Discussion Draft for AFA Advisory Council

NATIONAL HOUSING CRISIS TASK FORCE

ACCELERATOR FOR AMERICA

DREXEL UNIVERSITY
Nowak Metro Finance Lab
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MAYORS' IMPLEMENTATION MATRIX

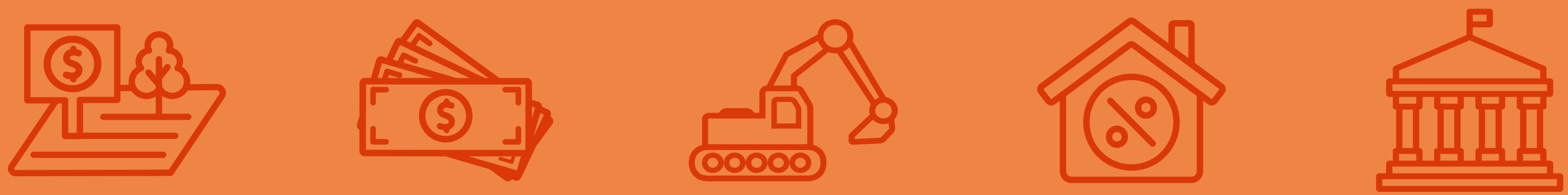
State and Local Housing Action Plan

America's housing crisis has reached a tipping point.

No longer limited to the coasts, cities and metropolitan areas across the country are experiencing a supply crunch, rising rents, and tough questions about housing attainability. Across the country, the high cost of housing is pushing families out of their communities, making it harder for workers, families, and individuals at every price point to find homes they can afford.

But this crisis is not inevitable, and it can be solved with bold, practical action. State and local leaders have more power than they may realize, more capital to deploy, and more capacity than previously utilized to unlock more housing choices, lower costs, and strengthen communities. The 15 innovative tools presented in this Action Plan form a menu of proven, actionable solutions for state and local leaders to choose from that will:

- *Expand housing supply and preserve affordability;*
- *Lower costs and speed up delivery;*
- *Foster collaboration across sectors; and*
- *Reduce homelessness.*



Innovative and Proven Approaches

The State and Local Housing Action Plan organizes policy tools into five categories:

LAND

CAPITAL

CONSTRUCTION

REGULATION AND POLICY

GOVERNANCE

Each category addresses a distinct set of challenges and opportunities in the housing ecosystem. Certain tools are better suited to certain places, so we recommend leaders review the tools to understand which best fit their community's unique circumstances and then begin to implement the tool(s) that best help them achieve a broader housing strategy.

Mayors' Housing Action Table

This table outlines the key leading and supporting local entities, along with their key contributions, that a Mayor's office should convene to implement the tools that are outlined in the National Housing Crisis Task Force's State and Local Housing Action Plan. It is intended to be a directional starting point for local initiatives, outlining who to pull together in a room to kick off the initiative. Places should adapt local variations that work within local legal and stakeholder realities.

ACTION TABLE KEY	
Initial lead	Kicks off initiative, closely monitors until off the ground. Maintains the political priority of the initiative
Long Term Owner	The operational lead, responsible for managing day-to-day operations of the tool once it has been established as a priority. Often there will be a period where initial & long term leads overlap. If multiple long term owners are indicated, they are both potential options that should be decided based on local context.
Analysis, Land, Funding, Operations, Advocacy and Ordinance Support	Entities that should be engaged by the initial lead to provide resources (land, people, capital, analysis) to support the launch and operations of the tool.
User	Entities that will be engaging with the program to build housing.
Engaged	Stakeholders who should have provided feedback on the tool for successful implementation.
Aware	Other parties.

Land Tools

Land tools aim to unlock the potential of publicly owned and underutilized land for housing production and preservation.

Public Asset Corporations: Cities like Atlanta, Cincinnati, and Chattanooga have created special purpose entities to redevelop public land for mixed-income housing and leverage public tools (land, loans, tax abatements) to develop affordable and mixed-income housing.

Municipal Property Advisors: Cities such as Austin contract with third-party experts to identify, monetize, and redevelop public assets, driving affordable housing production through private investment and strategic asset management. Novel contract structures can ensure the public sector gets the maximum value from the advisors.

SCAN ME

FOR MORE ON EACH TOOL

KEY

- 🏁 Initial Lead
- 👷 User/Builder
- 🔑 Long-Term Owner
- 💬 Engage
- 👂 Aware
- 📊 Analysis Support
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- 💰 Funding Support
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- ⚙️ Operations Support

LAND TOOLS ACTION TABLE

TOOL	Mayor's Office	Public Housing Authority	City Departments	City Council	Local Philanthropy	Banks & Investors	Developers & Home Builders	Econ Dev & Transit Authorities	Leading Community Stakeholders	Major Local Employers	Faith & Community Orgs	State Housing Agencies
Public Asset Corporations	🏁	🔑	📊	🗒️ 💰	💰 🪏	👷 💰	👷	🔑	💬	💰 🪏	👷	💰
Municipal Property Advisors	🏁	🪏	🔑	👂 🗒️ 💰	💰	👷 💰	👷	🪏	👂	💰	👷	🪏

Capital Innovations 1

Capital Innovations aim to create new, flexible financing tools to make affordable housing feasible at scale.

Right-Sizing Property Tax Incentives: Places like Texas and Atlanta use targeted tax abatements to incentivize affordable housing with models to ensure public investments yield real affordability. Focused analysis can help local leaders be clear about the value they are getting from these incentives.

Starter Home Investments: The State of Utah and Washington County, WI, are implementing innovative incentives for developers to produce affordable homes for ownership at set price-points that are within reach for families.

Mixed-Income Public Development: Revolving loan funds, like those pioneered in Montgomery County, drive public ownership of multifamily deals, by replacing private equity investment with public revolving funds that get value from successful developments. This unlocks additional development and ensures long-term affordability.

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CAPITAL INNOVATIONS ACTION TABLE

TOOL	Mayor's Office	Public Housing Authority	City Departments	City Council	Local Philanthropy	Banks & Investors	Developers & Home Builders	Econ Dev & Transit Authorities	Leading Community Stakeholders	Major Local Employers	Faith & Community Orgs	State Housing Agencies
Right-Sized Property Tax Incentives	🏁	🪏📊	📊	🔑	💰🗒️	💰📣	👷💰	👷	💰	💬	📣	👂
Starter Homes Initiatives	🏁	📣	🔑	👂	💰🗒️	💰	💰	👷	👂	👂	💰	👂
Mixed-Income Public Development	🏁	🔑	💰	👂	💰🗒️	💰	👷💰	👷	💬	👂	👷	💰

Capital Innovations 2

Capital Innovations aim to create new, flexible financing tools to make affordable housing feasible at scale.

Place-Based Philanthropy: Community foundations in Atlanta, Chicago, and San Diego are aggregating capital, making grants, and investing directly in housing production and preservation.

Housing Ballot Measures: Local and state ballot initiatives across the country are raising dedicated revenue for housing, giving communities more control and flexibility.

Public-Private Collaboration: Local and state governments are developing new ways to set up financing partnerships to build more housing faster. Innovative models like San Francisco's Housing Accelerator Fund provide up-front private funding for development blended with public commitments of future operating support.

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Place-Based Philanthropy	🪏	🪏	🪏	👂	🔑 💰	💰	👷	👷	💬	💰	💰 🪏	👂
Housing Ballot Measures (lead outside government)	🏁	📊	📊	👂	💰	💰	💰	👷	👂	💬	📣	👂
Public-Private Financing Partnerships	🏁	🔑	🔑	👂	💰	💰	🔑	👷	💬	💰	👷	💰

Construction Innovations

Construction Innovations aim to reduce the cost and increase the speed of building and renovating housing while driving down its lifetime costs.

Public Pre-Purchasing of Modular: Cities like Cleveland and regional organizations like Boston's Metropolitan Area Planning Council are aggregating demand to help provide certainty and support locating modular manufacturing facilities locally. This can lower costs and the time required for delivery.

Building for Insurability, Resilience, and Eciency: The suite of financial programs, building techniques and programs outlined in this tool help drive resilient construction that lowers private energy costs, lowers disaster damage and increases insurability.

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CONSTRUCTION INNOVATIONS ACTION TABLE

TOOL	Mayor's Office	Public Housing Authority	City Departments	City Council	Local Philanthropy	Banks & Investors	Developers & Home Builders	Econ Dev & Transit Authorities	Leading Community Stakeholders	Major Local Employers	Faith & Community Orgs	State Housing Agencies
Pre-Purchasing Factory-Built Housing	🏁	💰	🔑	👂	💰	💰	👷💰	👷	👂	👂	👷	👂
Building for Insurability	🏁	⚙️	🔑	📊	💬	💰🗒️	💰	👷💰	👂	👂	👂	👷💰

Regulation and Policy Reforms

Regulation and Policy Reforms aim to remove unnecessary barriers to housing production and ensure fairer markets.

Land Use, Permitting, and Building Code Reform: States and cities across the country – as diverse as Montana, Minneapolis, and Maryland – are upzoning, streamlining permitting, and modernizing building codes to allow more housing types and faster approvals.

Industrialized Housing Delivery: This tool provides recommendations for streamlining overlapping codes and bundling demand to support onsite, modular, and panelized construction based on international best practices.

Industrialized Housing Delivery should be driven at the state level to achieve intended impact. Because state leadership is better positioned to lead this work than mayors are, it was not included in the Mayors' Implementation Matrix.

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REGULATION AND POLICY REFORMS ACTION TABLE

TOOL	Mayor's Office	Public Housing Authority	City Departments	City Council	Local Philanthropy	Banks & Investors	Developers & Home Builders	Econ Dev & Transit Authorities	Leading Community Stakeholders	Major Local Employers	Faith & Community Orgs	State Housing Agencies
Land Use, Permitting, and Code Reform	🏁	👷	📊	🔑 🗒️	👂	💰	👷	👂	💬	👂	💬 📣	👂

Governance Tools

Governance Tools aim to build capacity and foster collaboration across sectors and jurisdictions.

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Homelessness Command Centers: Cities like Cleveland and Houston are using disaster-response models to effectively coordinate rapid rehousing and support for people experiencing homelessness.

Strike Forces for Housing Delivery: Atlanta's Housing Strike Force represents a powerful model for bringing together City leaders, organized around a clear production goal, to catalyze affordable housing development and process streamlining.

Organizing Capital for Community Development: Models like Opportunity Alabama connect communities, local leaders, investors, and developers through private investments to leverage federal incentives and private investment for transformative local projects.

GOVERNANCE TOOLS ACTION TABLE

Tool	Mayor's Office	Public Housing Authority	City Departments	City Council	Local Philanthropy	Banks & Investors	Developers & Home Builders	Econ Dev & Transit Authorities	Leading Community Stakeholders	Major Local Employers	Faith & Community Orgs	State Housing Agencies
Homelessness Command Centers	🏁	💰	🔑	⚙️	💰	💬	🏢	👂	💬	👂	💬	💰
Housing Strike Forces	🏁	💰	⚙️	⚙️	💰	💬	💬	💰	💬	👂	💬	💰
Organizing Tax-Advantaged Capital	💰	💰	💰	👂	👂	💰	🏁	👷	👂	👂	👷	👂