT-owned land are more affordable, as the land's cost is excluded from the purchase price. Homeowners commit to selling at controlled prices, ensuring perpetual affordability. Over time, CLTs facilitate the accumulation of equity for low-income residents through homeownership, preserve affordable housing via affordability covenants, and stabilize communities via the production of long-term affordable housing.¹⁹⁵ By enabling residents to buy or lease homes without land cost considerations, CLTs mitigate the risk of displacement due to escalating real estate values, thus fostering stability within communities. Moreover, CLTs facilitate the generational transfer of wealth by permitting homeowners to pass ownership rights to their descendants or relatives. Finally, in many communities, transferring land to a CLT allows municipalities to avoid statutory disposition processes as the land will be used for a public good (refer to relevant state statutes for additional information and guidance).

Funding for CLTs typically involves a mix of grants and subsidies at the local, state, and federal levels and is characterized by leveraging one-time public investments into affordable housing. Beyond public support, CLTs may also access grant funding from private institutions and philanthropic organizations. The State of New York Mortgage Agency established a revolving loan fund tailored to supporting CLTs, by offering loans to bolster their efforts in creating and sustaining affordable housing initiatives.¹⁹⁶ This could be a model for other states to advance funding CLTs.



Spotlight: Creatively financing affordable housing in Albuquerque ¹⁹³

The City of Albuquerque, NM, combines various funding sources and tactics to directly fund affordable housing programs including:

- Acquiring, rehabilitating, and converting motels into affordable efficiency apartments with on-site supportive services
- Creating affordable rental units through new construction or acquisition/rehabilitation of existing multifamily properties
- Land banking strategy
- Creating project-based vouchers
- Increasing down payment assistance to help low and moderate-income households purchase homes.

Of note is the municipality's layering of funding sources to advance affordable housing. This includes a combination of Project-Based Affordable Housing, the creation or expansion of a Housing Trust Fund at the local level, one-time federal funding sources, and other blended funding sources. The strategy aims to meet the demand for 21,600 affordable rental units for extremely low-income and very low-income renters over the next decade. Through the Workforce Housing Trust Fund, the city has developed a total of 1,660 housing units, of which 1,454 are designated as "affordable" for households with incomes at or below 80 percent of the area median income.¹⁹⁴



Recommended actions

There are various methods of developing, operating, and maintaining a CLT, which ranges from the municipality operating a CLT as a function of the government, in partnership with a newly created non-profit, a combination of the aforementioned strategies, or a combination not elucidated in this guidebook. For the purposes of this guidebook, the following steps outline a high-level approach to implementing a CLT (as shared by the National League of Cities) that is advanced by a municipality supporting a stand-alone CLT:

- **Review existing municipal-owned parcels, to determine which would be eligible for transference to a CLT.** These surplus parcels could be tax-lien properties, surplus parcels that were intended for another purpose but never developed, or any combination of the two or other factors. These parcels could be identified for transfer to the independent CLT for the express purpose of affordable housing development.
- **Consider local nonprofit capacity.** One of the most important requirements for a successful CLT is the financial capacity of the nonprofit organization or institution that oversees it. If your community has a nonprofit with ample bandwidth or staff capacity available for administering property transactions to community members, CLTs may be a great option.
- **Ensure that any units developed on disposed surplus public lands are maintained as affordable in perpetuity via affordability covenants.** Depending upon the structure of the CLT, this requirement could be advanced either via negotiations between the municipality and the CLT or by making a condition that the municipality provide the land to the CLT.
- **Consider establishing a land bank of underutilized parcels to support the Community Land Trust.** Good candidates are parcels with large tax assessments, vacant municipally owned lands, and foreclosed properties.
- **Approach private financial institutions, corporations, or organizations to discuss funding and financing options for the land needed to establish a CLT.**¹⁹⁷



Spotlight: Maintaining Long-Term Affordability for Renters and Homeowners via an Alternative Housing Model

In 1991, the Orange County Affordable Housing Task Force established the Orange Community Housing Corporation (OCHC), which later evolved into the Community Home Trust (CHT).¹⁹⁸ Private developers build these affordable units and sell them to the CHT at a reduced price. The CHT then identifies eligible buyers and facilitates sales to income-qualified individuals, with resale restrictions of 99 years to sustain affordability. This approach enables the CHT to maintain long-term affordability and reduces administrative burdens for the Town and developers. Developers pay the CHT a marketing fee, supplemented by limited local government funding, while homeowners contribute monthly fees for administrative and monitoring expenses. By 2021, the most recently available data, the CHT had developed 332 permanently affordable homes in Carrboro and Chapel Hill, with all households earning less than 60 percent of the Area Median Income. The CHT maintains affordability by selling homes at 30 percent to 50 percent below market value, allowing limited annual appreciation. This ensures future affordability while enabling current homeowners to build equity. The CHT retains ownership of each property through a renewable 99-year ground lease.¹⁹⁹

Implement a program to support faith-based organizations (FBOs) to develop affordable housing on FBO-owned land.

Developing land owned by religious and faith-based organizations can create a mission-driven source of income for the institution while supporting affordable housing in the community. This strategy utilizes parcels that might otherwise remain vacant or underutilized, providing additional housing sources.²⁰⁰ Faith-based organizations hold valuable land assets, while private developers offer the necessary expertise and funding sources. Collaborating through public-private partnerships allows for the development of these lands to provide affordable housing across various income levels, thereby addressing community housing needs by increasing supply. Additionally, such

partnerships can introduce new revenue models to support the operations, staffing, and other needs of faith-based institutions, which have traditionally depended on community and member donations.²⁰¹

A variety of institutions support faith-based development; two examples are the Faith-Based Development Initiative (FBDI) within Enterprise Community Partners and the Local Initiatives Support Corporation (LISC) programming (explained in the Spotlight, right). Enterprise Community Partners has developed a program that provides funding through grants and capital, training, technical assistance, peer-to-peer learning opportunities, and introductions to development partners like architects and real estate lawyers. Municipal practitioners can support the FBDI by creating a task force, working group, or administrative body to support and advance affordable housing projects on land owned by FBOs.

Recommended actions

- **Initiate a conversation with local faith-based organizations to identify those interested in affordable housing initiatives.** Consider developing and maintaining a tracker of conversations to track progress from ideation to development. This tracker can also be used to report key performance indicators demonstrating the municipality's programs toward its goals for creating and maintaining affordable housing.
- **Disseminate information to leaders of faith-based organizations about the community's affordable housing needs.** This information should be used to facilitate a conversation with FBO leaders to understand the community's potential affordable housing development opportunities and the FBO's land holdings that can be used to develop affordable housing within the community.
- **Identify available resources,** including financial incentives, grants, technical assistance, and land-use policies, to support affordable housing projects on faith-based institution land.



Spotlight: Local Initiatives Support Corporation's New York Land Opportunity Program

The Local Initiatives Support Corporation (LISC) is a nonprofit community development financial institution that supports initiatives nationwide. Its New York Land Opportunity Program (NYLOP) connects property-owning religious institutions (or other mission-driven organizations) with the expertise and resources they need to build affordable housing.²⁰²

LISC serves as an intermediary, helping to ensure that FBOs in the program have the tools they need to communicate with developers and advance their vision. LISC provides resources to help FBOs understand the development potential of their land, locate financing options, and write requests for proposals.

Host an alternative housing/manufactured housing showcase to garner local support for alternative housing typologies.

Hosting an alternative housing/manufactured housing showcases can demonstrate the benefits and potential of these solutions to addressing the housing affordability crisis. The showcases will have the most impact when an iterative feedback loop, with an explicit focus on including robust community engagement and feedback, are included in the process.

Municipal leaders can glean insights from Complete Streets' quick-build demonstrations, which effectively showcase the value of Complete Streets on a short-term basis, fostering community support for policy adoption. This approach, similar to a "show and tell," can also aid housing supply and preservation, particularly with alternative housing typologies. Quick builds involve temporary street alterations, demonstrating how streets can accommodate diverse transportation modes and improve safety and accessibility for all. Similarly, a housing showcase can be established using the same methodology, featuring temporary installations or events within communities to highlight

innovative housing solutions like tiny homes, modular housing, or co-housing setups. These showcases enable leaders and the community to experience the benefits of alternative housing firsthand, initiating discussions, gathering feedback, and potentially prompting policy changes or incentives to promote more diverse and affordable housing options.

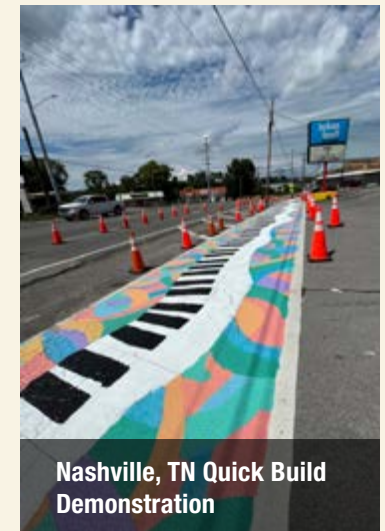
Recommended actions

Creating a manufactured and alternative housing showcase involves several action steps to effectively showcase the benefits and potential of this housing option. It is critical to include an iterative feedback loop, which should gather feedback from community members and include a process for incorporating the findings into programs and policies. Housing typologies and building styles should be consistent, location-appropriate and consistent with safe and sound building construction patterns.²⁰⁴ Alternative housing types could include shipping container houses, manufactured houses, factory-built houses, 3D-printed houses, and tiny houses.

- **Conduct research** on manufactured housing options and alternative housing typologies that could be consistent with the community's existing architectural vernacular. This approach ensures that the showcase does not advocate for designs that are misaligned with the community, which could dissuade potential advocates. Include different types of structures, designs, and manufacturers.
- **Identify suitable locations** for the showcase, considering factors such as accessibility, visibility, and community interest. Consider highly visible locations such as a well-loved community square, downtown plaza, Mainstreet, etc.
- **Develop a comprehensive plan** outlining the goals, timeline, budget, and logistics for the showcase event.
- **Collaborate** with local manufactured housing manufacturers, dealers, and advocacy groups to secure partnerships and sponsorships.
- **Explore potential funding opportunities** through grants, sponsorships, or crowdfunding to cover expenses related to the showcase. Seek support from community organizations, government agencies, and housing nonprofits to enhance outreach and engagement.

Learn from the Complete Streets quick builds to secure housing wins

Complete Streets is an approach of urban planning, construction, and maintenance that ensures streets are accessible and safe for all individuals, regardless of their mode of transportation or physical capabilities. Complete Streets quick builds typically involve temporary alterations to streets, showcasing how they can accommodate various modes of transportation and enhance safety and accessibility for pedestrians, cyclists, and motorists alike, and more often than not become more permanent installations and lead to policy change.



A Complete Streets quick-build demonstration is impactful because it shows the community, elected officials, and practitioners what could be accomplished if a Complete Streets policy is adopted, such as the wins secured in Nashville, TN from quick builds. Typically, but not always, communities will make these temporary installations permanent. This approach could be a great template to present and socialize alternative and manufactured housing typologies to stakeholders.²⁰³

- **Work with designers, architects, and manufacturers** to create compelling displays showcasing different types of manufactured housing options consistent with the existing neighborhood character.
- **Arrange for the transportation and installation** of manufactured homes or models at the showcase location.
- **Design interactive exhibits, workshops, or presentations** to educate attendees about the benefits, affordability, and sustainability of manufactured housing.
- **Develop a marketing and promotional strategy** to raise awareness and generate interest in the showcase event. Utilize social media platforms, local media outlets, and community newsletters to promote the showcase and attract attendees.
- **Engage with local stakeholders**, including residents, policymakers, and industry professionals, to encourage participation and support for manufactured housing initiatives.

By following this process, individuals can create a successful manufactured and alternative housing showcase that effectively demonstrates the benefits and potential of this solution.

Layering affordable housing strategies and programs can supercharge programmatic efforts to advance affordable housing. One example looks like combining an infill development program with a Community Land Trust, Affordable Housing Trust Fund, and special incentives for developers to develop infill housing units on publicly owned parcels to advance affordable housing development. Another example could look like deploying manufactured, modular, or shipping container houses on CLT-controlled land, which can deepen affordability by eliminating the costs of the land from the purchase price while also eliminating the costs of site-built construction.

Build developer capacity for nontraditional housing typologies

The complexity of federal financing significantly favors larger developers that can afford the necessary resources and time, thereby restricting the variety of housing options and reducing the pool of available developers for municipalities.²⁰⁷ Urban infill development and non-traditional housing



Spotlight: Showcasing Alternative Housing Types

DC Housing Expo: The DC Housing Expo provides a comprehensive platform to showcase different housing models, their potential roles in tackling housing supply issues at the local level, and consistency with existing architectural vernacular.²⁰⁵ By featuring a diverse array of innovative designs and construction methods, the expo focused on demonstrating the viability and appeal of these alternatives. Through interactive exhibits and demonstrations, attendees can witness firsthand how these alternative housing types closely resemble traditional site-built structures in both aesthetics and functionality. Ultimately, this grassroots approach can contribute to expanding housing supply and improving affordability within communities.

HUD Innovative Housing Showcase: The HUD Innovative Housing Showcase serves as a platform to highlight various alternative housing typologies and their potential to address housing supply challenges. By bringing these innovative designs and construction methods together, the event aims to demonstrate how these alternatives can be practically implemented to advance housing supply in communities. The showcase not only presents a diverse range of housing options but also emphasizes their comparability to traditional site-built structures. This approach can be replicated at the local level through organized events or exhibitions that bring together developers, policymakers, and the public to explore and experience alternative housing options firsthand. Showcasing the feasibility and quality of these alternative typologies can foster greater acceptance and adoption of innovative housing solutions, ultimately contributing to addressing housing shortages and increasing housing affordability within communities.²⁰⁶



Installation of HUD's Innovative Housing Showcase on the Mall
Copyright Victoria Pickering, Flickr

typologies are typically excluded from the type of financing options available on the market, and small-scale and BIPOC developers are more often than not locked out of these financing vehicles. However, paring financing for infill and non-traditional housing typologies with small-scale, infill, and BIPOC developers could solve two issues at once by enabling the deployment of units in a cost-efficient and affordable manner by developers who are ostensibly more nimble and ready to deploy units, but for access to capital. Furthermore, eliminating regulatory barriers to these housing typologies could pave the way for these developers to deploy housing units at scale, which could decrease housing costs by increasing supply. Some financial institutions, nonprofits, and corporate partners have begun efforts to address these disparities to both increase housing supply and address the racial disparities in real estate development.

For example, the Low-Income Housing Investment Fund (LIIF) launched a Black Developer Capital Initiative to deploy funding to Black-led development firms.²⁰⁸ With a slight reframing, this approach could be used to expressly support BIPOC developers in deploying non-traditional housing typologies in an infill development context. Another example includes Enterprise's Equitable Path Forward initiative, which has taken a national approach to building small-scale, BIPOC developer capacity by providing access to capital through an entry-level lending and grant program.²⁰⁹ Again, this format could be slightly modified to expressly support BIPOC and small-scale developers in deploying non-traditional housing units across the country, especially in communities that have eliminated regulatory barriers to non-traditional housing developments using the strategies and reforms outlined throughout this guidebook.

Nonprofit and community-based organizations can also play an important role in facilitating connectivity between small-scale or aspiring developers and lenders such as Community Development Financial Institutions (CDFIs). For example, the western Massachusetts-based community organization, Westside Legends, initiated a developer support program to facilitate the development of Missing Middle housing and increase homeownership on Pittsfield's Westside, which continues to experience negative impacts from redlining and urban renewal.²¹⁰ Westside Legends conducted this work in partnership with the city, leveraging ARPA funds and partnerships with regional financial institutions.

City and state governments committed to increasing the delivery of affordable housing typologies have also supported Missing Middle developers through capacity-building resources related to building design, navigating permitting, and professional network-building.

The City of South Bend, Indiana, launched a "Build South Bend" toolkit, including pre-approved building plans, workshops, seminars, and networking events. The City of Austin, TX created a program in partnership with a local Community Development Finance Institution (CDFI) and a local housing non-profit, which includes a four-month training and mentorship program.

At the state level, Vermont has launched a "Homes for All" program, including capacity-building, grants, and a toolkit for developers, with its stated goal of shifting the state housing production from "large, expensive single-family homes on large and mid-size lots, and large-scale multifamily apartments" to include more in-between options such as duplexes, townhouse condos, fourplexes, and cooperative housing. Michigan's Economic Development Corporation also released a Developer Toolkit and created a "Build Michigan" network to provide resources, technical assistance, and mentorship for small-scale developers and organizations supporting real estate entrepreneurs.

Building developer capacity to deliver alternative housing typologies can include the following steps beyond regulatory reform:

- Develop and distribute resources such as pre-approved plans, policy toolkits, or pattern books to encourage small-scale, infill development, alternative housing typologies and/or Missing Middle development.
- Support network-building and capacity among small-scale developers through training and networking.
- Provide access to capital or seek partners with resources to begin a program such as CDFIs, corporate entities, philanthropy, and nonprofit organizations.

Another example of supporting developers is the 2023 HUD Developers of Color Summit, which served as a pivotal platform aimed at addressing the systemic barriers hindering developers of color from entering the housing market in the United States.²¹¹ Historically, exclusionary practices and discriminatory policies have limited the participation of BIPOC developers, contributing to racial wealth disparities and limiting opportunities for a more diverse community to address the housing crisis.

The Summit brought together stakeholders, policymakers, and industry leaders to discuss strategies for fostering inclusivity and opportunity within the development sector. Through workshops, panel discussions, and networking sessions, attendees engaged in dialogue surrounding access to capital, regulatory challenges, and mentorship opportunities. The summit highlighted the importance of diversity in the housing development landscape and provided concrete pathways for aspiring developers of color to navigate and thrive in the industry.

By empowering a new generation of diverse developers and equipping them with the tools, resources, and support needed to succeed, the Summit contributes to building progress for increased innovation, investment, and development activity. By creating a more inclusive and diverse ecosystem of developers, the Summit fosters greater competition, efficiency, and creativity in the housing market, ultimately benefiting communities nationwide and contributing to a more equitable and resilient housing landscape.

Conclusion

The programmatic interventions outlined in this section can occur with collaborative partnerships at the staff, municipal, or regional levels. These interventions provide an opportunity to ideate, adopt, and administer programs and initiatives that can advance affordable housing without interacting with the zoning ordinance. These programs can be implemented before, during, or after zoning reform but will produce the strongest results if combined with the zoning reform interventions listed in the preceding section. Finally, the interventions outlined above can be combined with other interventions, each other, or zoning reform. Ultimately, this approach will be dictated by housing needs, staffing capacity, funding availability, local political context, and risk appetite of the municipal leaders.

Fundamentally, the true keys to the success of the actions outlined in this section will be collaboration, imagination, and firm knowledge of the existing systems to change them. Building partnerships with a variety of stakeholders will help ensure that these programs are well supported and help increase buy-in for future reform. In addition, while these actions are likely more easily funded than a comprehensive zoning reform, sustained resources are needed to support the necessary collaboration and the time involved. A general funding source, rather than funding that is tied to deliverables, will help ensure the programs' success.

Case Studies

To support communities dealing with the lack of housing supply and affordability issues in their communities, NALCAB and Smart Growth America provided direct technical assistance to three communities across the country: **Austin, Indiana; Bellevue, Washington; and New Bedford, Massachusetts.** The work in these communities and the findings that resulted from these technical assistance projects informed the development of the guidebook. These three cities are situated in different geographical regions of the country; range in age, population size, economic profile, and geographic size; have different local political contexts; and have planning departments with varying levels of capacity. While varying in local government structure and economic bases, all three communities had commonalities in exploring solutions to the same housing crisis exacerbated by land use and zoning policies.

The technical assistance directly supported local governments seeking to address zoning barriers to housing affordability and informed the development of this guide. Technical assistance focused on helping the three cities to:

- Identify current zoning and regulatory barriers to affordable housing development.
- Develop a suite of actionable solutions to eliminate these regulatory barriers to housing development, aiming to support a pipeline for more units at a variety of income levels.
- Use the findings from these technical assistance engagements to support the development of this guidebook, which will assist other communities in addressing these regulatory barriers.



Bellevue, Washington



At a Glance:

- Total population estimate (2023): 154,600²¹²
- Estimated population growth since 2015: Annual average of 1.6 percent²¹³
- Percent of cost-burdened households: 27 percent²¹⁴
- Median family income (four household members) for the Seattle-Bellevue metro area is \$146,500.²¹⁵
- Per capita income: \$85,845²¹⁶
- Median value of owner-occupied housing units: \$1,139,500²¹⁷
- Median gross rent: \$2,422²¹⁸
- Median selected monthly owner costs (with a mortgage): \$3,693²¹⁹

The State of Housing:

Characterized as a suburb or satellite city of Seattle, Washington, and situated across Lake Washington, Bellevue is a technology metropolis in its own right. Bellevue hosts the headquarters of several major tech companies, including T-Mobile, Valve, and Coinstar, and was where Jeff Bezos founded Amazon in 1994. With the West Coast tech boom of the last thirty years, Bellevue’s population has grown from 86,872 in 1990 to over 154,600 in 2023.^{220,221} Its most recent Comprehensive Plan (2015) projected the city’s population to reach 160,400 by 2035, but due to a higher-than-expected annual growth rate since then, the end-of-decade population total is expected to exceed that.²²²

The greater Seattle-Bellevue Metro Area is one of the more expensive housing markets in the country due to its tech-based regional economy. Bellevue has the highest median rent, at over \$2,000 per month, in the Puget Sound region. Based on data from HUD, the 2023 Median Family Income (four household members) for the Seattle-Bellevue Metro Area is \$146,500.²²³

The number of new jobs has outpaced the number of new housing units since 2011, at a rate of 2.7 new jobs per new housing unit.²²⁴ Combined with a much larger share of Bellevue’s population making more than the area median income (65 percent) than below it (35 percent), the result is that a large number of workers not making high-end wages are getting priced out of the housing market.²²⁵

Median Annual Wage and Maximum Affordable Monthly Housing Cost in the Largest Occupations in Bellevue, 2023

Sector	Percentage of Workforce	Median Annual Wages	Maximum Affordable Monthly Housing Costs Based on Wages
Computer and Mathematical	27.5 percent	\$155,912	\$3,897.80
Business and Financial Operations	9.3 percent	\$114,075	\$2,851.88
Office and Administrative Support	5.3 percent	\$57,208	\$1,430.20
Sales and Related	6.3 percent	\$108,719	\$2,717.98

Note: This chart only illustrates the four largest sectors of the workforce and not all 100 percent.

As the table shows, the significantly higher median wages earned by employees in the two most profitable sectors — computer and mathematical and business and financial operations — allow those workers to outcompete the lower wage earners in a tight housing market.

With the cost of living in Bellevue being so high, there is presently strong local political investment in housing supply and zoning reform initiatives.

City staff at various levels and departments are engaged in addressing housing supply by eliminating regulatory barriers to affordable housing. For example, the City participates in and supports ARCH (A Regional Coalition for Housing) in East King County. Additionally, over the past several years, the City has adopted several amendments to its zoning ordinance, which include incentivizing additional affordable housing units in new multifamily housing developments, particularly in areas around planned stations for the region’s East Link light rail line, currently under construction.

Technical Assistance Provided:

With the Washington State Legislature adopting a slate of ambitious zoning reforms directly designed to increase the housing supply, municipalities were responsible for amending their zoning codes to comply with the new state mandates. Additionally, the City of Bellevue implemented a number of zoning and density reforms prior to the state’s initiatives in previous years to improve affordability; however, city staff still observed that housing production and available supply could not keep pace with housing demand due to local job and population growth.

To further support the city’s efforts outlined in the previous paragraph (which incidentally exceeds the level of effort mandated by the state), the Community Compass project team conducted an analysis of the state’s new zoning reform laws and examined how these could be incorporated into Bellevue’s current land use development code, advised the city to adopt the state-level zoning reforms as provided per the state’s guidance (municipalities were offered the opportunity to opt out of the new mandates, if and only if fact based evidence was provided to demonstrate that the new mandates would negatively impact the municipality’s operations) especially given that the City’s efforts significantly exceeded the state’s mandates, and recommended next steps to continue expanding upon the City’s efforts to encourage new housing development.



Spotlight on State-Level Zoning Reform

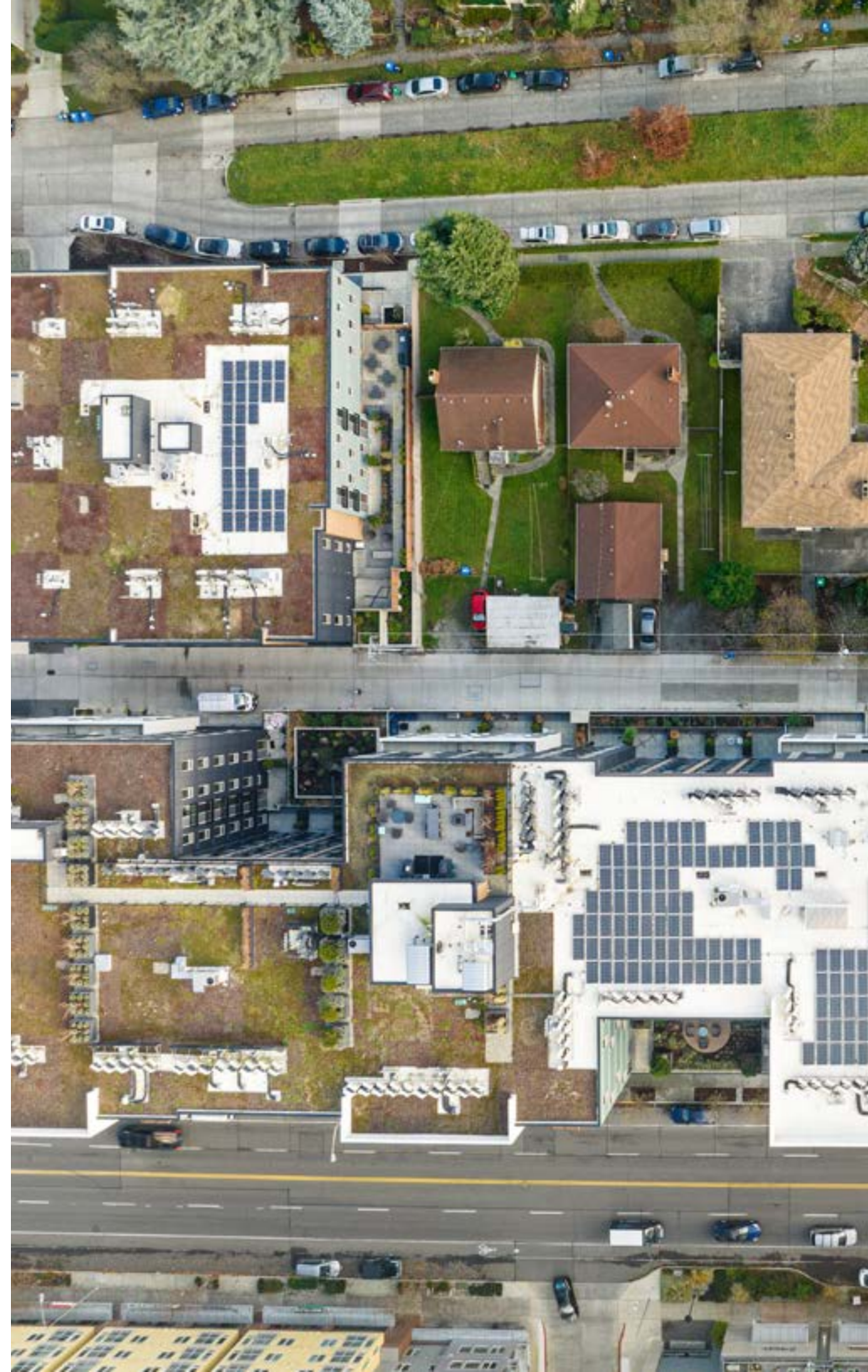
The State of Washington has adopted several zoning reforms designed to dismantle zoning barriers that have impeded the state’s housing development and affordability amid rising demand. These reforms have been specifically geared towards opening up neighborhoods of large single-family lots to Missing Middle housing typologies, such as duplexes, attached townhouses, fourplexes, etc., as well as the permitting of accessory dwelling units by-right.

State-Mandated Zoning Reform and Adoption Date	Brief Synopsis
State Growth Management Act (1990)	Requires fast-growing cities and counties to develop a comprehensive plan to manage their population growth by adopting housing and job growth targets that are consistent with regional growth strategies.
State House Bill 1220 (2021)	An amendment to the State Growth Management Act that instructs local governments to plan and accommodate housing that is affordable for all income levels. Municipalities must routinely report on the strategies they have taken to pursue these goals, which must prioritize the development of a variety of residential densities and housing types, as well as the preservation of the existing housing stock.
Missing Middle Housing Act, State House Bill 1110 (2023)	HB 1110 requires cities like Bellevue to amend their local comprehensive plans and development codes to allow up to four housing units per lot (six per lot within one-quarter mile walk of a major transit stop or for provision of affordable housing) in a variety of housing types. In addition to single-family, residential areas must allow at least six other types of housing from this list: duplexes, triplexes, fourplexes, fiveplexes, sixplexes, cottage housing, courtyard apartments, stacked flats, and townhouses.
State House Bill 1337 (2023)	HB 1337 expressly allows the creation of a maximum of two Accessory Dwelling Units (ADUs) of any kind (interior, attached, or detached) by-right.

Zoning Reform Recommendations

The State of Washington adopted a suite of zoning reforms at the state level with instructions to municipalities to adopt these zoning reforms en masse or provide data-informed justifications about why these reforms are not applicable. Although the City of Bellevue had already adopted an ambitious and robust suite of zoning interventions, housing policies, and programs and is working regionally to ensure sufficient housing supply, the community still experiences a lack of sufficient housing at a range of income levels to meet its needs. To help address this, the Project Team advised the city to adopt the state’s zoning reforms with minimal changes:

- Amend all residential zones to allow for six of the nine middle housing typologies while simultaneously updating the development controls for consistency with HB 1110. Updating the development controls in accordance with the bill will allow for a greater percentage of parcel usage while also encouraging higher buildings. Combined with middle housing typologies, this will create additional units that are compatible with the existing community context. The taller buildings will add supply, which will increase property values while decreasing rents.
- Adopt the increased dwelling units per acre guidance explicitly in single-family neighborhoods as well as throughout the entire city, as recommended by HB 1110.
- Engage and educate community stakeholders, internal city stakeholders, and elected officials on the benefits of implementing and the reasoning behind the state’s recommended zoning amendments. Per the bill language, jurisdictions must comply with HB 1110 either six months after the municipality’s next periodic comprehensive plan update or 12 months after the city’s next implementation progress report. If the local municipality does not pass an ordinance or regulations that meet the guidelines of HB 1110 within the timeframe stated, HB 1110 will “Supersede, preempt, and invalidate local development regulations...until such time the city takes all actions necessary to implement RCW 36.70A.635.”
- Develop a system for tracking dwelling units per acre to ensure that development does not inadvertently cause an “over-densification” of the community due to the discrepancy between the city’s land use code, which tracks density on a square footage basis, and the state’s laws, which use a unit per acre basis.





Bellevue, Washington. Photo by Tiffany Von Arnim (Flickr).

Nationwide Applicability of Lessons Learned

Washington is a prime example of a state government creating a framework to support or require municipalities to implement local zoning reforms to mitigate the housing affordability crisis. A key hallmark of the state's zoning reforms is the explicit act of opening up single-family neighborhoods to more diverse housing typologies and accessory dwelling units to increase density. Other local governments across the country might find inspiration in this case study as they explore similar regulatory reforms in their communities.


Recommended Actions:

- If your state adopted zoning legislation similar to Washington's, review your current zoning ordinance to ensure it aligns with these state-level reforms. Washington's legislation mandates a range of housing typologies, accessory dwelling units (ADUs), and increased density by-right, overriding local regulations if these local regulations do not align with the new state mandates. Even though these are state mandates, implementing zoning reforms to allow for diverse housing types at a range of scales and income levels can be politically challenging. Local governments should refer to state publications and reports, such as the [Five-Year Housing Advisory Plan](#) completed by the Washington

State Department of Commerce, to educate and inform the community about the necessity and benefits to the required zoning reforms.

- Engage regionally with other municipalities to partner on developing responsive programs, policies, and procedures to address housing supply at the regional scale. For example, the City of Bellevue currently participates in and supports a regional housing coalition, A Regional Coalition for Housing (ARCH).²²⁶ ARCH convenes regional housing leaders (planners, housing leaders from across the region, leaders of Community Development Corporations, and so on) across the East County and East County municipalities to address housing supply.
- Allow for manufactured housing and alternative housing typologies at scale in single-family neighborhoods to deploy Missing Middle housing units in a cost-effective manner. SB 1110 mandates that Missing Middle housing typologies can now be developed by-right in all residential neighborhoods. Providing educational and financial resources on these alternative, affordable housing typologies (manufactured housing, shipping container homes, etc.) to property owners and smaller-scale infill developers can facilitate the roll-out of these units. This expo could also be helpful in addressing community concerns.

New Bedford, Massachusetts



At a Glance: ^{227, 228}

- Total population estimate: 100,682
- Percent of cost-burdened renter households: 44 percent
- Percent of cost-burdened owner-occupied households: 31 percent
- Median household income: \$54,604
- Median per capita income: \$29,591
- Median value of owner-occupied housing units: \$291,300
- Median gross rent: \$1,026
- Median selected monthly owner costs (with a mortgage): \$1,906

The State of Housing:

Situated on the southern coast of Massachusetts, New Bedford features a densely built historic city center with narrow lots and iconic triple-decker townhouses that are commonplace in historic New England and similar to other municipalities in the region. Further out from the historic core, the neighborhoods become predominantly single-family residential, with industrial areas on the municipal periphery. With a current population estimate of 100,682, New Bedford hosts a large healthcare company (Southcoast Health), a commercial fishing port that led the nation in 2020 by bringing in 115.4 million pounds of fish worth \$376.6 million,²²⁹ and a burgeoning arts and culture scene that embraces its centuries-long history. The city’s population is expected to rise to 105,284 by 2040 – a 4.2 percent

increase.²³⁰ New Bedford is within the greater Boston metro area and is more affordable than other suburbs situated a comparable distance from Boston.

New Bedford experienced a 50 percent rise in the median price of a single-family home between 2019 and 2023, compared to a 26 percent rate in Boston and a 43 percent rate for Massachusetts as a whole.²³¹ New Bedford’s mostly low- to moderate-income communities have been hit particularly hard by the housing crisis. As of 2023, the city had a poverty rate of 19 percent and ranked 8th out of 351 ranked cities and towns in the Commonwealth of Massachusetts for communities with the highest percentage of residents living in poverty.²³² In 2023, approximately 30 percent of the city’s renters were assisted by government programs.²³³

Poverty Rate Comparisons per the Poverty in States and Metropolitan Areas: 2022 American Community Survey Brief			
	New Bedford	Massachusetts	USA
Poverty Rate	20.9 percent ²³⁴	10.4 percent ²³⁵	12.8 percent ²³⁶

The city is anticipating two new Massachusetts Bay Transportation Authority (MBTA) rail stations, which are expected to open in 2024. The new rail stations will connect the city by train to Boston and other parts of the region, and there appears to be some correlation between the impending rail stations and the housing market experiencing impacts, however further study would be needed to determine if there are any causations. Ultimately, the housing crisis is experiencing impacts. While the city has started the approval process for transit-oriented development zoning in the areas where the rail stations are sited, the amount of expected housing from the TOD areas does not meet the full housing needs of the city. Forward-thinking policies at both the state and local levels will be necessary to curb this continuous rise in housing prices in New Bedford.

Technical Assistance Provided

The City of New Bedford has made significant strides in its journey of zoning and housing policy reform, with its completion of a new affordable housing strategy guide, “Building New Bedford;” its continued development of an updated City Comprehensive Plan (target completion 2024); and its recently conducted Transit Oriented Development Study.^{239,240} Local efforts are supported by statewide zoning reforms implemented by the Commonwealth. With notable progress already being made in New Bedford to address zoning barriers to affordability, the project team has provided research and technical assistance to bolster the city’s ongoing projects. These efforts contribute to the Comprehensive Plan update and broader zoning reform initiatives aimed at removing barriers to affordable housing development.

The technical assistance to New Bedford included a study of existing local conditions and zoning ordinance language, as well as suggestions for implementation based on best practices from similar communities around Massachusetts that have recently completed reforms to their zoning policies. Technical assistance also focused on developing communications material to support engagement with residents and elected officials and to better connect proposed zoning reforms with desired outcomes for housing affordability and urban livability.

Zoning Reform Recommendations

The recommended reforms include reducing minimum lot sizes, reducing parking requirements, revising the city’s current approach to ADUs, and encouraging infill development, especially on parcels that were formally identified as surface parking lots.

Nationwide Applicability of Lessons Learned

The City of New Bedford shares many challenges and opportunities with other older mid-sized cities across the country that are navigating the housing crisis. However, the current, ongoing local zoning reform in the City of New Bedford is strengthened by a state (or Commonwealth) government that has recently adopted comprehensive legislation and funding around housing development by eliminating zoning barriers.



Spotlight on Statewide Reform Policies

Multifamily Zoning Requirement for MBTA Communities (2021)²³⁷

The MBTA Communities Act, passed at the state level in January 2021, required all communities served by MBTA to “upzone” areas within a half-mile radius of rail stations and allow for the by-right development of multifamily housing. With two new MBTA rail stations currently under construction in New Bedford that will provide service to Boston, the enactment of the MBTA Communities Law serves as a strong opportunity to link local housing development initiatives with greater regional connectivity. MBTA Communities is an example of a state-level policy promoting transit-oriented development with the explicit goal of addressing Massachusetts’ housing shortage.

Affordable Homes Act (Proposed - 2023)

In late 2023, Massachusetts Governor Maura Healey put forth an over \$4 billion Affordable Homes Act aimed at mitigating the Commonwealth’s statewide housing and affordability crisis. It is estimated that Massachusetts needs at least 200,000 new housing units to accommodate current and near-future population and economic growth, and this bill unlocks a significant amount of new funding and programming aimed at housing production and preservation.

As of June 2024, the Massachusetts Senate and House of Representatives have proposed revisions to Governor Healey’s original bill, totaling \$5.2 billion and \$6.2 billion, respectively. The latest version of the bill unveiled by the Senate introduces a provision that allows cities and towns to pass inclusionary zoning rules for new developments with a simple majority vote. It also establishes a new multifamily zoning incentive fund. Importantly, all iterations of the bill to date permit accessory dwelling units (ADUs) to be built by-right in any single-family zoned neighborhood throughout Massachusetts.²³⁸

As of September 2024, this bill passed and will be in effect in February 2025.

City staff are determined to address zoning barriers to affordable housing by focusing on the Comprehensive Plan, a long-term initiative, while also adopting and revising existing zoning ordinances in the near term. This two-pronged approach proves useful in addressing housing affordability issues now, while also preparing the city for its future. Other communities can learn from this approach for similar implementations in their own communities, including the following findings:

- Prepare for regional economic impacts from transit investments. New Bedford has focused on increasing housing supply in anticipation of additional housing demand and further rising costs in anticipation of improved connectivity to Boston due to the upcoming completion of the new MBTA rail line.
- Use knowledge of the local political context to leverage existing policies and programs to address housing issues. For example, the City has determined, given staff capacity and political context, strategic selection of new policies and programs would be more effective and manageable than a comprehensive zoning overhaul.
- Engage with stakeholders well in advance of adopting zoning reforms. The city used data-informed “talking points” to facilitate understanding and engagement on projects, programs, and initiatives prior to adoption. Be prepared to speak with residents and other stakeholders on an ongoing basis before zoning reform begins.



Rendering of completed MBTA station in New Bedford.
Photo credit: The Herald News.



New Bedford, Massachusetts. Photo by Jasperdo (Flickr).

Austin, Indiana



At a Glance: ²⁴¹

- Total population estimate: 4,604
- Estimated population growth: 3.2 percent
- Percent of cost-burdened renter households: 54.4 percent
- Renter occupied housing stock over 40 years old: 67.1 percent
- Percent of cost-burdened owner-occupied households: 28.9 percent
- Owner occupied housing stock over 40 years old: 72.9 percent
- Median household income: \$36,260
- Median value of owner-occupied housing units: \$74,200
- Median gross rent: \$721

The State of Housing

Austin is currently experiencing population growth that exceeds its housing production and anticipates future population increases per trends in the larger Southern Indiana and Louisville region. Housing affordable at a variety of income levels is difficult to obtain, and the average rent is above 30 percent of median household income. This challenge has resulted from a variety of factors including, but not limited to:

1. the regulatory framework of the city advancing single-family detached housing as the predominant land use pattern,

2. a projected population growth of 3.2 percent that exceeds the amount of available land for housing production,^{242,243}
3. changes in needs, trends, and preferences among residents which do not align with the current available housing stock, and
4. as part of the continued conversation on how to accommodate growth, the city has considered annexation; however, this is currently infeasible due to a sewer moratorium. This moratorium stipulates that the city cannot annex new lands until the existing sewer infrastructure is upgraded.

While city leadership is aware of the community’s challenges and is ready to embrace growth, existing zoning regulations remain an inflexible barrier to the smart growth they wish to promote. Furthermore, a stigma surrounding alternative housing types such as manufactured homes and smaller homes, as well as some resistance to and concerns regarding the feasibility of multifamily and mixed-use development, presents additional challenges for deploying cost-effective housing units. These units could be implemented relatively quickly to address the housing crisis, especially given Austin’s significant population growth of 3.2 percent amid an already tight housing market.

Options are available to turn the tide, including zoning reform, both at an incremental and comprehensive level. Changes to local perceptions and a closer look at existing zoning regulations will be necessary to dismantle zoning barriers to housing that is affordable at a range of income levels and open up development opportunities suitable for new and current residents alike. In addition to addressing the inflexible zoning — which currently advances single-family detached housing patterns on larger lots — expanding the city’s capacity is a critical step to advance zoning reform efforts and effectively respond to the housing crisis. The recommendations for the City of Austin were informed by a site visit, stakeholder feedback, a housing needs assessment conducted by the city, and additional research by the project team.

Zoning Reform Recommendations

One major takeaway from the site visit and discussions with the City of Austin, is that there is a lack of capacity to proactively plan for rapidly emerging issues such as a lack of attainable housing opportunities for residents. Because of this issue, it is important to identify opportunities for the city to capitalize on potential funding and resources to advance policy change for affordable housing while also simultaneously expanding staffing capacity to administer these zoning reforms, and review any resulting permitting for affordable housing development.

The following recommendations reflect a comprehensive approach to achieving the city's affordable housing goals in the long term, and are listed in order of priority:

1. Expand staffing and programmatic capacity

To advance and support the City of Austin's housing goals, additional capacity and expertise is needed. In addition to pursuing regional capacities, the City of Austin should pursue an expansion of the charter and capacity of the Redevelopment Commission. The RDC should work to achieve the regulatory changes and the community engagement needed. The City of Austin should hire staff to directly support the RDC in this expanded capacity. The staffer would also serve as the liaison to the county and other regional housing organizations to advocate for the City of Austin's goals at that level.

2. Adopt a mixed-use zoning designation and update zoning map

The Main Street and Route 31 corridors are zoned as "General Community Business," since the city's Zoning Map was last updated in 2010. With the community's stated goals of **1)** increasing the city's housing stock, **2)** reinvigorating the core of the community and gathering space, and **3)** attracting younger residents and families, it is strongly recommended that the City of Austin consider the following approaches as a short term method to address the housing crisis.

In the longer term, Austin should scope the opportunity for a more comprehensive zoning overhaul:

- **Amend Zoning Map by converting the "downtown" portion (between High Street and Route 31) of the Main Street corridor to mixed use.**

There are varying degrees of density and intensity of uses along both the Main Street and Route 31 corridors. For example, the portion of the Main Street corridor between High Street and Route 31 exemplifies more of a traditional downtown with the presence of City Hall on one corner and a row of linked commercial storefronts on both sides of the block. As one moves further east or west in either direction along Main Street, the length of setbacks increase and buildings become more spread out from one another even though the zoning is technically the same. Furthermore, it is explicitly stated that the mix of uses should expand beyond traditional mixed use designations of different types of commercial uses. "Mixed use" should consider all uses including but not limited to housing, small scale commercial, light manufacturing, and shared incubator style kitchens (e.g. small batch soap making operations) and so on. This mix of uses, with an emphasis on including affordable residential, could provide the necessary support for the City of Austin to ensure that there is sufficient housing for the residents today as well as future residents.

- **Allow for expanded density of up to five dwelling units per acre within the General Community Business zone.**

The City of Austin should reexamine the use of space within the General Community Business zone with a focus on allowing greater density on existing parcels versus future annexation efforts to accommodate growth. This expansion will allow for the creation of new housing units in close proximity to existing businesses. Providing residents and families with the opportunity to live near or on Austin's main commercial corridor would provide a major boost to both present and future businesses, especially near the High Street intersection focal point.

This may be accomplished with support from a Downtown Revitalization Board (a goal from the 2022 Comprehensive Plan).

3. Create a community engagement and education plan around housing and placemaking

To achieve the city’s development goals of advancing affordable housing and attracting and retaining talent, it is crucial to reimagine and update the zoning ordinance to ensure it aligns with the most recently updated comprehensive plan (refer to [pages 27-28](#) for details on the importance of consistency between zoning and the comprehensive plan). The current zoning ordinance, which was not updated in tandem with the comprehensive plan, promotes a built environment characterized by the separation of uses and large lots with single-family detached homes, isolated from commercial and other uses. This zoning approach conflicts with the city’s smart growth objectives. Additionally, the city should develop an engagement and education plan with the following key messages:

- **Continue to share the rationale for growth.**

The current lack of available housing and limited amenities in Austin are threats to the community’s overall success. This must be communicated clearly to the community, along with a plan to share information and bring the community into the process of envisioning its future and updating zoning to achieve the goals outlined in the Comprehensive Plan.

- **More housing options are the solution to keeping Austin strong. However, the current zoning does not align with the desire to develop more affordable housing within the constraints of the city’s current context.**

The City of Austin is essentially “built out” as it is unable to expand its municipal boundaries via annexation. Under the current zoning, there is simply not enough land available to continue developing single family detached houses on large lots, essentially creating a situation where the city is unable to house the workforce needed to staff its schools, nor to support older residents as they age and have different housing needs. Younger residents, graduating seniors, and senior citizens need more housing options to remain part of the community. However, if the city could change its zoning to allow for infill development, higher building heights, more multifamily units, and the development of more units on one lot, progress can be made to keep up with demand.



Welcome Sign, Austin, Indiana. Photo by Sarah Stierch (Flickr).

Technical Assistance Observations and National Applicability

To meet housing needs, the city must revise its zoning to allow for increased density and a variety of housing units, such as smaller lot sizes, duplexes, and small to medium-scale multifamily developments integrated throughout the community. However, before implementing any zoning reforms, the city needs to expand its staffing capacity to manage these changes effectively.

Zoning reform can facilitate the production of needed housing units and potentially lower housing prices by increasing the diversity of housing options across different scales and income levels. This effort can also “unlock” the underlying use of existing lots to allow for additional units. This would be achieved by expanding the number of parcels available for development and altering standards to permit smaller lot sizes, taller buildings, and greater density in residential neighborhoods.

Many local developers understand the community’s context and are willing to innovate and take risks to address supply constraints by producing the necessary housing units. However, current zoning regulations hinder creativity and infill development by posing significant barriers to entry. The existing zoning ordinance is misaligned with the goals, visions, and programs outlined in the comprehensive plan, impeding growth and housing development opportunities.

Some of the lessons learned from the engagement are below:

- Expand staff and programming capacity. The City of Austin currently “shares” a county-assigned planner with several other jurisdictions; this arrangement is barely addressing the current needs of the city let alone any new or special permitting needs. The City of Austin needs a dedicated planning team to address its current and future needs. However, the City of Austin also needs funding to support this expanded capacity.
- Ensure consistency between all regulatory documents such as the Comprehensive Plan, Zoning Ordinance, Specific Plans, and Subdivision Regulations to name a few, especially in the City of Austin. Stakeholder feedback has indicated that the current permitting system and a lack of consistency and clarity contributes to increased permitting timelines which then impacts housing development.

- Apply for applicable competitive funding streams and incentives to drive zoning reform to support the development of affordable housing supply. These incentives, grants, and programs (with a bit of creativity at times) could be used to augment municipal budgets to eliminate zoning barriers to affordable housing as well as provides much needed financial support and/or capacity to directly develop housing. These include but are not limited to
 - » **The USDA Rural Development Multifamily Housing Direct Loans Program**²⁴⁴ is a federal initiative aimed at providing affordable rental housing in rural areas. The program offers direct loans to developers, non-profit organizations, and public agencies to construct, rehabilitate, or improve multifamily rental housing for low- and moderate-income individuals, including the elderly and people with disabilities
 - » **The Inflation Reduction Act (IRA) of 2022**²⁴⁵ which includes a variety of funding streams and programs that explicitly and implicitly advances affordable housing such as the Environmental and Climate Justice Block Grants which provides up to \$3 billion in funding for projects that address environmental and climate justice issues, particularly in disadvantaged communities. Affordable housing developments in these areas can benefit from funding to improve climate resilience and reduce environmental impacts.
 - » **Infrastructure Investment and Jobs Act** which includes programs such as the Reconnecting Communities Grant which has “up to \$607 million available for planning, capital construction, and technical assistance” which could be used to reconnect neighborhoods divided by transportation infrastructure, such as highways and railroads. This can lead to the redevelopment of land for affordable housing and other community needs²⁴⁶

- Adopt a zoning overlay that includes new development standards to facilitate mixed-use, higher density, and multifamily housing options in strategic and appropriate locations. This overlay could help provide some of the housing opportunities that attract a wide range of households and ensure a denser growth pattern in vibrant business areas; Although fostering a vibrant business district was not a primary focus of the Technical Assistance, it was a recurring topic in high-level discussions during stakeholder engagements. This is important to highlight, as vibrant business areas are typically supported by higher population density, which can be achieved by removing zoning barriers. In Austin, IN, adopting smart growth strategies to support these goals – along with removing zoning obstacles to affordable housing development – was a central theme in the conversations. Adopting this type of overlay along an existing corridor is a good first step and stopgap to the housing crisis, as it will allow developers to develop housing at scale along corridors that already have existing infrastructure. Focusing on a commercial corridor could present fewer opportunities for community opposition, as well as serving as a good test case for the community to experience gentle density. This test case could pave the way for longer-term zoning reform in single-family residential neighborhoods.
- Increase density and allow for infill development throughout the community.

The case of the City of Austin is especially poignant and relevant to the housing crisis as approximately “46 million Americans live in the nation’s rural counties”²⁴⁷ and the challenges facing this rural community in ensuring that zoning does not pose barriers to affordable housing are the same challenges impacting much larger communities which might have more planning staff and capacity, as well as other rural communities in similar situations, to alleviate this crisis.



Austin, Indiana. Photo by Chris Flook (Wikimedia Commons).



Conclusion

Euclidean zoning has limited housing supply, which has contributed to the housing affordability crisis impacting the United States today. This guidebook provides actionable recommendations for practitioners tasked with eliminating barriers to housing supply in their communities. The solutions offered in this guidebook are aligned with the housing issues caused by zoning and can be quickly referenced by viewing the section “[Index of Housing Challenges and Solutions](#)”.

Although the guidebook is primarily aimed at planning practitioners tasked with eliminating zoning barriers to affordable housing, it contains valuable information for all stakeholders who have input into the process. Written in plain English with minimal technical jargon, the guidebook is accessible to a broader audience, including elected officials, decision-makers, and residents. These stakeholders can use the information to advocate for zoning reforms and make informed decisions that are beneficial for their communities. The guidebook also shares and builds from experience working in three communities across the country, proactively seeking solutions to the housing access crisis through zoning reform.

This guidebook focuses on eliminating zoning barriers to the development of high-quality, affordable housing, especially in well-connected locations, and provides a variety of solutions, including regulatory solutions, programmatic, and process review solutions. The solutions presented in this guidebook can be adopted in the following manner:

1. Implement one or more of the solutions precisely as outlined in the Index, taking into account the specific context of the local community.
2. Combine solutions from both the Regulatory Solutions Chapter and the Additional Solutions Chapter in a manner that best addresses the local context and meets the needs of the community.
3. Adopt all the Regulatory Solutions sequentially as outlined in this guidebook, followed by the adoption of all the Additional Solutions in the order provided in the guidebook.

Although every community might not be ready for comprehensive zoning reform, practitioners should consider focusing on the opportunity to advance a range of improvements. The guidebook is designed to support incremental change, meet communities where they are, and provide guidance and insights on comprehensive reforms.

Appendix:

Examples in Action: Review the Zoning Ordinance for Terms/Barriers That Could Stymie Housing Supply and Affordability

The standards contained in a municipal zoning ordinance often reflect the outdated housing development patterns prioritized in the mid-20th century, contributing to the housing supply crisis. To begin the process of reforming zoning to support the delivery of more affordable housing, conduct an internal audit of the zoning ordinance to better understand which regulatory barriers contribute to a lack of local housing affordability and which could elicit more affordable housing with amendments.²⁴⁸ Please note that addressing these issues could require coordination with a variety of municipal stakeholders, such as the building official, public works department, code enforcement office, the fire marshal, and others to ensure alignment and successful administration:

Land Development Standard	Description /Definition	How This Operates as a Barrier to Housing Production	Potential Outcomes from Intervening	Next Steps for Amending the Zoning Text
Minimum lot size	The smallest allowable portion of a parcel of land that a developer can subdivide a lot. Minimum lot sizes are a common regulation that determines the density of housing in a neighborhood, which impacts housing prices.	Large minimum lot sizes have contributed to escalating housing costs by requiring more land per unit due to increased cost of land acquisition for developers. This requirement for large lot sizes ultimately restricts the supply of housing and restricts the types of housing that can be built by using more land than is necessary. Larger lot requirements mean that fewer homes can fit in a given area, which can encourage sprawl.	Allowing smaller lot sizes can promote increased housing density, due to more lots and decreased land costs. This may result in increased availability of affordable housing options, as well as more walkable development.	Review minimum lot size rules using the International Code Council (ICC), Appendix VI, for commentary and guidance for standard smaller lot sizes.
Floor area ratio (FAR)	The measurement of a building's floor area is in relation to the size of the lot/ parcel on which the building is located. A floor area ratio of 1.0 (FAR 1.0) means that the floor area may equal the lot area. FAR 5.0 means that the floor area may be up to five times as large as the lot area. And FAR 0.5 means that it may be no more than half the lot area.	FARs that limit floor space in relation to the lot size and building height may restrict density and limit the number of housing units that can be built in a given area. FARs can encourage sprawl, increase development costs, and limit flexibility in types of housing by preventing buildings from using more of the lot or from having a higher building height.	Higher FARs may result in more housing units built on the same amount of land, thus increasing the supply of housing and potentially lowering housing costs. This can lead to the development of smaller housing units, including apartments, condos, or townhouses, which are often more affordable than single family homes.	Analyze the existing community to determine the appropriate changes to FARs to maintain community character while also allowing for additional housing units.
Maximum building height	A regulatory control on development that sets the upper boundary of the building envelope for a given zone or parcel.	Limiting building height can have a significant impact on housing supply by limiting density, increasing construction costs, reducing land utilization efficiency, raising land prices, and potentially encouraging sprawl.	Increasing the maximum allowable building height throughout a community, rather than allowing taller buildings in a few select places, could result in more opportunities to develop residential units and increase density.	Analyze the existing community to determine the appropriate changes to maximum building height regulations to maintain community character while also allowing for additional housing units.

Land Development Standard	Description /Definition	How This Operates as a Barrier to Housing Production	Potential Outcomes from Intervening	Next Steps for Amending the Zoning Text
Minimum parking requirements	A regulation that mandates a minimum number of parking spaces that must be provided when constructing or renovating a building. Requirements typically specify the number of parking spaces based on factors such as the type of land use, the size of the building, and sometimes the number of employees or residents.	Minimum parking requirements mean developers must allocate space and resources to accommodate parking facilities when constructing new housing. These costs are often passed to the tenant or homebuyer. Parking requirements can also limit the density of housing developments, increasing per-unit costs.	Reducing or eliminating minimum parking requirements, implementing shared parking strategies, and promoting alternative transportation options to better align with community goals and priorities can result in more transit-oriented development and increased small-scale and higher-density development.	Conduct a parking demand analysis to determine the usage of existing parking spaces, enact a temporary pause on new parking lots during the review, and consider eliminating parking requirements or instituting parking maximums in coordination with allowing and encouraging infill development on former surface parking lots.
Restrictions on housing types	Regulations that prohibit the development of townhouses, duplexes, triplexes, mid-rise apartment buildings, accessory dwelling units, tiny houses, and other Missing Middle housing types.	Single-family zoning districts typically limit the mixing of multifamily or higher-density housing types, such as apartments or townhouses, thereby restricting the number of housing units that can be built on a given parcel of land. When multifamily units are allowed in multifamily and mixed-use zone designations, they are typically limited in nature and location.	Allowing diverse housing types can incentivize developers to build more densely, leading to an increased housing supply and greater affordable housing options.	Amend the zoning ordinance to allow for diverse housing types by-right in the zoning text throughout all residential zoning designations, consider adopting overlay zones to allow for these types city-wide, and consider explicitly redefining single-family residential zoning districts to allow for all housing types by-right.
Prohibitions on location and minimum unit sizes, which preclude a variety of housing types	Common zoning ordinance restrictions on minimum unit sizes can discourage or outright prohibit any subdivision of land parcels, particularly in the case of accessory dwelling units (ADUs). When/if ADUs are allowed, they are often subject to the same standards as larger housing typologies, such as off-street parking requirements or complete bans on “detached” ADUs, like converted garages or carriage houses.	Navigating zoning regulations and obtaining necessary permits to build ADUs, when they are allowed, can be complex and time-consuming. This level of complexity could discourage homeowners from building housing that is more affordable, promoting multigenerational living, and unlocking the full value of their property.	Encouraging the development of ADUs can create more housing opportunities in built-out single-family neighborhoods with large lots. Increased density and infill development with ADUs may be an effective way to use underutilized parcels of land.	Consider adopting pre-approved permit processes to allow for ADUs, allow ADUs by-right in all residential districts, and consider amending development standards such as lot lines and setbacks to accommodate ADUs.
Locational prohibitions of multifamily housing	In communities across the U.S., single-family housing is the dominant housing type of zoning, often allowed by-right. Meanwhile, multifamily housing development frequently requires conditional approval, variance, or other special action issued via the discretionary review process.	Many zoning ordinances have language that restrict multifamily housing, often limited to the outskirts of the municipal boundaries rather than closer to central community amenities such as transit, infrastructure, schools, and jobs, which limits production, drives up costs, and contributes to sprawl. Currently, mixed-use zones often prioritize commercial development, creating commercial enclaves with limited housing instead of increasing and diversifying housing options.	Multifamily housing offers more affordable options than single-family homes, especially in high-demand urban areas where land is limited, and housing costs are high.	Zoning ordinances should explicitly permit more multifamily housing types across the community and incorporate them into mixed-use and location-efficient patterns. Consider adopting a multifamily overlay municipality-wide to facilitate multifamily production in all residential districts, or expanding all residential designations to allow for multifamily by-right anywhere residential is allowed.

Once a preliminary review of these common zoning barriers to affordable housing is completed using this tear sheet, a municipality can begin using the suite of regulatory interventions outlined in this section to develop a data-supported strategy and roadmap toward substantial reform.

Glossary

Definitions presented with quotation marks are directly quoted from the source material.

Definitions without quotation marks are paraphrased interpretations based on the source material.

Accessory Dwelling Units (ADUs)

“A smaller, independent residential dwelling unit located on the same lot as a detached single-family home. ADUs can be converted portions of existing homes, additions to new or existing homes, or stand-alone accessory structures” (either new or converted portions of existing structures).²⁴⁹

Affordable Housing

“Housing for which the occupant is paying no more than 30 percent of their gross income for housing costs, including utilities.”²⁵⁰

Area Median Income (AMI)

“The midpoint of an area’s income distribution, where 50 percent of households earn above the median figure while 50 percent earn less than the median.”²⁵¹

Brownfields

“A property where expansion, redevelopment, or reuse may be complicated by the presence or potential presence of hazardous substances, pollutants, or contaminants.”²⁵²

BIPOC

Acronym that stands for “Black, Indigenous, and people of color”

By-right Development

“When a development proposal strictly conforms to adopted zoning and building codes and, thus, qualifies for construction without requiring discretionary approval.”²⁵³

Charrette

“An accelerated, collaborative, design-based process that harnesses the talents and energies of all interested stakeholders”²⁵⁴

Code Enforcement

The process local governments use to enforce state and local housing and building codes, ensuring that residential properties meet minimum health and safety standards.²⁵⁵

Community Development Corporation

“A local nonprofit organization that provides community development and affordable programs and services to specific neighborhoods.”²⁵⁶

Comprehensive Plan

The foundational document for long-term planning and zoning used throughout the United States. Provides both a process and documentation for creating a long-term vision for future land uses and the built environment of a community.²⁵⁷

Cost Burdened Households

Households with, “monthly housing costs (including utilities) exceeding 30% of monthly income.”

“Severely cost-burdened” households experience “monthly housing costs (including utilities) exceeding 50% of monthly income.”²⁵⁸

Density (housing)

“The number of developed units in a specific area of land.”²⁵⁹

Discretionary review process

“The requirement of an appointed or elected body of officials to decide whether or not to proceed with a development project. Discretionary approval is usually reserved for development proposals that don’t conform to zoning or building codes, but other regulatory triggers can also create the need for a discretionary approval process.”²⁶⁰

Equitable Development

A development approach that meets the needs of traditionally underserved communities through policies and programs that both reduce disparities and foster healthy and vibrant places; residents participate in and benefit from development.²⁶¹

Equity Lens

The recognition that planning practices have had a disparate impact on certain communities, which necessitates actively working with affected residents to create better communities for all.²⁶²

Euclidean Zoning

“Zoning that focuses on the separation of uses — commercial, residential, industrial, civic — considered in the early 20th century to be incompatible.”²⁶³

Floor-Area-Ratio (FAR)

“A measurement that quantifies the intensity of development by calculating the ratio of a building’s total floor area (or gross floor area) in proportion to the size of the land upon which it is built. FAR is usually expressed as a decimal number.”²⁶⁴

Form-Based Codes

“A land development regulation that fosters predictable built results and a high-quality public realm by using physical form (rather than separation of uses) as the organizing principle for the code. A form-based code is a regulation, not a mere guideline, adopted into city, town, or county law. A form-based code offers a powerful alternative to conventional zoning regulation.”²⁶⁵

Greenfields

“Land that has remained untouched by previous development.”²⁶⁶

House Hacking

House hacking refers to several strategies to leverage a rental property to augment incomes. In this guidebook house hacking refers to the strategy of “Renting out individual rooms in your primary residence”²⁶⁷

Housing Authorities

“Public corporations with boards appointed by the local government whose mission is to provide affordable housing to low-to-moderate income residents, as well as different types of subsidized housing”.²⁶⁸

Housing Needs Assessment

“A report that presents data, maps, and visualizations describing local demographics and measures of housing affordability, housing stock characteristics, and variations in key housing indicators by race, ethnicity, age, and income.”²⁶⁹

Housing Starts

“Start of construction occurs when excavation begins for the footings or foundation of a building. All housing units in a multifamily building are defined as being started when this excavation begins. Beginning with data for September 1992, estimates of housing starts include units in structures being rebuilt on an existing foundation.”²⁷⁰

Housing Stock

“The number of existing housing units based on data compiled by the United States Bureau of the Census and referable to the same point or period in time.”²⁷¹

Housing Supply

“Housing supply is the quantity of available residential housing in any given housing market. The housing market determinants of supply can be dynamic, if not irregular, and highly dependent on diverse and variable economic, regulatory, and natural conditions.”²⁷²

HUD Code

“The Manufactured Home Construction and Safety Standards (HUD Code) establishes federal standards for the design and construction of manufactured homes to assure quality, durability, safety, and affordability.”²⁷³

Infill Development

“The development of underused or vacant land in existing urban areas to increase density and place new development near existing resources and infrastructure.”²⁷⁴

International Residential Code (IRC)

Model code regulations that address the design and construction of one- and two-family dwellings and townhouses not more than three stories above grade, safeguarding the public health and safety in all communities, large and small.²⁷⁵

Location-Efficient Housing

Location efficiency, closely related to smart growth, refers to concentrating housing, retail, services, and entertainment development in communities that are walkable, bikeable, and transit-accessible.²⁷⁶

Low-to-Moderate Income Households

“80 percent of the median family income for an area, subject to adjustments for areas with unusually high or low incomes”²⁷⁷

Manufactured Housing

A factory-built structure designed for occupancy as a principal residence by a single family that is transportable in one or more sections. A Manufactured Home is designed and constructed to the Federal Manufactured Construction and Safety Standards (“HUD Code”) and is so labeled.²⁷⁸

Median Family Income

“The midpoint of a specific area’s income distribution of a four-person household, calculated on an annual basis by HUD.”²⁷⁹

Missing Middle Housing

“A range of house-scale buildings with multiple units – compatible in scale and form with detached single-family homes – located in a walkable neighborhood.”²⁸⁰

Mixed-Use Development

The incorporation of two or more land uses (e.g., residential, commercial, industrial, etc.) into the same building or in the same general area.²⁸¹

Modular Housing

Homes built in sections at an off-site factory, constructed to the same state, local, or regional building codes as site-built homes.²⁸²

Multifamily Housing

“Buildings with multiple yet separate housing units in a single building or several buildings.”²⁸³

Multigenerational Housing

“Multigenerational households are defined as including two or more adult generations (with adults mainly ages 25 or older) or a “skipped generation,” which consists of grandparents and their grandchildren younger than 25.”²⁸⁴

Nolli Maps

“A two-dimensional plan drawing used to understand and document the accessibility and flow of space within a city.”²⁸⁵

Owner-occupancy requirements

“Principal or secondary residences, currently occupied units by the owners, or units that have been sold to purchasers who intend to occupy them as a primary or secondary residences.”²⁸⁶

Pre-approved typicals/plans

“Residential architectural designs and construction blueprints that have undergone scrutiny and approval by municipal authorities or regulatory bodies in advance of individual project applications. These plans adhere to established building codes, zoning regulations and other pertinent standards to ensure compliance with local requirements.”²⁸⁷

Property Inventory Analysis

“A tool implemented by localities to more accurately understand the extent of vacancy and help manage vacant properties until they are returned to productive use.”²⁸⁸

Racial Wealth Gap

The systemic disparity in valued assets across households of different races, usually comparing Black and white households.²⁸⁹

Redlining

“The practice of categorically denying access to mortgages to whole neighborhoods. Between 1935 and 1940, an agency of the federal government, the Home Owners’ Loan Corporation, graded the “residential security” of thousands of American neighborhoods. By “security,” they meant the relative security or riskiness of those areas for banks, saving and loans, and other lenders who made mortgages.”²⁹⁰

Regulatory Barriers

“State and local laws, regulations, and policies adversely affecting the development, maintenance, improvement, availability, and/or cost of affordable housing.”²⁹¹

Severe Cost Burdened Households

Individuals or families paying more than 50 percent of income on rent.²⁹²

Smart Growth

“An overall approach to development that encourages a mix of building types and uses, diverse housing and transportation options, development within existing neighborhoods, and robust community engagement.”²⁹³

Transit-oriented Development

“Dense, walkable, mixed-use development near transit that attracts people and adds to vibrant, connected communities.”²⁹⁴

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