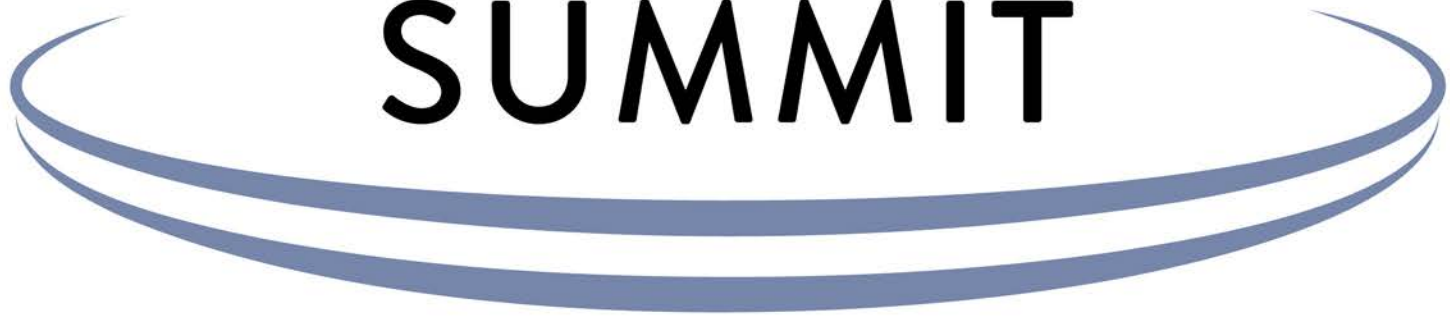


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# **SCAN BELOW FOR THE DIGITAL PROGRAM**



# **#FloridaHousingSummit**

---

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**EMCEE**  
**Rebecca Liebson**

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# Demographic Insights for Housing Solutions

— *Lesley Deutch* —

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**850+**  
Reports

**118**  
Markets

**34**  
States

**45**  
Consultants

### Burns US Housing Analysis and Forecast

Published February 18, 2021

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Published January 25, 2021

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Third quarter 2020 results

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### Burns Housing Survey from the Front Lines

20th largest list of 48 US cities from 2018 to January 19th 2020 by 215 housing executives responsible for 3,000+ communities in 87 metros

Published February 4, 2021

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Published January 27, 2021

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Published February 23, 2021

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Summary of Q3 2020 results

Published November 25, 2020

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Published February 23, 2021

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Published December 7, 2020

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### Burns Apartment Analysis and Forecast

Published December 8, 2020

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Industry, investment, and outlook	4
Public or rental MHA metrics	4
Public or rental MHA metrics	4
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### Single-Family Rental Market Index (SFRMI)

Published December 4, 2019

### NEW HOMETRENDS NETWORK

### BATHROOMS

Trade-offs and Priority Rankings

Including Results of our Survey of 1,140 Homeowners

### DESIGN LENS

John Burns Real Estate Consulting

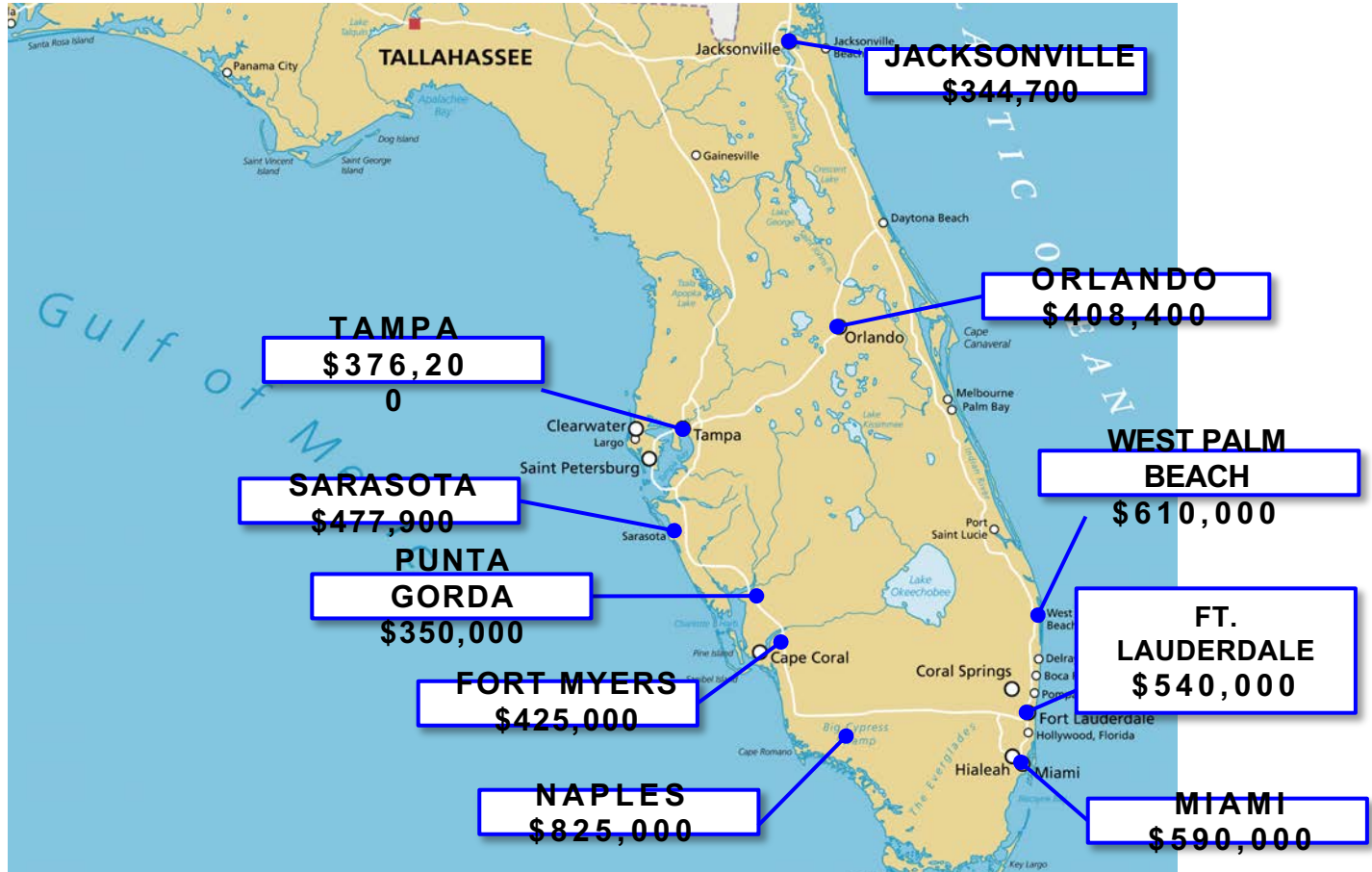
December 2019 Edition

### BURNS Interactive Dashboards



# Florida Housing- By the Numbers

# Median new home price

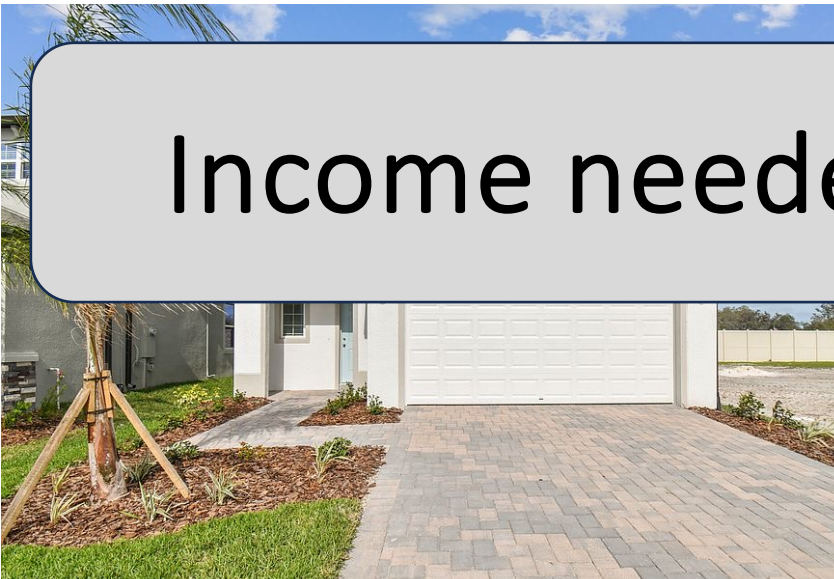


## What the median home price can get you in Tampa \$376,200

Cobblestone, M/I Homes, Zephyrhills

Farm at Varrea, DR Horton, Plant City

Income needed? \$118,000



Price: **\$379,990**

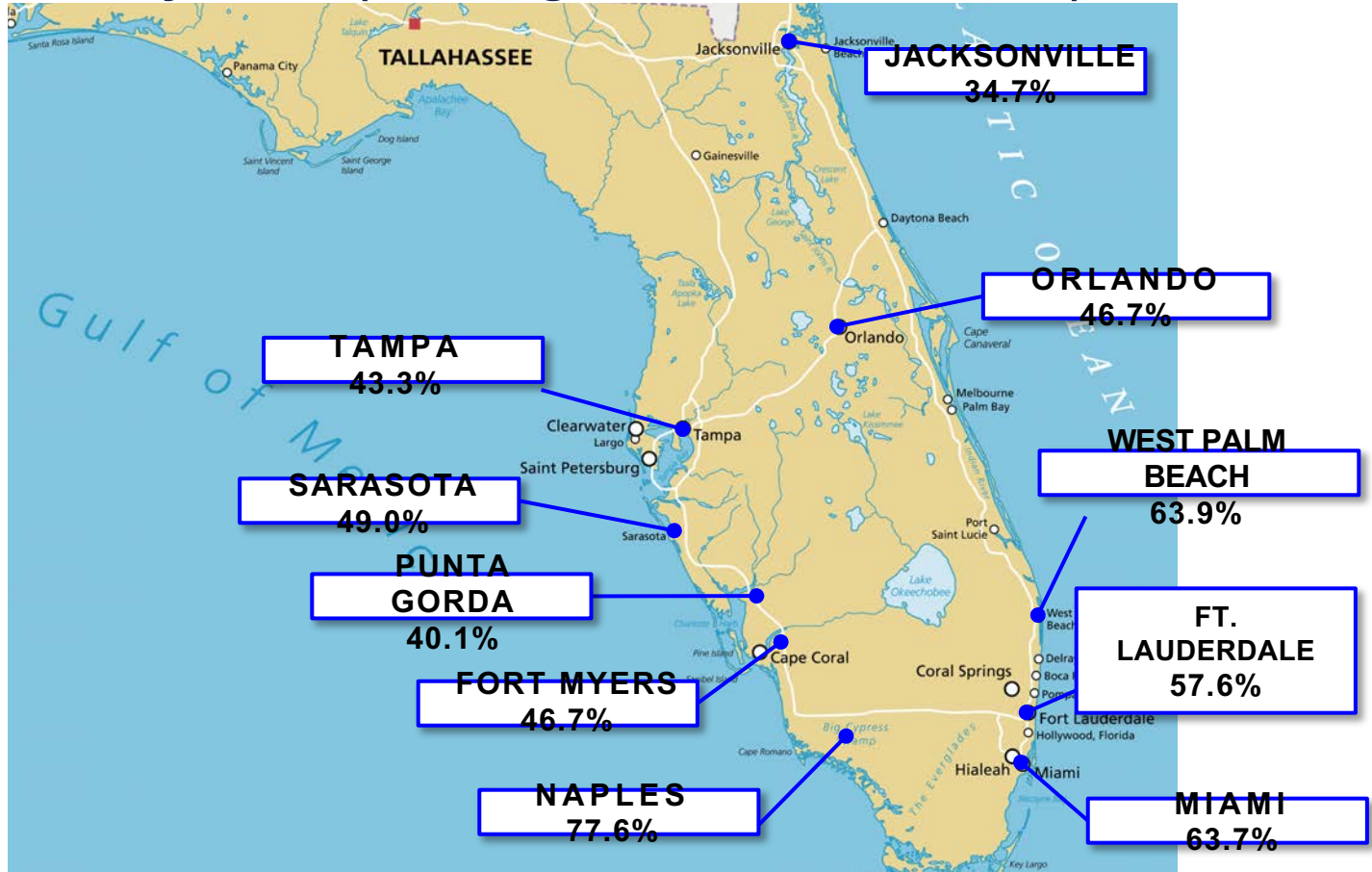
Bed: **3** Bath: **3** Sq Ft: **1,962**



Price: **\$374,990**

Bed: **5** Bath: **3** Sq Ft: **2,453**

# Burns Affordability Index (housing cost to income ratio)



National Average

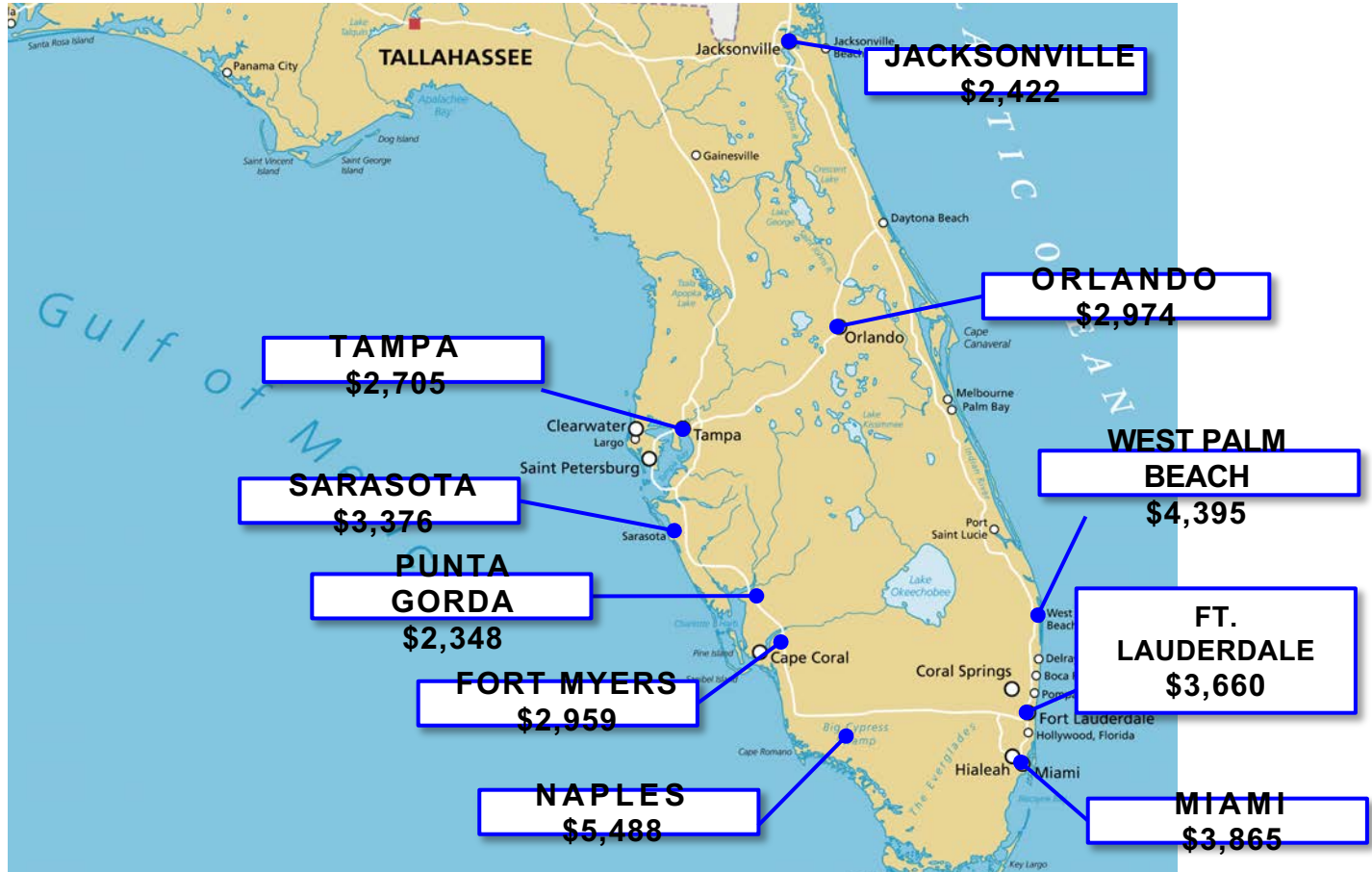
**43.7%**

Current

**32.7%**

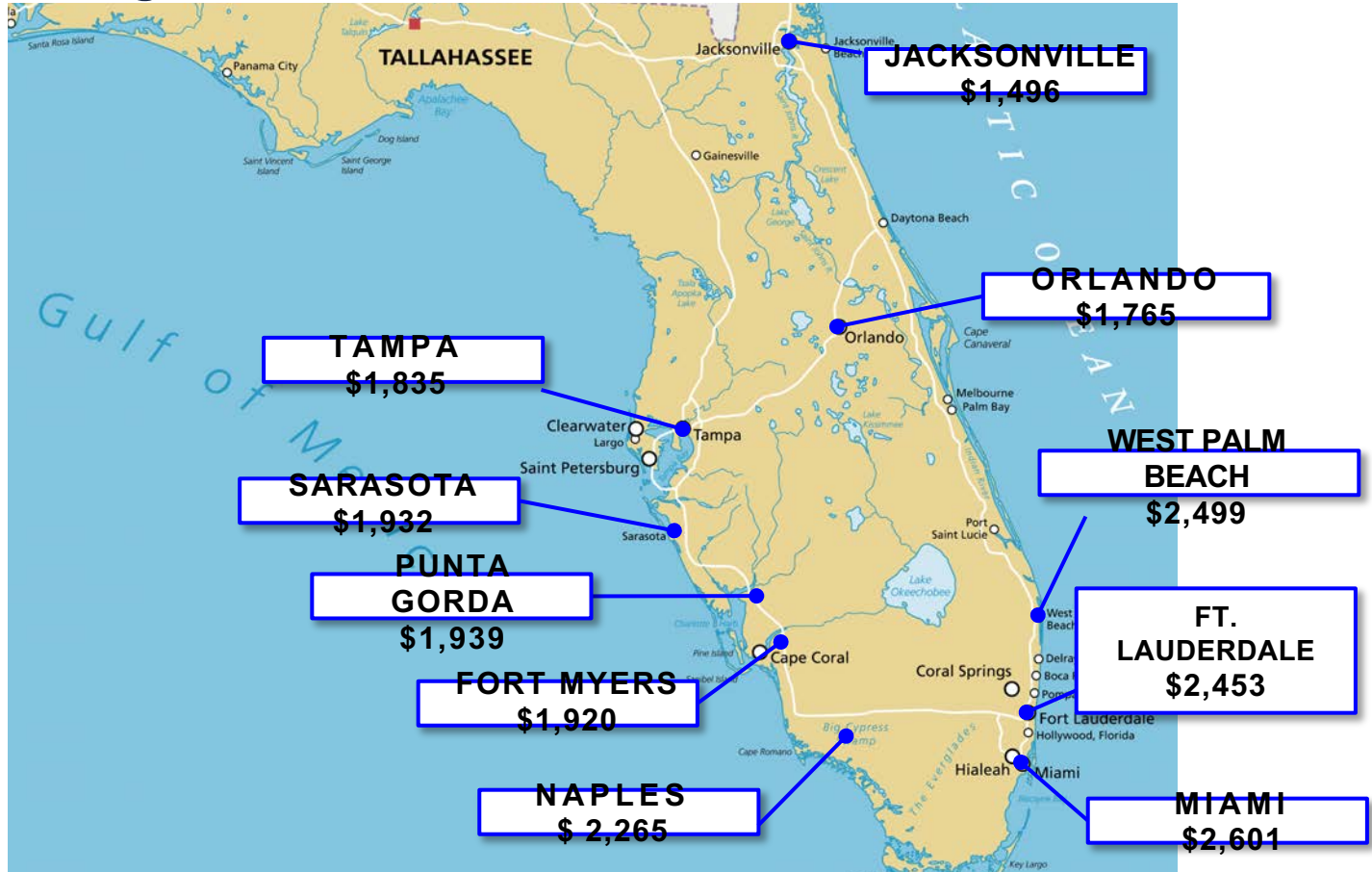
New "norm"

# Home payment – entry level home



# Apartment asking rents

US Average Asking Rents  
**\$2,054**





## What the average asking rent can get you in Tampa

Integra Palms, Riverview, FL

Income needed? \$65,000



Rent: **\$1,810**

Bed: **1** Bath: **1** Sq Ft: **860**

# Tampa Housing Market - Today

## Who lives here?



**3.5**

Million residents

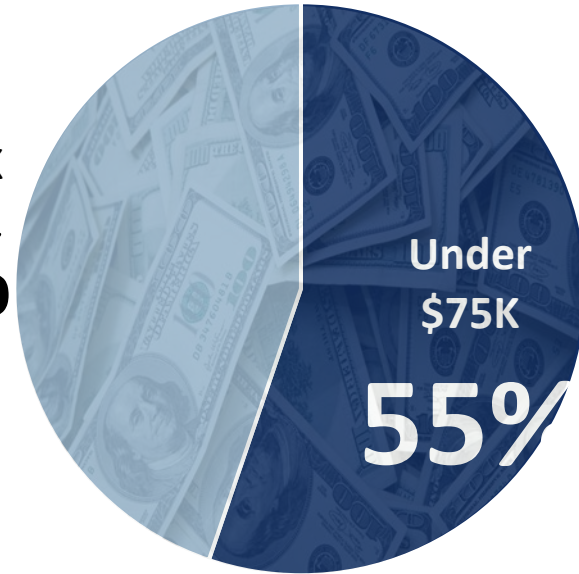


**1.4**

Million households

## Tampa Residents by Income

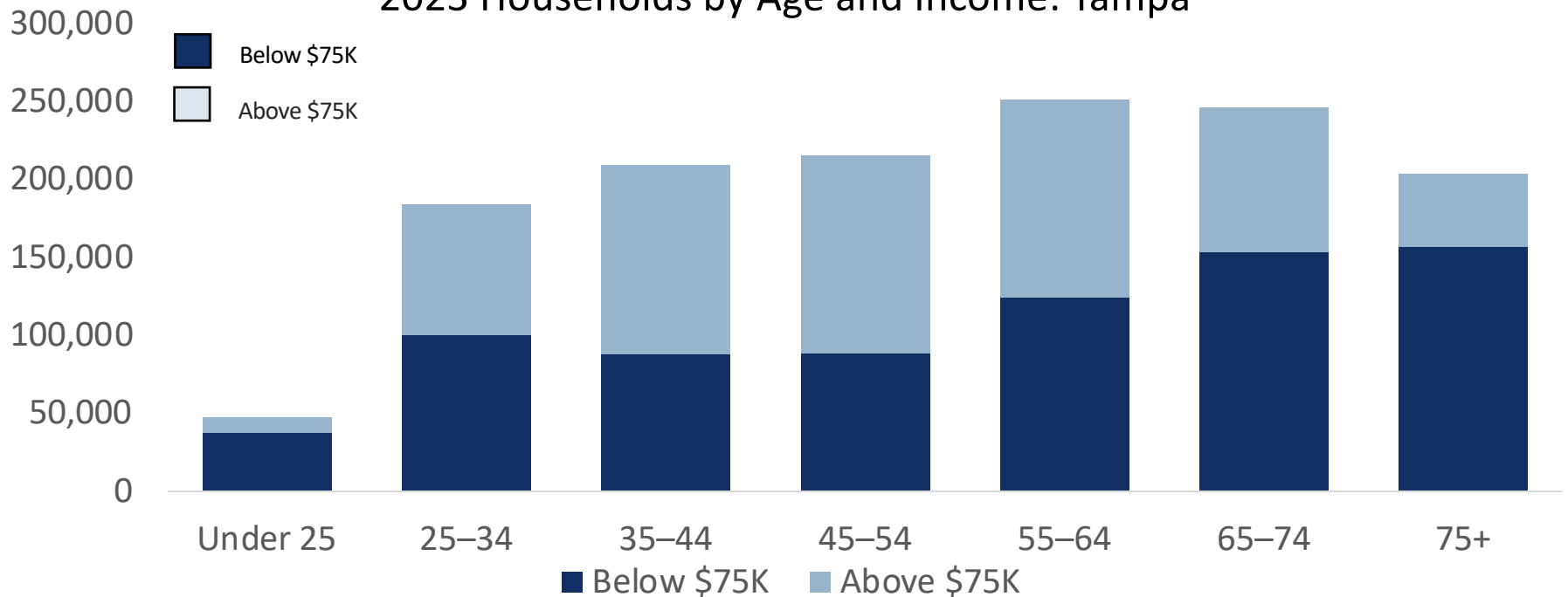
Over \$75K  
**45%**



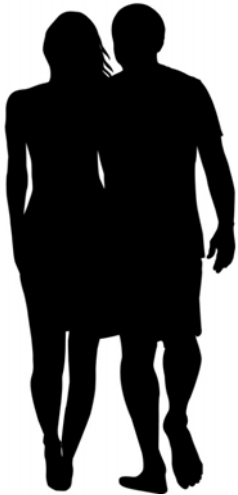
Under  
\$75K  
**55%**

# Nearly every age group has about 100,000 households with a median income below \$75K

## 2023 Households by Age and Income: Tampa



**138,000 households under the age of 34 years earn less than \$75K. At \$60K income, a person could afford \$1,700/month.**



Mallory Square, Built 2005  
1 bed/ 1 bath 785 square feet in Town n' Country  
\$1,671/ month

**177K households (42%) aged 35-54 years earn less than \$75K. At \$60K income, a household could afford a \$200K home.**



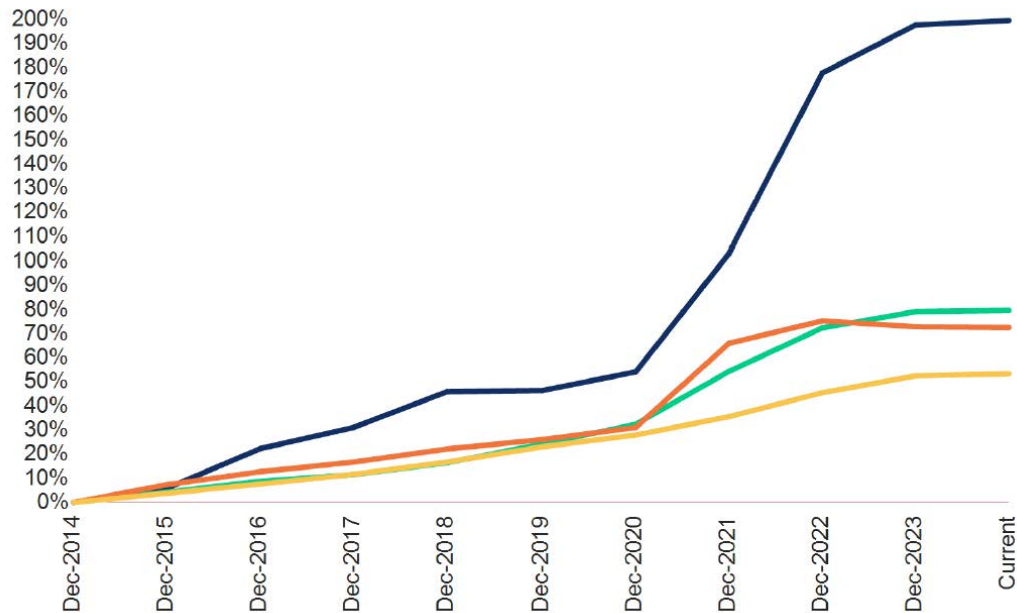
3 bed/ 2 bath 1402 square feet in Plant City.  
\$184,000

# Home payments have outpaced income (and rents) in Tampa

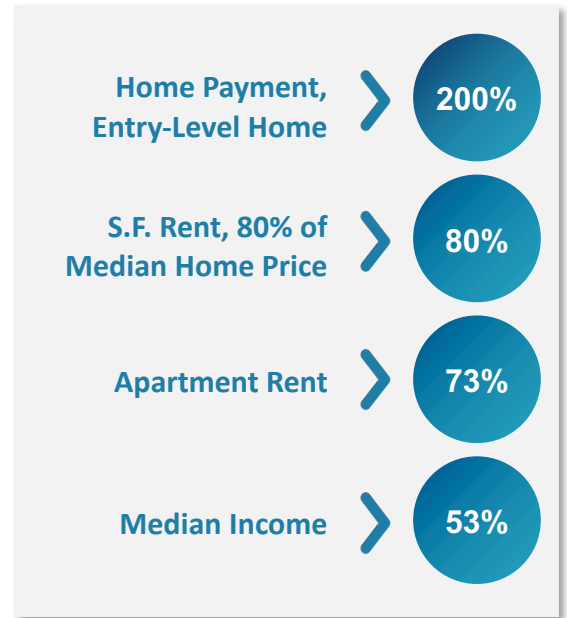
## Change in Payment, Rents and Income

(Cumulative Growth From 2014 to Current)

- Home Payment, Entry-Level Home
- Apartment Rent
- S.F. Rent, 80% of Median Home Price
- Median Income



## History: 2014 to Current Cumulative Growth



425,000 households 55+ earn less than \$75K.

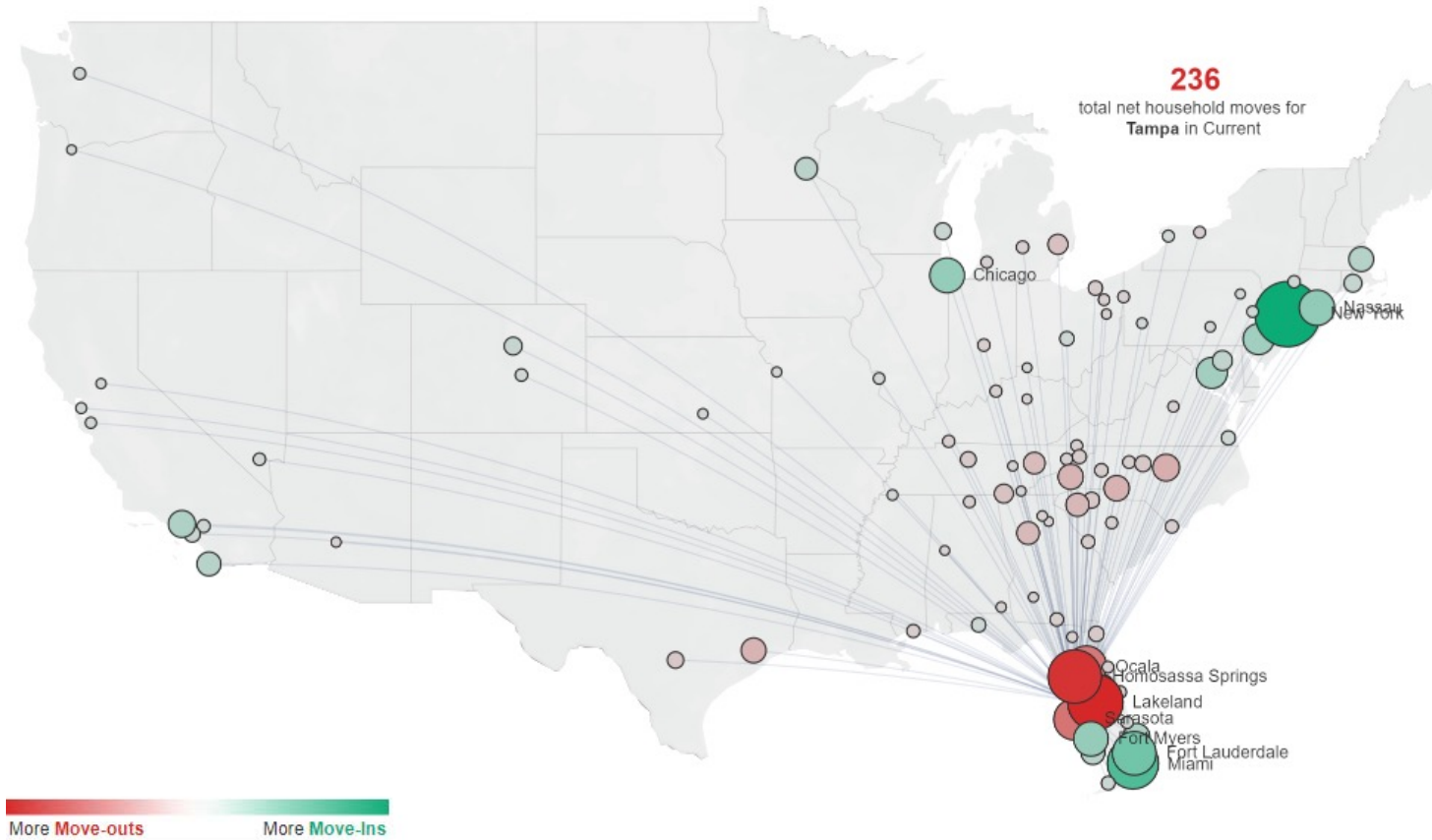


Avila Suncoast  
1 bed/ 1 bath 661 square feet in Odessa  
\$1,813 / month



# Tampa Housing Market... Tomorrow

# Tampa experienced a net out-migration over the last 12 months.

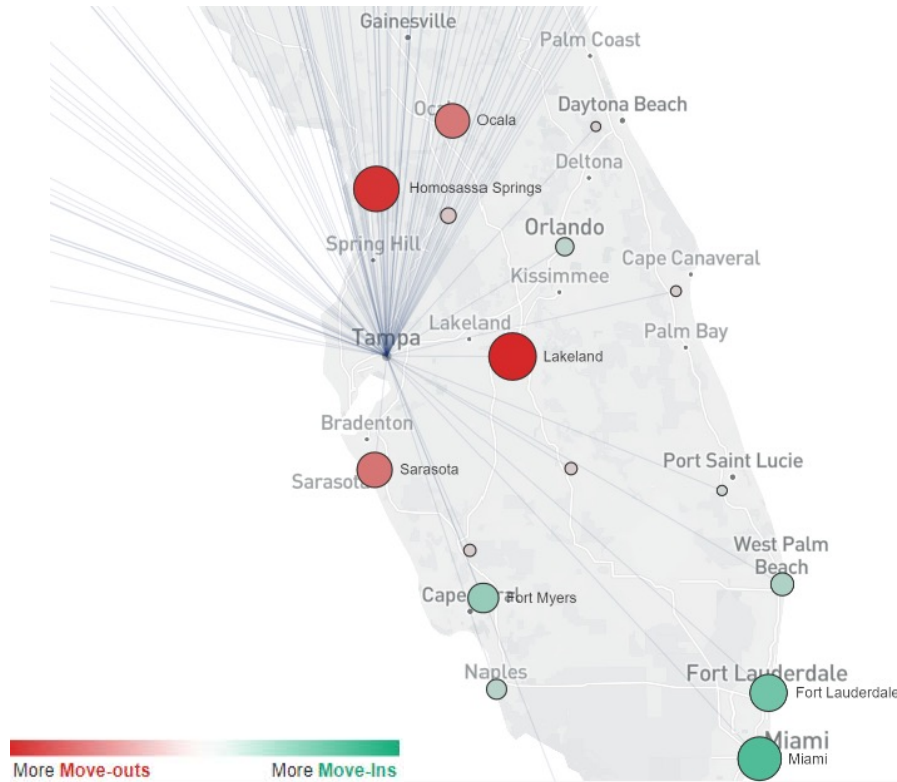


# Tampa experienced a net out-migration over the last 12 months.



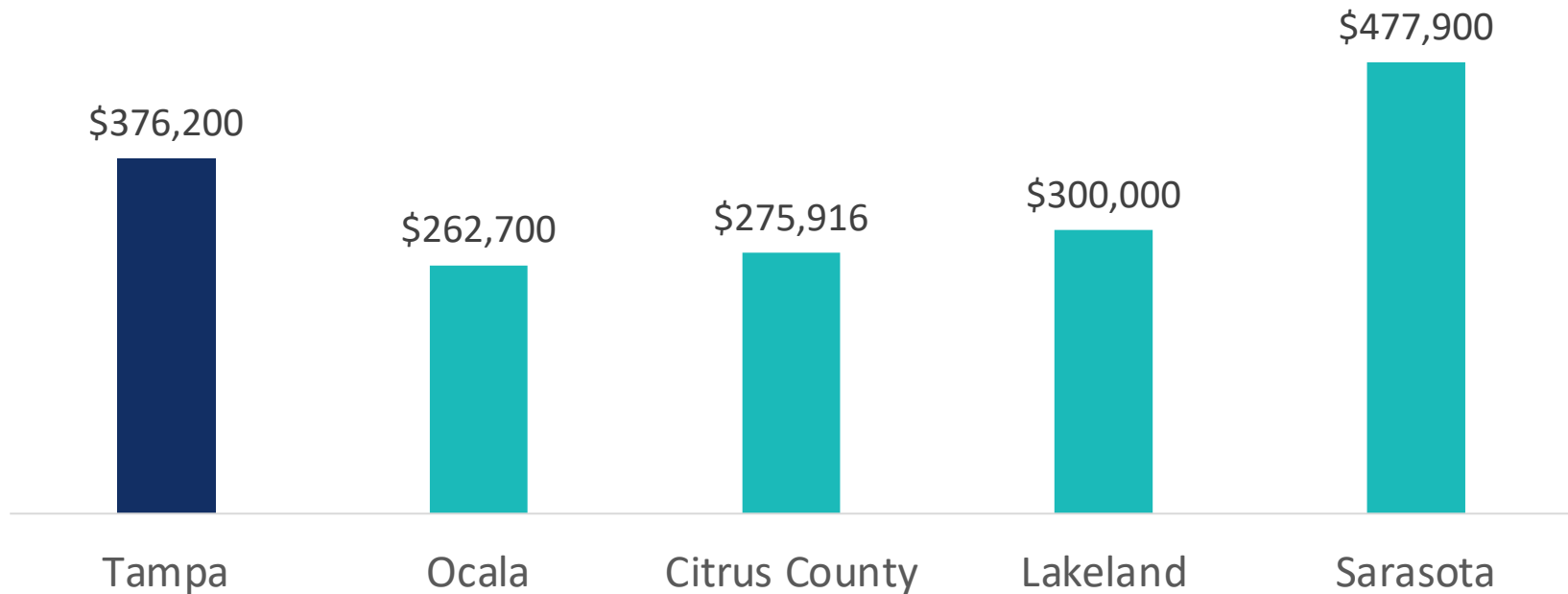
## Top Out-Migration Markets

- Ocala
- Sarasota
- Citrus County
- Lakeland



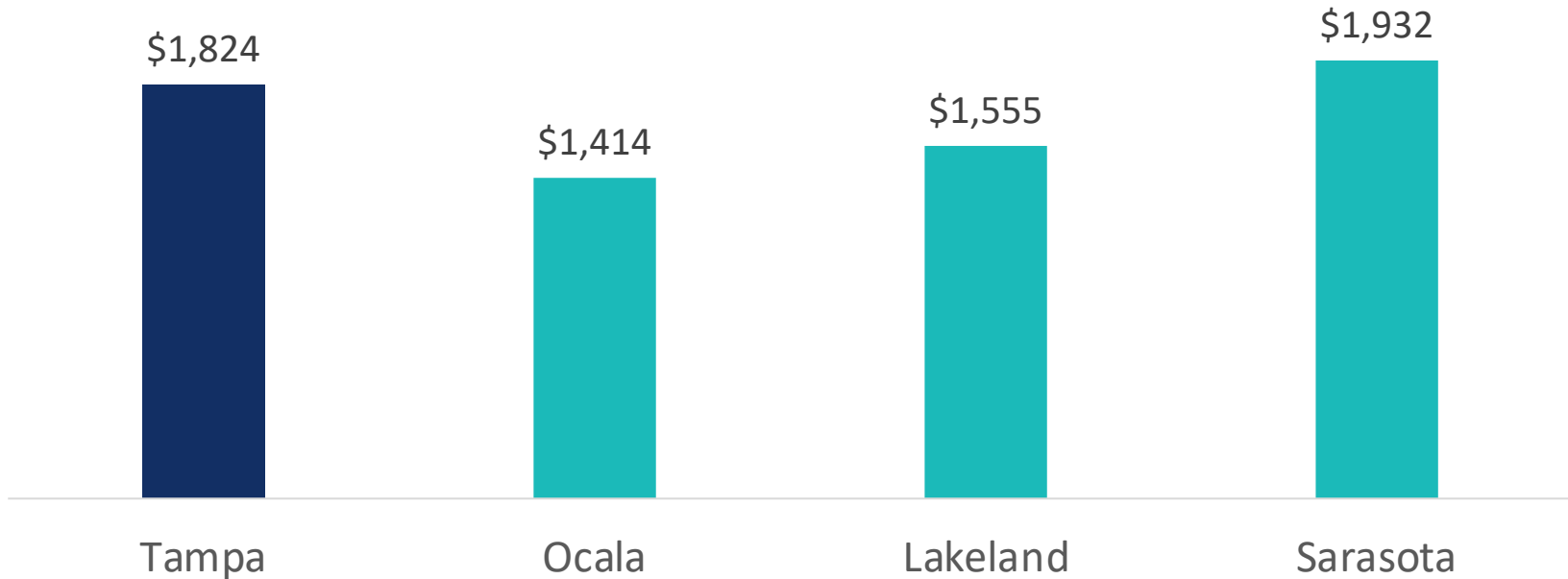
## People are moving for affordability and lifestyle

Median Existing Home Price



## People are moving for affordability and lifestyle

Average Rental Rates



# What do we need?

## A focus on affordability: smaller lots



## A focus on affordability: simplifying homes



**Elm Trails | San Antonio, TX**  
Builder: **Lennar**



## A focus on affordability: more rental product





# Embrace technology.



# Questions?



May 1, 2024



**Lesley Deutch**  
*Managing Principal*

[ldeutch@jbrec.com](mailto:ldeutch@jbrec.com)

561-998-5814



# State Solutions, Advocacy and Live Local Updates

— *Ashon Nesbitt* —

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# **Gone Missing, But Not for Long: Reviving Middle Housing**

**— *Alexandra Vondeling* —**

**FLORIDA**  
HOUSING  
SUMMIT



# Solutions for Yes in My Backyard

— *M. Nolan Gray* —

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# How to Keep Florida From Turning Into California



**(In all the wrong ways.)**

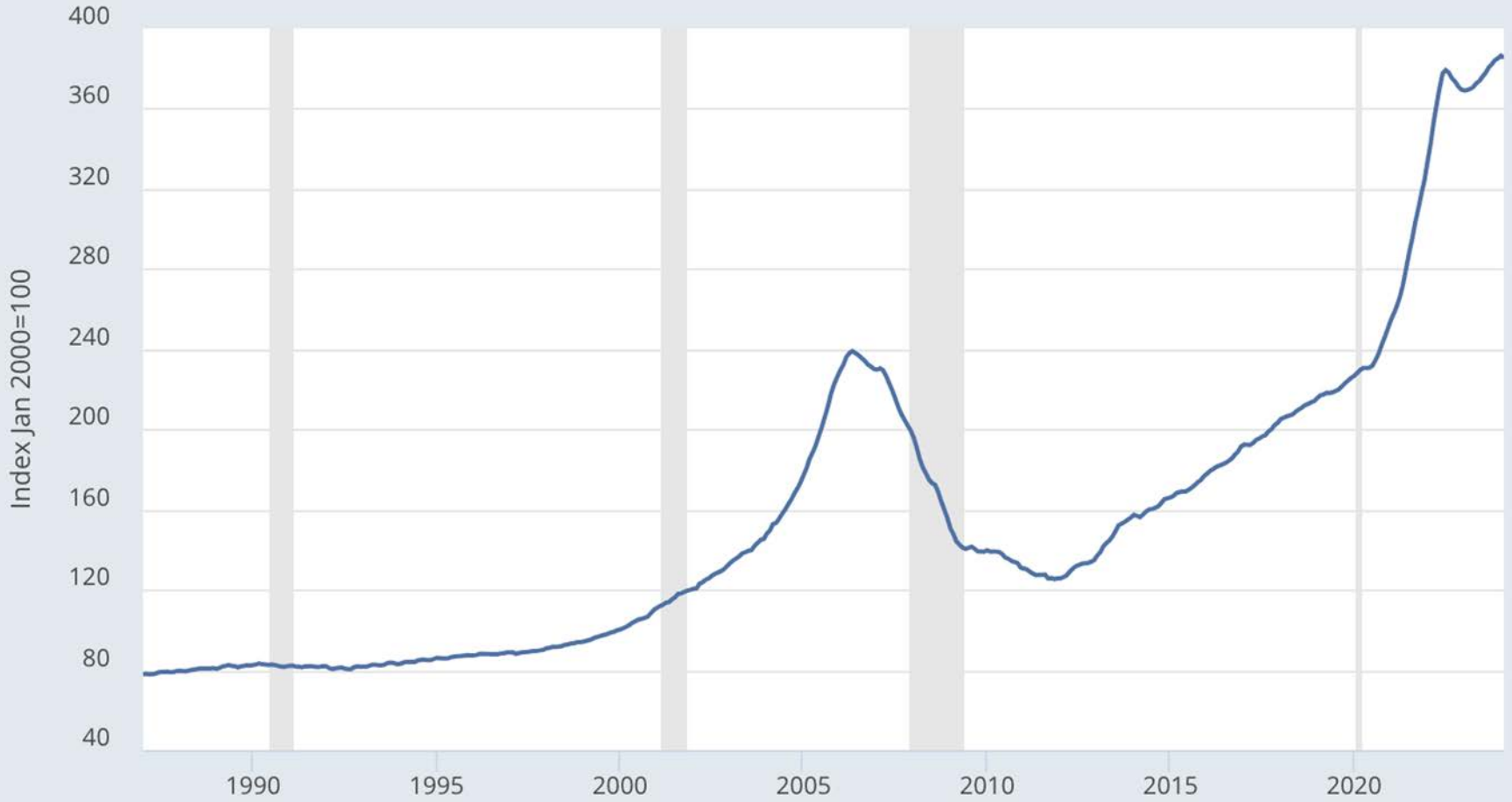


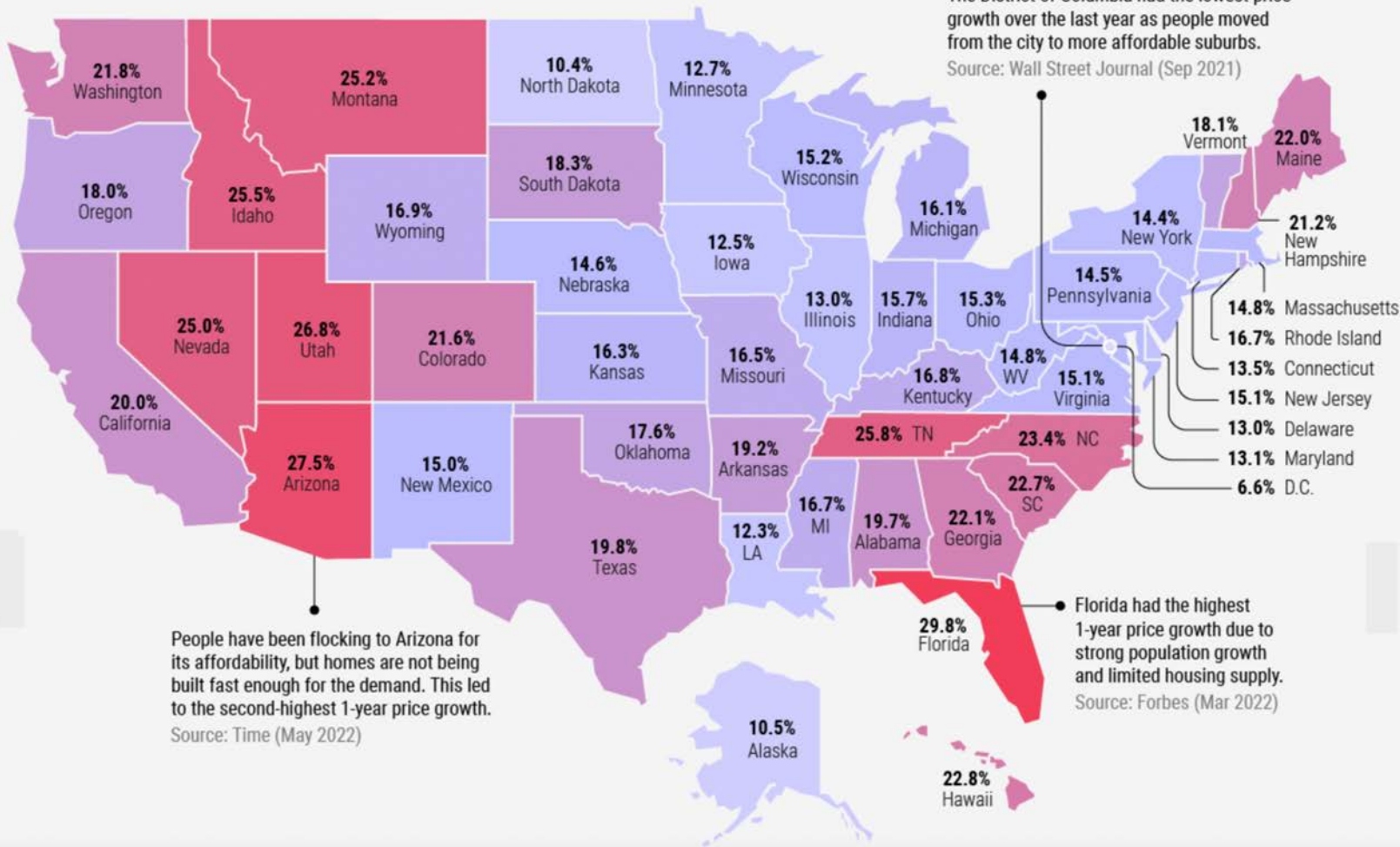


**FRED**



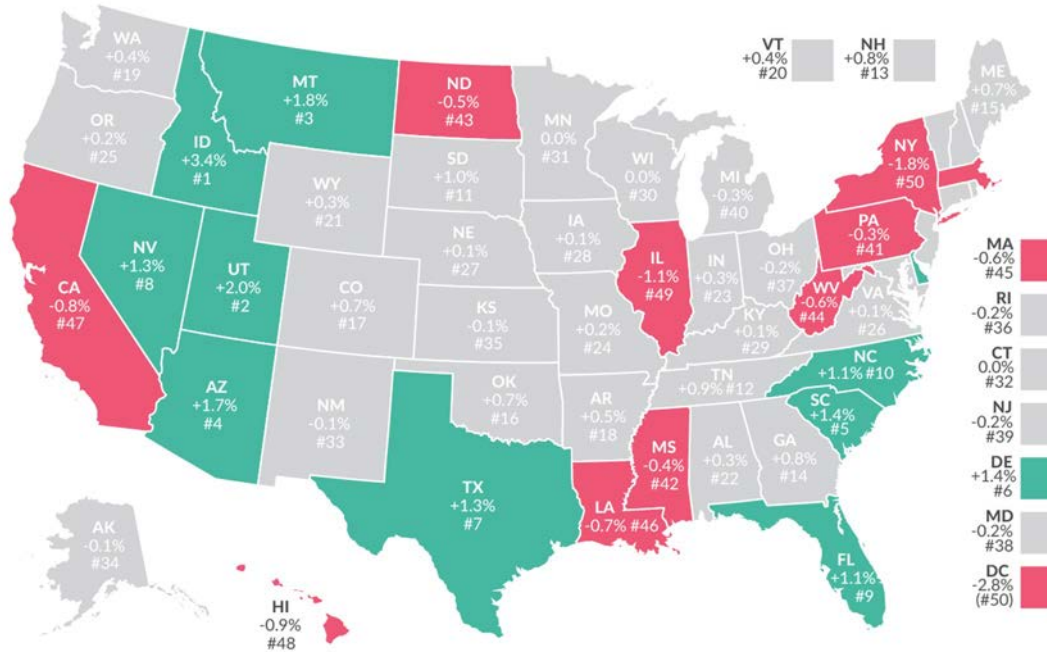
— S&P CoreLogic Case-Shiller FL-Tampa Home Price Index





# State Population Change in 2021

State Migration Patterns, from Most Inbound to Most Outbound, 2021



■ Top 10 States for Inbound Migration  
■ Top 10 States for Outbound Migration

Note: D.C.'s rank does not affect states' ranks, but the figure in parentheses indicates where it would have ranked if included.  
 Source: U.S. Census Bureau.

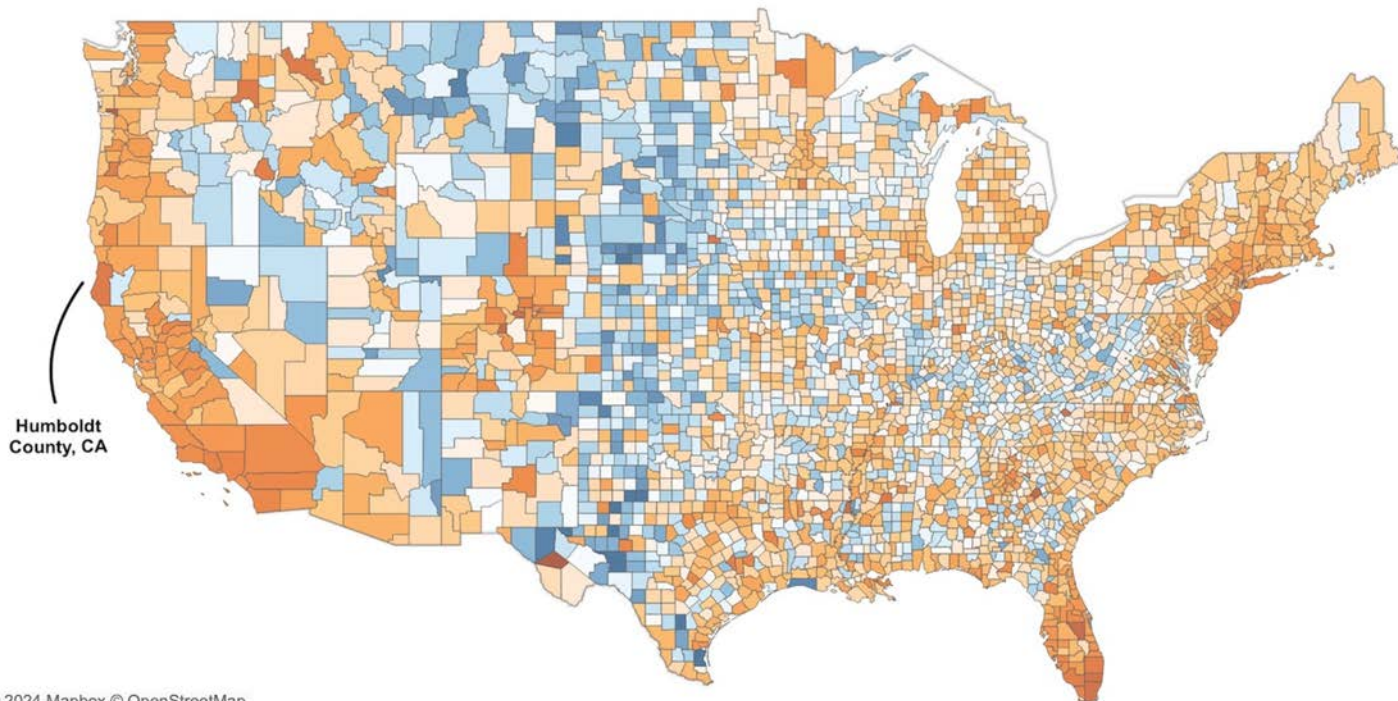
# RENT AFFORDABILITY BY COUNTY

## 5 YEAR ESTIMATES, 2018-2022

Percentage of Rent-Burdened Households



Note: "Rent-burdened" refers to households that spend greater than 30% of their gross income on rent.



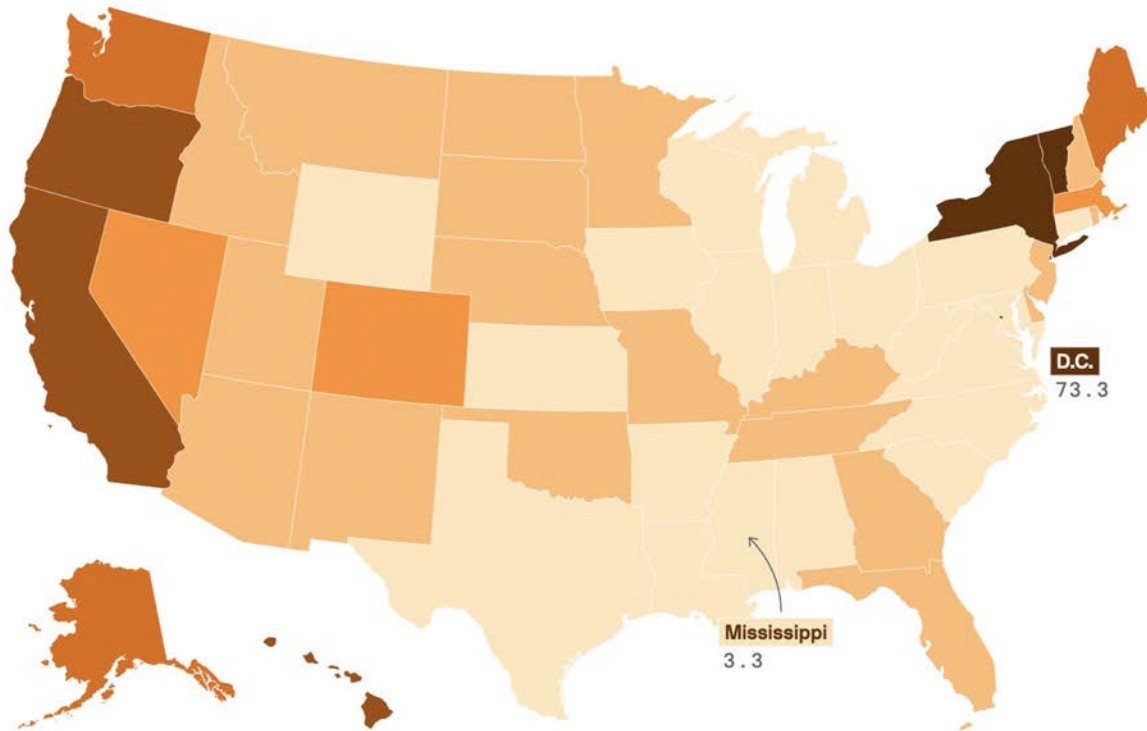
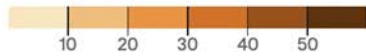
© 2024 Mapbox © OpenStreetMap

Source: U.S. Census Bureau, American Community Survey (5-year estimates, 2018-2022)

EconoFact: econofact.org

# Estimated homelessness rate, January 2023

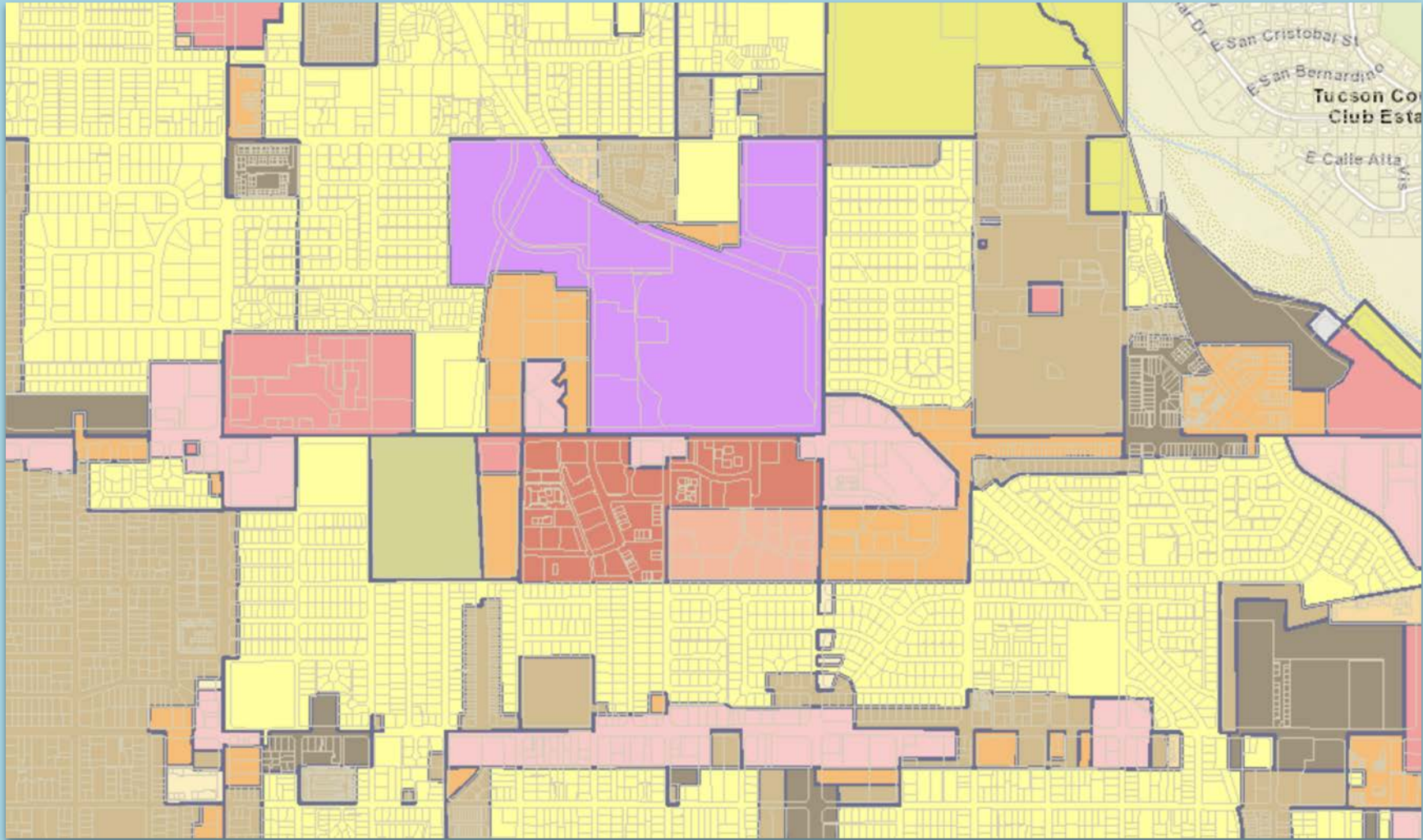
Number of people experiencing homelessness per 10,000 residents



Data: HUD; Map: Alice Feng/Axios

**Happy with  
this? Do  
nothing.**

**Otherwise, let's  
talk about  
zoning.**



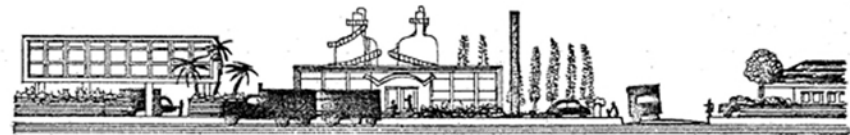




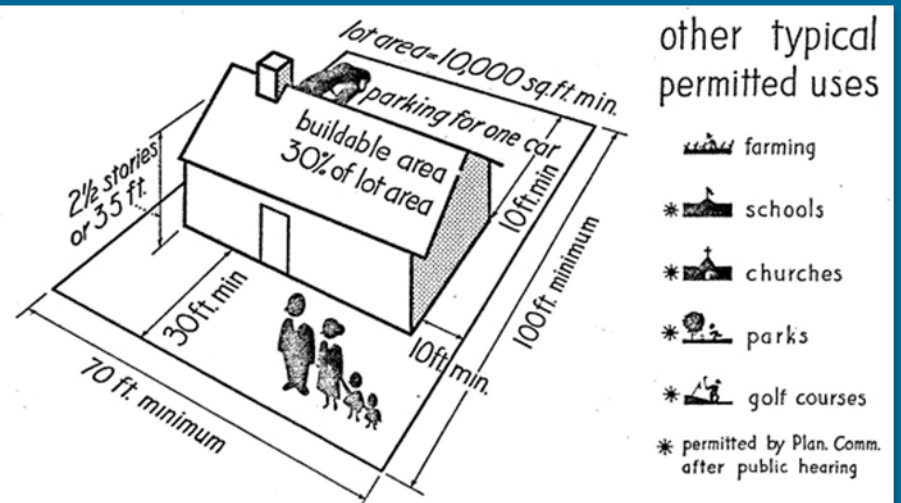
SECTION 5 R-2 MULTIPLE FAMILY RESIDENTIAL DISTRICT

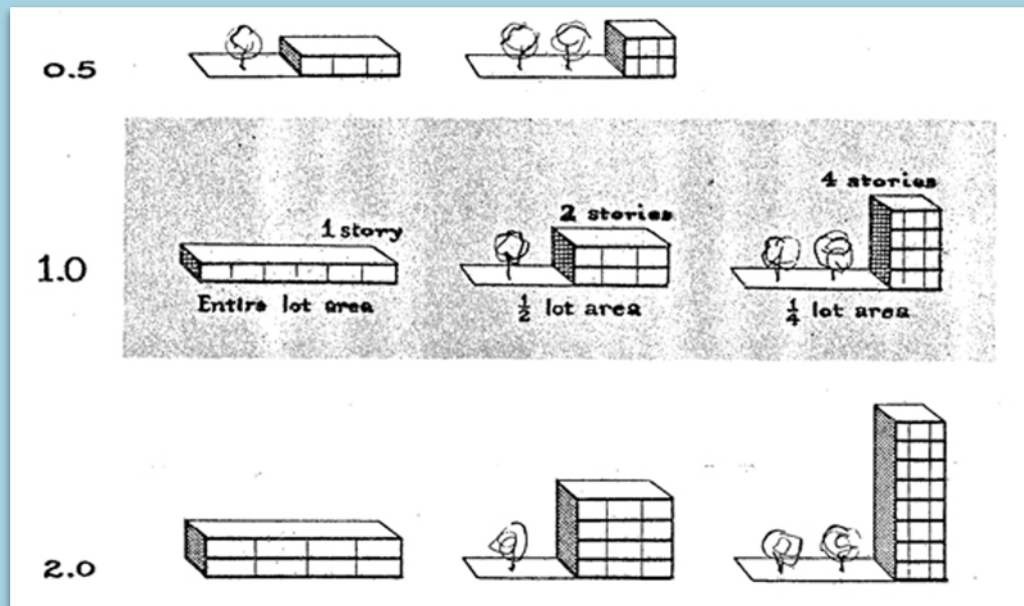
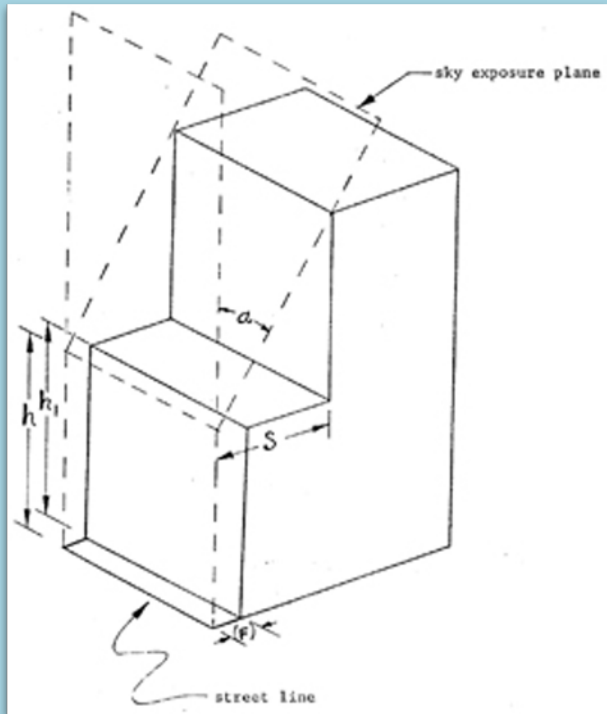


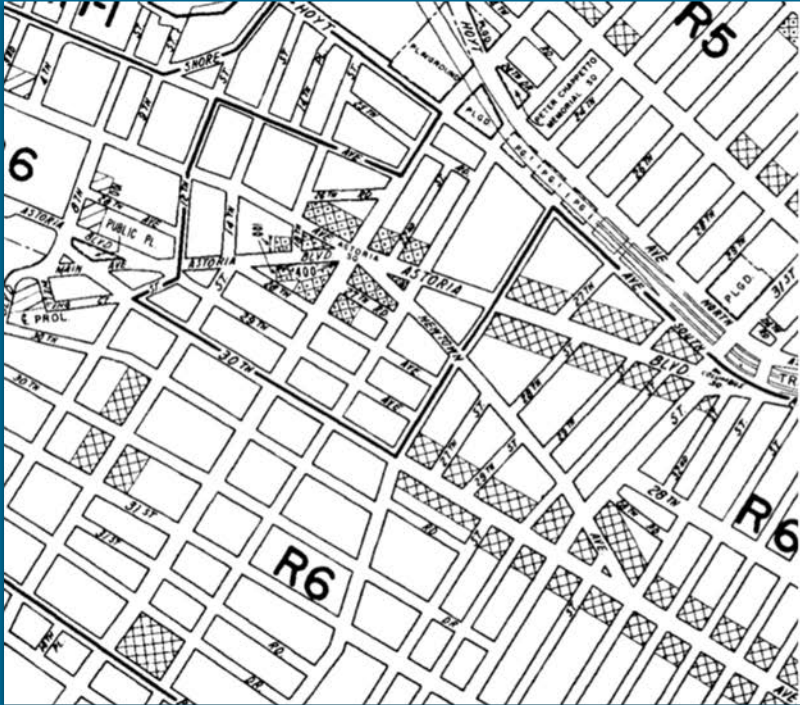
SECTION 9 C-M CENTRAL BUSINESS DISTRICT

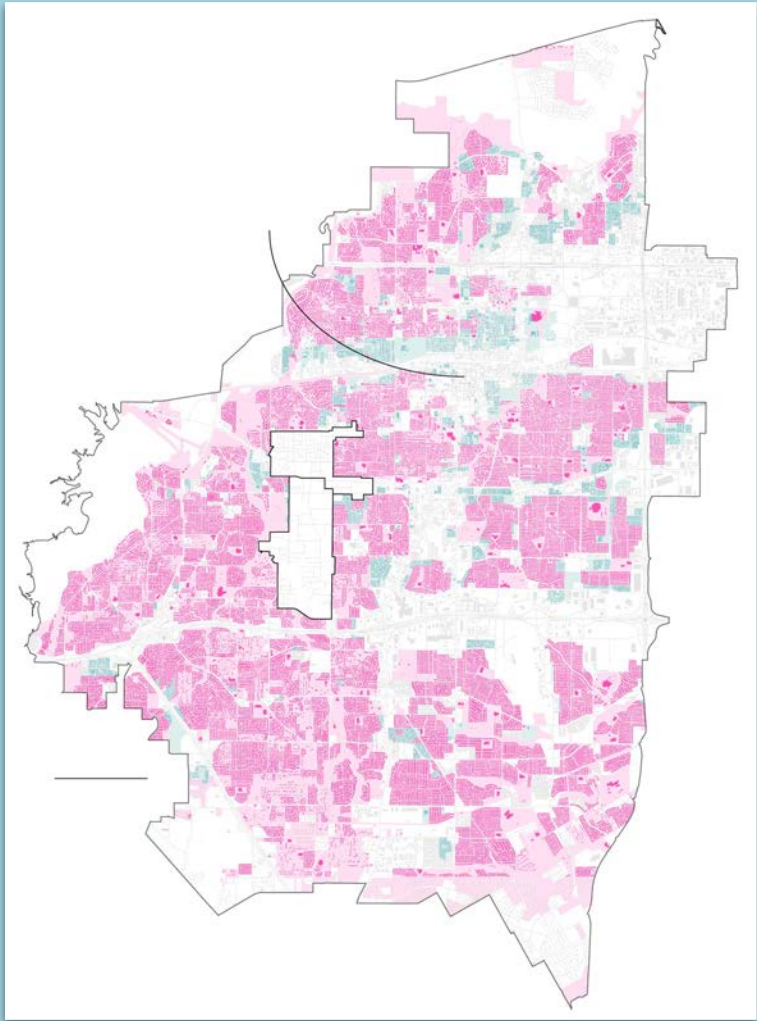


SECTION 10 M-1 RESEARCH AND MANUFACTURING DISTRICT



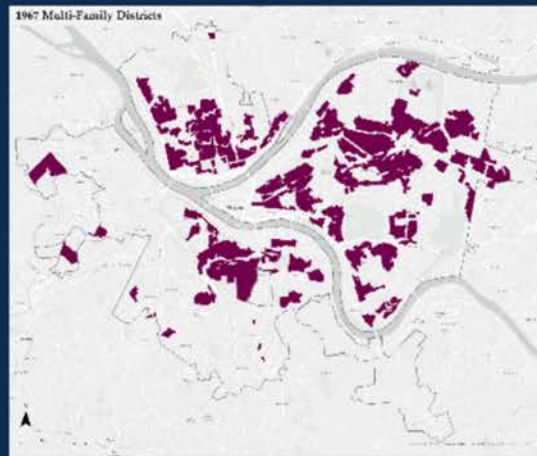




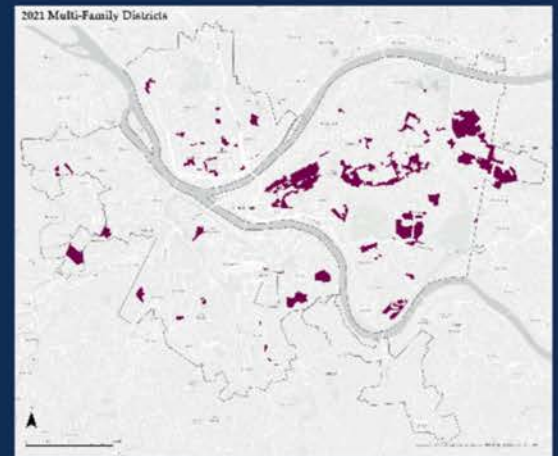




1927



1967



2021

Image by Carolyn Ristau

## SIZE MATTERS

Here's a look at some of the minimum lot sizes instituted by cities and counties around Houston.

**KEY** ■ Five feet

### MINIMUM WIDTHS

Conroe 50 ft.



Pearland 50



Sugar Land 60



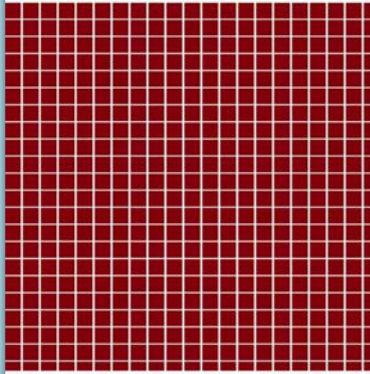
Brazoria County 80



Friendswood 90

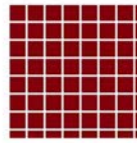


### MINIMUM SQUARE FOOTAGE



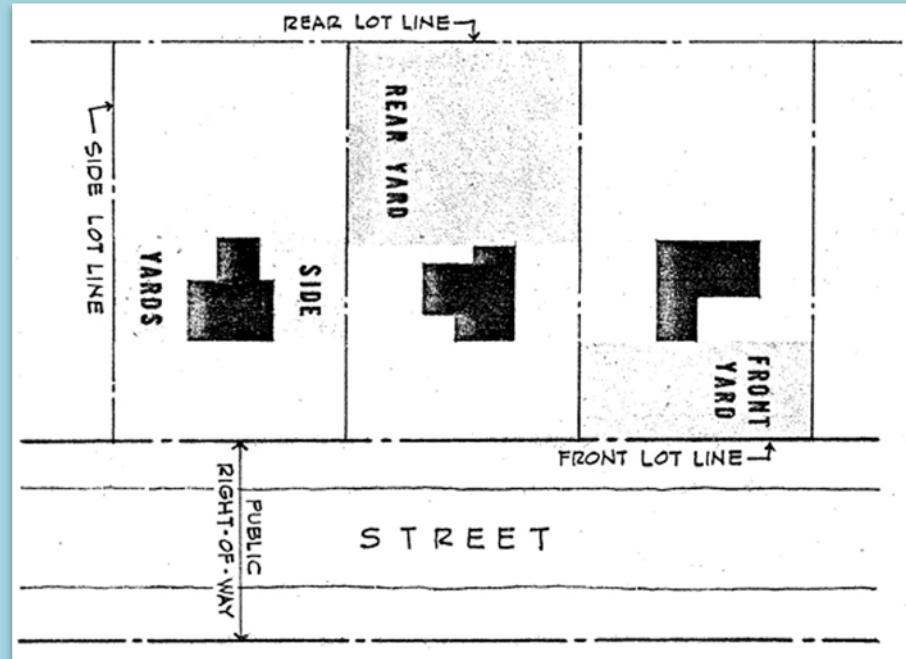
**Friendswood**

11.6K sq. feet  
about 108 ft. x 108 ft.



**Houston**

1.4K sq. feet  
about 37 ft. x 37 ft.

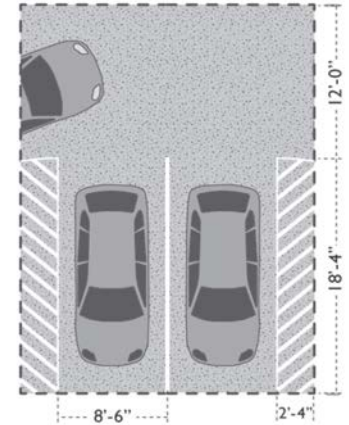




## Living Space Vs. Parking Space



size for 2 bedroom apartment: 675 FT<sup>2</sup>



size for 2 parking spaces: 650 FT<sup>2</sup>

Sources: Transportation Cost and Benefit Analysis II - Parking Costs Victoria Transport Policy Institute ([www.vtpi.org](http://www.vtpi.org))

Graphic Adapted from Graphing Parking (<https://graphingparking.com/2013/07/23/parking-across-cascadia/>)

Image compiled by Portlanders for Parking Reform - <https://pdxshoupistas.com/> - @pdxshoupistas





Class 7. Food and Beverage:	
a. Take-out restaurant	4.0 parking spaces for every 1,000 square feet of GFA
b. Dessert shop	6.0 parking spaces for every 1,000 square feet of GFA and outdoor decks, patio and seating areas in excess of 15% of GFA
c. Small restaurant	8.0 parking spaces for every 1,000 square feet of GFA and outdoor decks, patio and seating areas in excess of 15% of GFA
d. Neighborhood restaurant	9.0 parking spaces for every 1,000 square feet of GFA and outdoor decks, patio and seating areas in excess of 15% of GFA
e. Restaurant	10.0 parking spaces for every 1,000 square feet of GFA and outdoor decks, patio and seating areas in excess of 15% of GFA
f. Tavern or pub	10.0 parking spaces for every 1,000 square feet of GFA and outdoor decks, patio and seating areas
g. Small bar	12.0 parking spaces for every 1,000 square feet of GFA and outdoor decks, patio and seating areas
h. Bar, club or lounge	14.0 parking spaces for every 1,000 square feet of GFA and outdoor decks, patios and seating areas
Class 8. Retail Services:	
a. Supermarket	5.0 parking spaces for every 1,000 square feet of GFA
b. Furniture store	2.0 parking spaces for every 1,000 square feet of GFA
c. Retail store	4.0 parking spaces for every 1,000 square feet of GFA
d. Building materials or home improvement store	4.0 parking spaces for every 1,000 square feet of GFA of retail sales area
e. Barber or beauty shop	8.0 parking spaces for every 1,000 square feet of GFA
f. Shopping center (strip) (up to 25,000 square feet of GFA)	4.0 parking spaces for every 1,000 square feet of GFA, plus the incremental increase in the number of parking spaces required by <a href="#">26-495(a)</a>
g. Shopping center (neighborhood) (25,000–100,000 square feet of GFA)	4.0 parking spaces per 1,000 square feet of GFA, plus the incremental increase in the number of parking spaces required by <a href="#">26-495(b)</a>
h. Shopping center (regional) (over	4.0 parking spaces for every 1,000 square feet of GFA





## LOOK At These Homes NOW!

An entire block ruined by negro invasion. Every house marked "X" now occupied by negroes. ACTUAL PHOTOGRAPH OF 4300 WEST BELLE PLACE.

**SAVE YOUR HOME! VOTE FOR SEGREGATION!**



No importa de dónde eres,  
estamos contentos que seas  
nuestro vecino.  
No matter where you are  
from, we're glad you're  
our neighbor.  
لا يهم أين ولدتم، و لكننا  
سعداء انكم جيراننا.

CodeNEXT is  
 **BACK**  
FILEYOURPROTEST.COM



1984



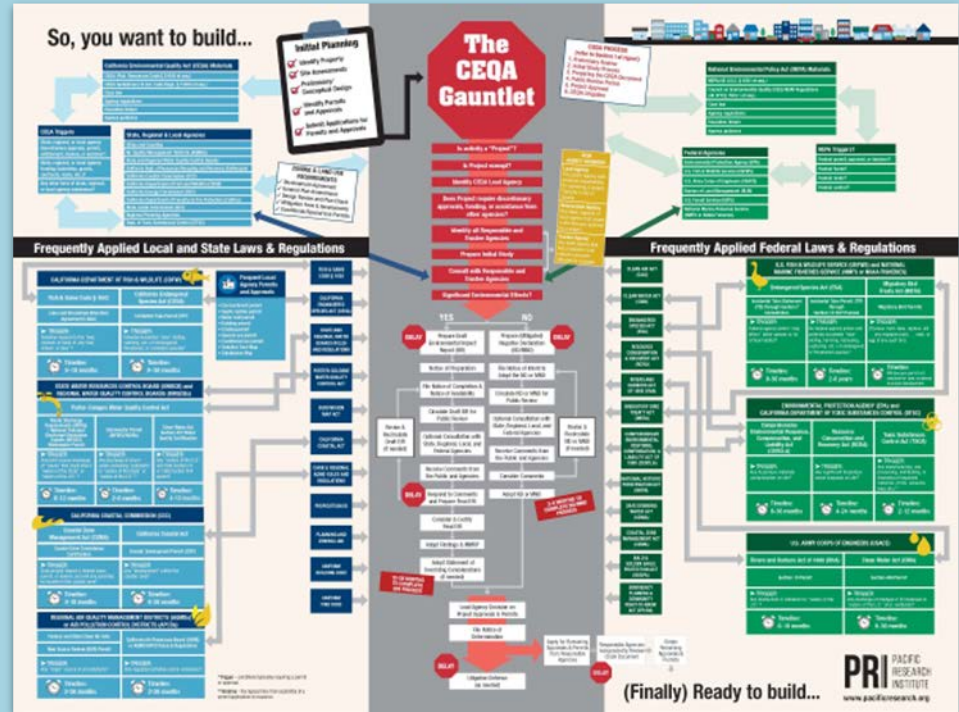
Urban Growth in Las Vegas



## Uniform Land Use Review Procedure (ULURP)

	DEPARTMENT OF CITY PLANNING Application and Pre-Certification	COMMUNITY BOARD	BOROUGH PRESIDENT and BOROUGH BOARD	CITY PLANNING COMMISSION
CITY MAP CHANGES MAPS OF SUBDIVISIONS PLATTINGS ZONING MAP CHANGES CPC SPECIAL PERMITS REVOCABLE CONSENTS FRANCHISE RFP'S MAJOR CONCESSIONS NON-CITY PUBLIC IMPROVEMENTS HOUSING AND URBAN RENEWAL PLANS LANDFILLS DISPOSITION OF REAL PROPERTY ACQUISITION OF REAL PROPERTY SITE SELECTION	<ul style="list-style-type: none"> <li>Receives application and related documents.</li> <li>Forwards application and documents within 5 days to CB, BP, and CC (and BB, if project affects more than one CB).</li> <li>Certifies application as complete.</li> </ul>	<ul style="list-style-type: none"> <li>Notifies public.</li> <li>Holds public hearing.</li> <li>Submits recommendation to CPC, BP (and BB).</li> <li>Can waive rights on franchise RFP's and leases.</li> </ul>	<ul style="list-style-type: none"> <li>BP submits recommendation to CPC or waives right to do so.</li> <li>BB (if project affects more than one CB) may hold a public hearing and submit recommendation to CPC or waive right to do so.</li> </ul>	<ul style="list-style-type: none"> <li>Holds public hearing.</li> <li>Approves, modifies or disapproves application.</li> <li>Files approvals and modifications with City Council.</li> <li>Disapprovals are final, except for zoning map changes, special permits, and urban renewal plans.</li> </ul>
PROCESS TAKES	No Specified Time Limit (after 6 months, applicant or BP in some cases, may appeal to CPC for certification).	60 Days	30 Days	60 Days
Clock = 1 Year				
TOTAL DAYS		60 Days	90 Days	150 Days

SEE FLOW CHART BELOW FOR THE PROCESS FOR CITY COUNCIL AND MAYORAL REVIEW (Charter Section 197-d)



**The good news:  
Reform is  
underway.**

# Local and State Reform

## Proven Zoning Reform

- Legalize **apartments near transit** and **missing middle everywhere**—much of it already exists!
- Eliminate **minimum parking requirements**—citywide, all uses.
- Reduce **minimum lot sizes** —allow townhouses and small lot homes.
- Legalize **ADUs** (the right way) citywide.
- Expand **ministerial approval**—objective standards, shot clocks, “deemed approved”, etc.





# Minneapolis

## Legalize TOD and Missing Middle

- Allow your transit-rich corridors to turn into functional **mixed-use communities**.
- Make it legal (and by-right) to build **missing middle housing** and **starter homes**.





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Opticos Design, Inc.



## Minneapolis has consistently built more housing than other Midwestern cities...

Cumulative new dwelling approvals per 1,000 people



## ...and is reaping the rewards as rents fall relative to inflation

Real-terms change in median rent (Jan 2017 = 100)



## A similar pattern can be seen across the Midwest as a whole

Net change in housing supply vs real-terms rent growth



\*Rents deflated by average incomes  
 Sources: FT analysis of data from State of the Cities Data Systems, Apartment List, BLS, Census Bureau  
 FT graphic: John Burn-Murdoch / @jburnmurdoch  
 © FT

# Buffalo

## End Minimum Parking Requirements

- To **encourage adaptive reuse** and **infill**, Buffalo removed unworkable mandates.
- This doesn't mean *no* parking—it just means **letting consumers decide.**

AROUND THE BLOCK

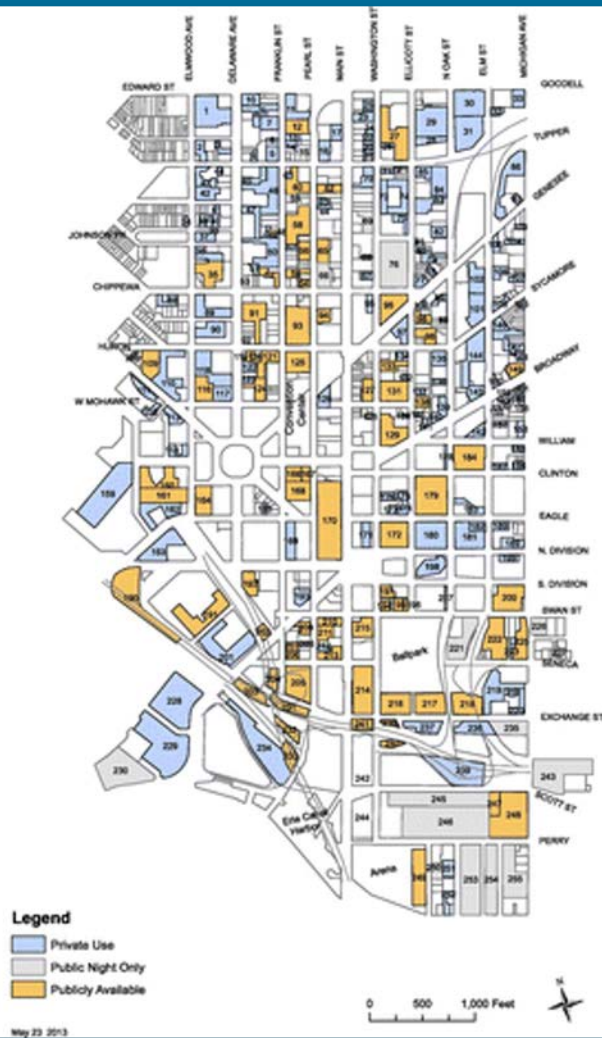
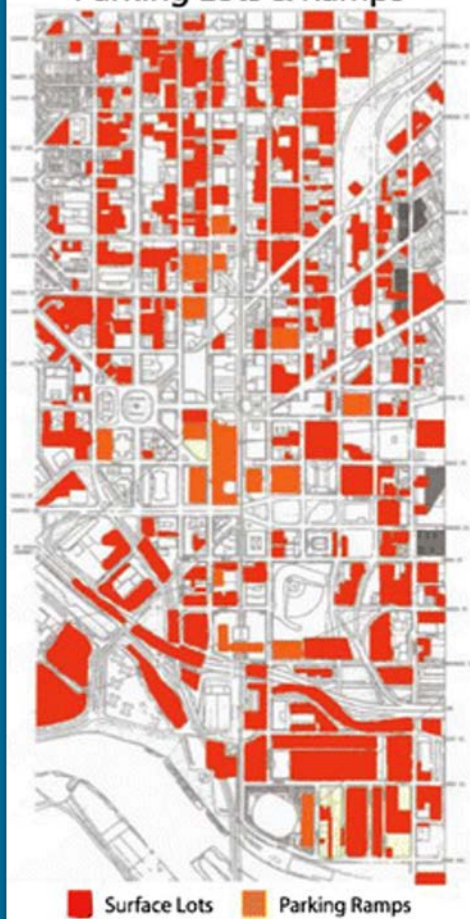
### Buffalo Becomes First Major U.S. City to Eliminate Parking Minimums

11:26 AM EST on January 3, 2017



Arid, downtown Buffalo has too much parking. Photo: Buffalo Rising

## Downtown Buffalo Parking Lots & Ramps





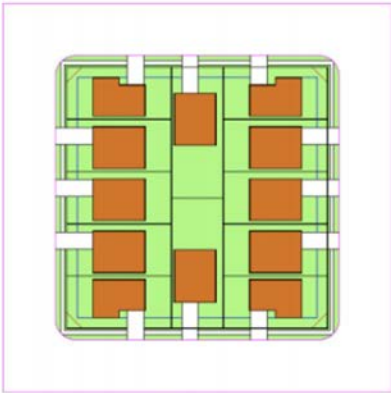
# Houston

## Reduce Lot and Unit Size Mandates

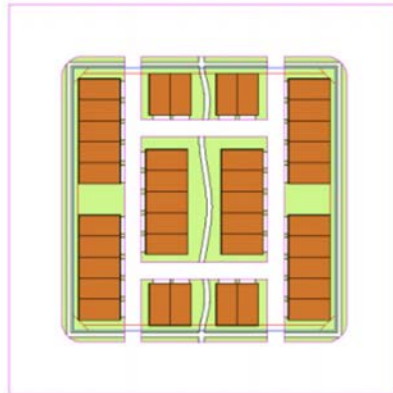
- In 1998, the Bayou City reduced **minimum lot sizes** from 5,000 to 1,400 square feet.
- This helped to facilitate the **construction of 80,000** new homes, keeping the city affordable to young families.



- BEFORE 1999



- AFTER 1999





# Los Angeles Streamline the Process

- Last year, Mayor Bass enacted **Executive Directive 1**, massively streamlining permitting for 100% workforce and affordable housing.
- When combined with the **state density bonus**, the policy has facilitated 10,000+ units. All it took was better interagency coordination.

## Los Angeles' one weird trick to build affordable housing at no public cost



BY BEN CHRISTOPHER

FEBRUARY 7, 2024 UPDATED MARCH 4, 2024



Apartment complexes in Little Tokyo in Los Angeles on Aug. 7, 2019. Photo by Anne Wernikoff for CalMatters

## South Bend Neighborhood Infill | Overview

■ ALLOWED 
 ■ SPECIAL EXCEPTION 
 ■ NOT ALLOWED

■ S1 ■ S2 ■ L1 ■ L2 ■ U1 ■ U2 ■ U3 ■ UF ■ MC ■ OT



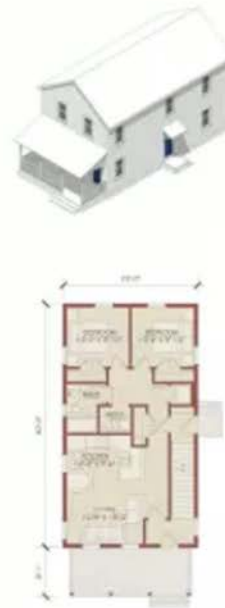
ALLOWED IN ALL ZONING DISTRICTS

Carriage House	
Unit Configuration	1 bed / 1 bath
Unit Size	576 ft <sup>2</sup>
Optional	Garage Below
1 or 1/2 Width	34' min.

Narrow House - 2 or 3 Bedrooms	
Unit Configuration	2 bed / 1.5 bath
Unit Size	1,120 ft <sup>2</sup> or 1,290 ft <sup>2</sup>
Optional	Master Suite
1 or 1/2 Width	30' min.

Standard House - 3 or 4 Bedrooms	
Unit Configuration	3 bed / 2.5 bath
Unit Size	1,632 ft <sup>2</sup> or 1,902 ft <sup>2</sup>
Optional	Master Suite
1 or 1/2 Width	32' min.

■ S1 ■ S2 ■ L1 ■ L2 ■ U1 ■ U2 ■ UF ■ MC ■ OT



Stacked Duplex	
Unit Configuration	(2) 2 bed / 1 bath
Unit Size	880 ft <sup>2</sup>
Optional	Basement
1 or 1/2 Width	32' min.

■ S1 ■ S2 ■ L1 ■ L2 ■ U1 ■ U2 ■ UF ■ MC ■ OT



Small Apartment - 6 Units	
Unit Configuration	(4) 1 bed/1 bath + (2) 2 bed/1 bath
Unit Size	606 ft <sup>2</sup> - 846 ft <sup>2</sup>
Optional	4 units
1 or 1/2 Width	50' min.

# California

## Legalize Accessory Dwelling Units

- ADUs—**granny flats, mother-in-law units, casitas**—let homeowners to be part of the solution.
- Avoid poison pills: owner-occupancy requirements, parking, unpredictable permitting...



Arkansas Democrat Gazette

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## Fayetteville seeks to foster accessory dwelling development

January 10, 2022 at 1:00 a.m.

by Stacy Ryburn

[f](#) [x](#) [in](#)

## City Neighborhood Initiative will help build homes in South Bend



## New rules allow Ann Arbor homeowners to build, rent out accessory apartments

Published: Aug. 05, 2016, 4:08 p.m.



FAYETTE COUNTY

## After years of debate, Lexington allows homeowners to add accessory dwelling units

BY BETH MUSGRAVE

UPDATED OCTOBER 29, 2021 5:04 PM

## PREAPPROVED ADUS

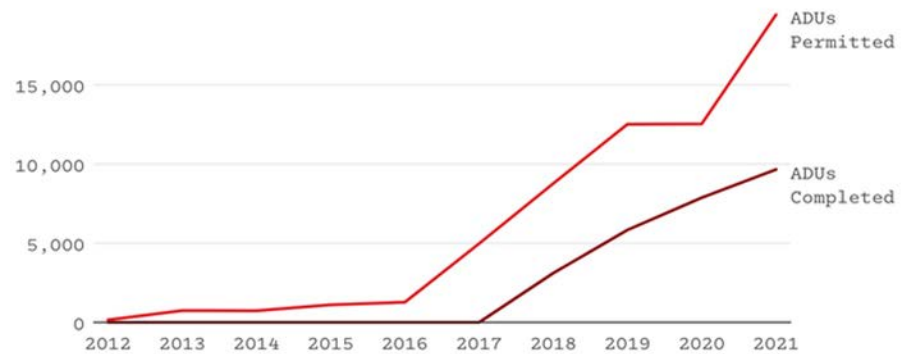
**Are you looking for a faster, lower-cost way to build an accessory dwelling unit (ADU)?**

Standardized construction plans that are preapproved by the City enable the fastest, lowest-cost permit process.

This webpage lists the ADU builders who have secured preapproved plans. There is still a need to submit a site-specific plan that shows the location of the preapproved ADU, which is something the ADU builder/contractor usually handles.

**Same-day permit issuance!** If the site-specific plan and related documents are accurate and complete, permits may be issued on the same day of the scheduled plan review meeting (see submittal process at bottom of page). Exception: For projects with a deferred site-specific structural submittal, same-day approval and permit issuance may not be possible.

## Accessory Dwelling Units in California



Source: California Department of Housing and Community Development

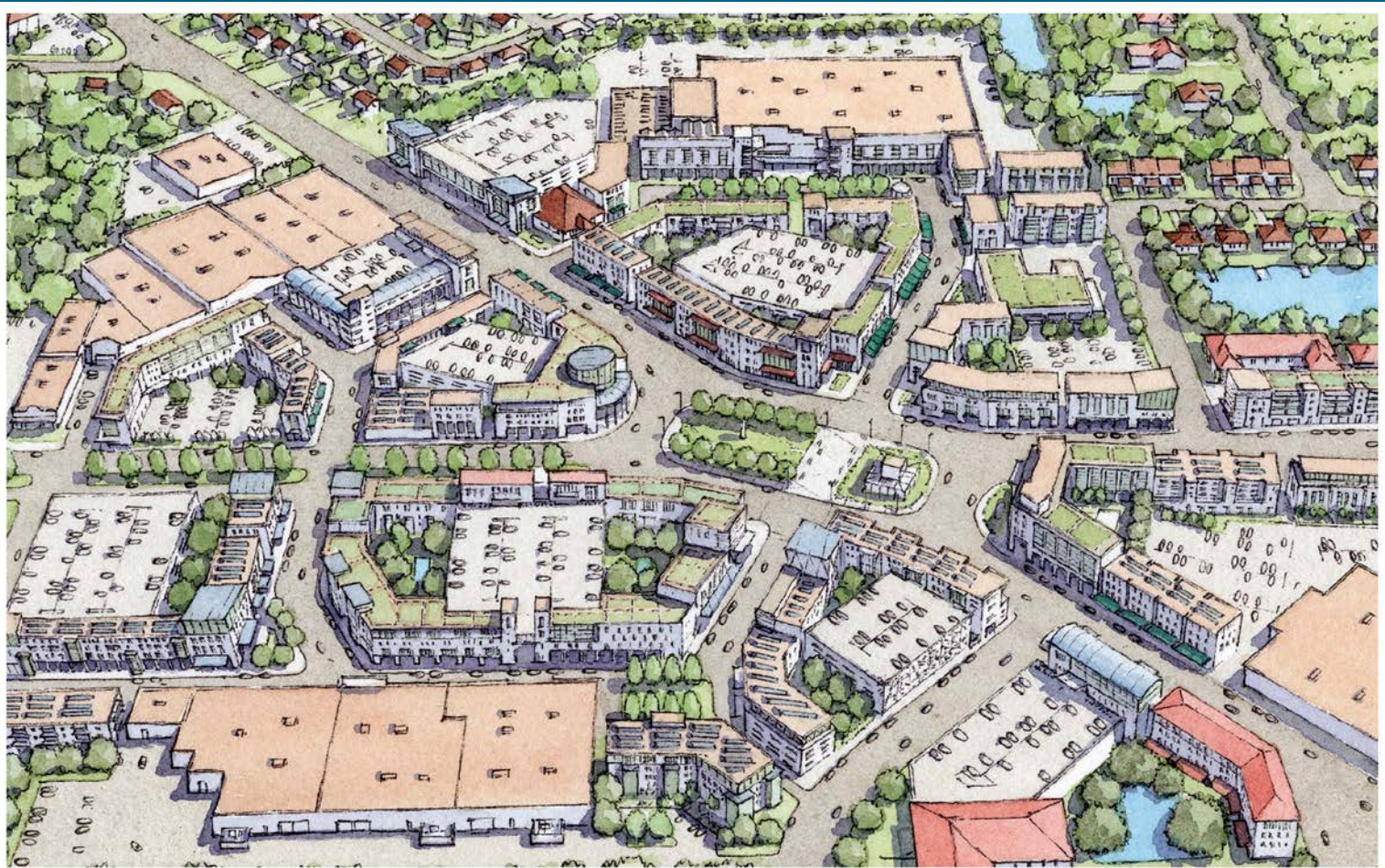


# Florida

## Legalize Mixed-Uses in Commercial Districts

- The **Live Local Act** allowed multifamily in all commercial areas, with flexible height and density standards.
- Already new housing potential on formerly **underutilized commercial** sites.





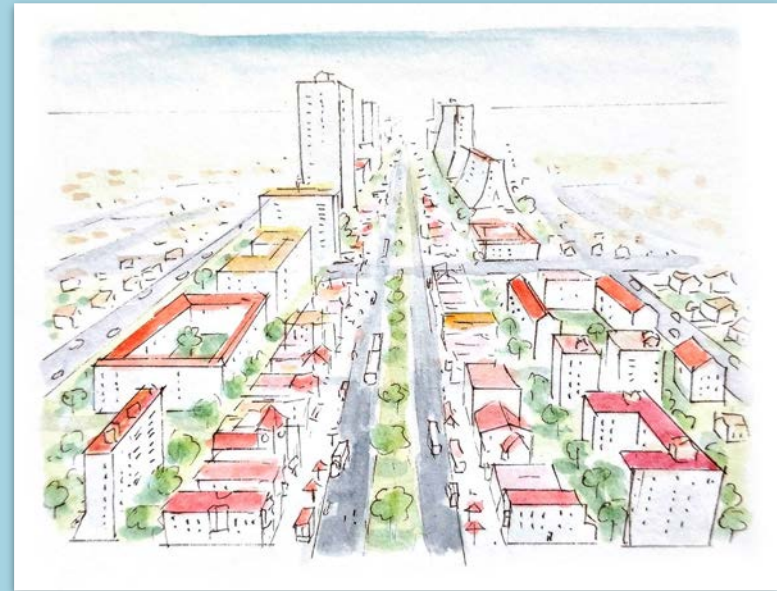
4-67. Parking lots redeveloped into mixed-use, walkable fabric

Image by DPZ

# Conclusion

## Zoning Reform is Necessary, If Not Sufficient

- A pipeline of **dedicated affordable housing** requires public support—there's no free lunch.
- Thoughtful interventions to **support growth**—parking management, safe streets, and quality transit—are key.
- Address **other barriers**: building codes, impact fees, condo defect liability, financing...





# Conclusion

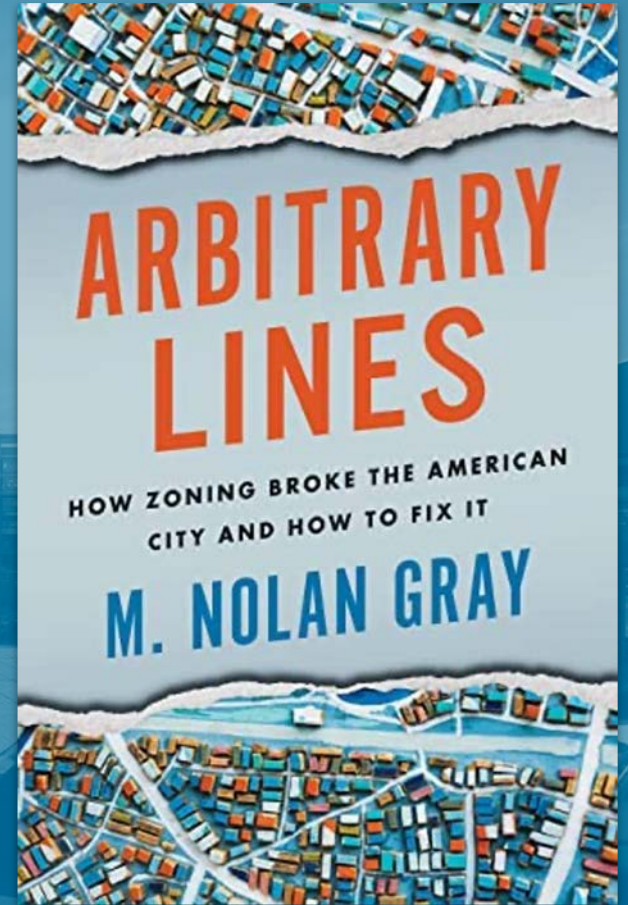
## What Can You Do?

- Get involved with (and support) your local **state** and **local YIMBY chapters**, who are driving the reform wave we're seeing today.
- Work with your state and local **electeds** and **planners** who get it—explain the regulatory barriers to housing affordability and collaborate on solutions.
- Leverage new laws to **build the housing** our cities need—show policymakers that the market can provide the housing we need.



# Thank you!

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@mnolangray





**Boosting Middle-and Low-income Home Supply: Affordable Light-touch Density**

**— Edward J. Pinto —**

**FLORIDA**  
HOUSING  
SUMMIT



AEI Housing Center

AEI.org/housing | April 2024

# Florida Housing Summit: Achieving Housing Abundance with Light-touch Density (LTD) and Live Local Urban Villages (LLUV)



**LTD and LLUV: ideal tools to increase the supply of naturally inclusionary and affordable housing and reduce housing displacement**

**Ed Pinto**

**Co-Director, AEI Housing Center**

[PintoEdward1@gmail.com](mailto:PintoEdward1@gmail.com)

Link to AEI HMIs:

<https://www.aei.org/housing/housing-market-indicators/>

Link to AEI HEAT Toolkit:

<https://heat.aeihousingcenter.org/toolkit>

Link to AEI Good Neighbor Housing Displacement Toolkit:

[https://aeihousingcenter.org/good\\_neighbors\\_toolkit/](https://aeihousingcenter.org/good_neighbors_toolkit/)

I grant permission to reuse this presentation,  
as long as you cite as the source:  
AEI Housing Center, [www.aei.org/housing](http://www.aei.org/housing).

Disclosure:

I have a financial relationship with Places Platform LLC,  
which is interested in meeting housing supply shortages  
through walkable oriented development and in the  
development of metrics for all types of real estate.

# An ideal tool for achieving housing abundance and reducing displacement

**Light-touch Density (LTD):** Moderately greater density in areas zoned exclusively for single-family detached homes.\*

The LTD type most suitable to each locality depends on the land and construction costs.

1. For high-cost areas: Tearing down an existing unit and replacing it with townhomes or a 2- to 8-plex.
2. For medium-cost areas: Adding additional unit(s) (ADU or second home) to an existing parcel.
3. Everywhere: Increasing the as-built density of new greenfield developments.

These LTD housing types are compatible with single-family detached homes. Since they require less land and are smaller in size, they are more affordable to lower- and middle-income households.

Combine LTD with **by-right zoning & Light-touch Regulations, Processing, & Permitting (Keep it short and simple or KISS)**.

LTD can solve our housing crisis by multiplying single family homes by two, three, or four at a time.

Nationwide, LTD could add between 400,000 to 1.3 million additional units each year for the next 30-40 years.\*\*

## Housing Abundance Success Sequence:

1. By-right zoning
2. Keep it short and simple (KISS) land use rules
3. Unleash a swarm of housing

**Legalize and they will build!**

[Link to AEI Housing Center Model Light-Touch Density Bill](#)

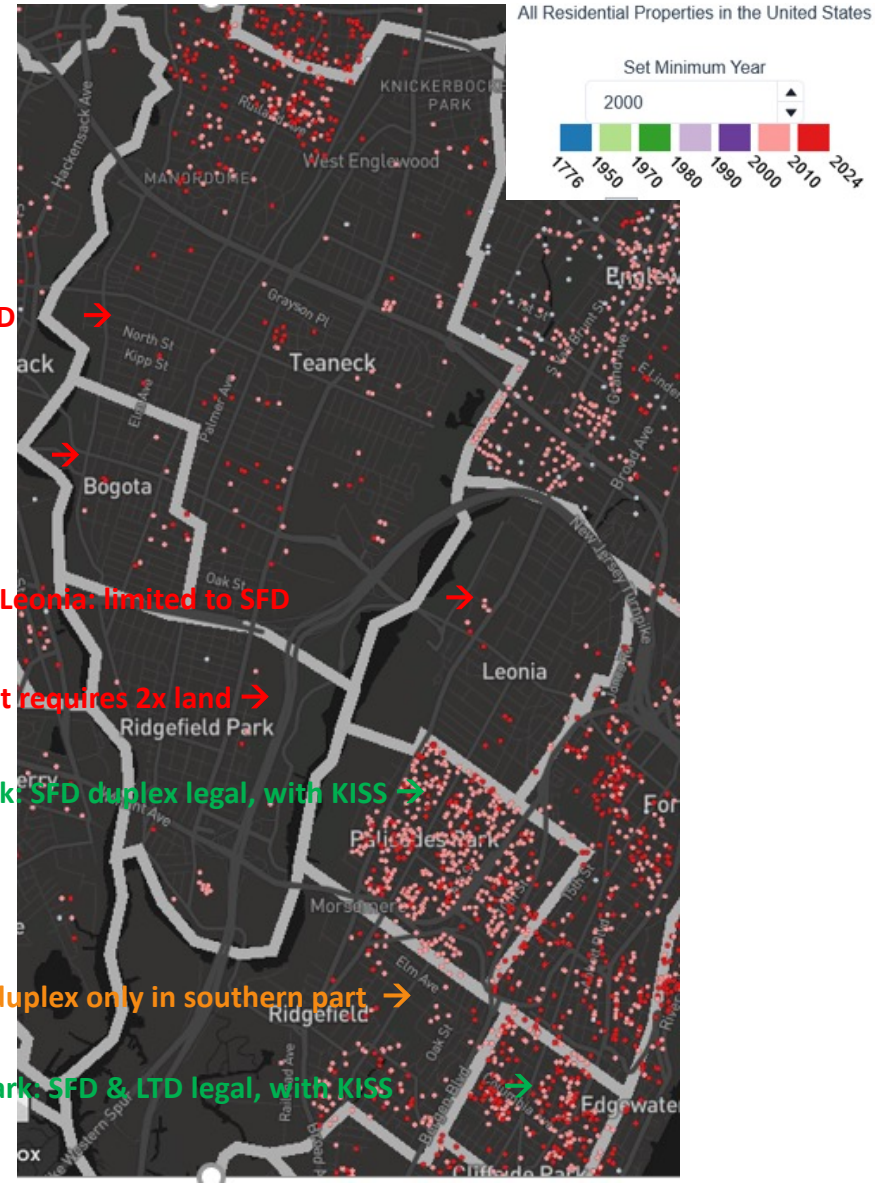
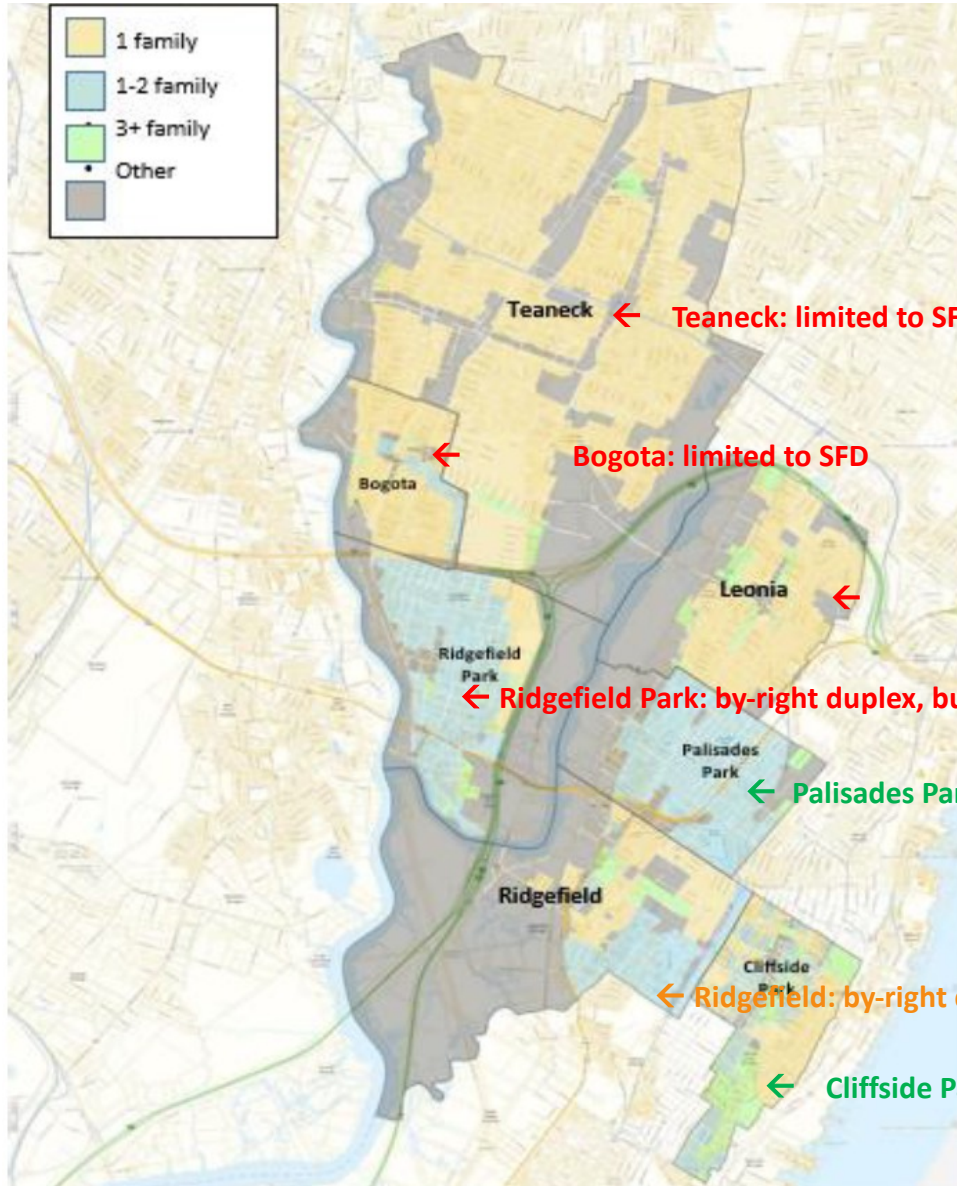


\*LTD: housing compatible in scale with SFD houses and contain 2 or more attached, detached, stacked, or clustered homes, 2, 3, or 4 family houses, duplexes, triplexes, fourplexes, fiveplexes, sixplexes, sevenplexes, eightplexes, townhomes, courtyard apartments, cottage housing, accessory dwelling units, and single-family attached and detached homes on smaller lots.

\*\* The lower figures assumes a density of 2 units per lot and the higher figure assumes a density of up to 8 units per lot nationwide. These estimates are based on case studies are from [Seattle](#), [Charlotte](#), [Houston](#), [Palisades Park](#), and [Tokyo](#).

Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

# Legalize and they will build: Suggestion 1: Legalize by-right Light-Touch Density (LTD)



← Teaneck: limited to SFD →

← Bogota: limited to SFD →

← Leonia: limited to SFD →

← Ridgefield Park: by-right duplex, but requires 2x land →

← Palisades Park: SFD duplex legal, with KISS →

← Ridgefield: by-right duplex only in southern part →

← Cliffside Park: SFD & LTD legal, with KISS →

# Assembling a winning coalition

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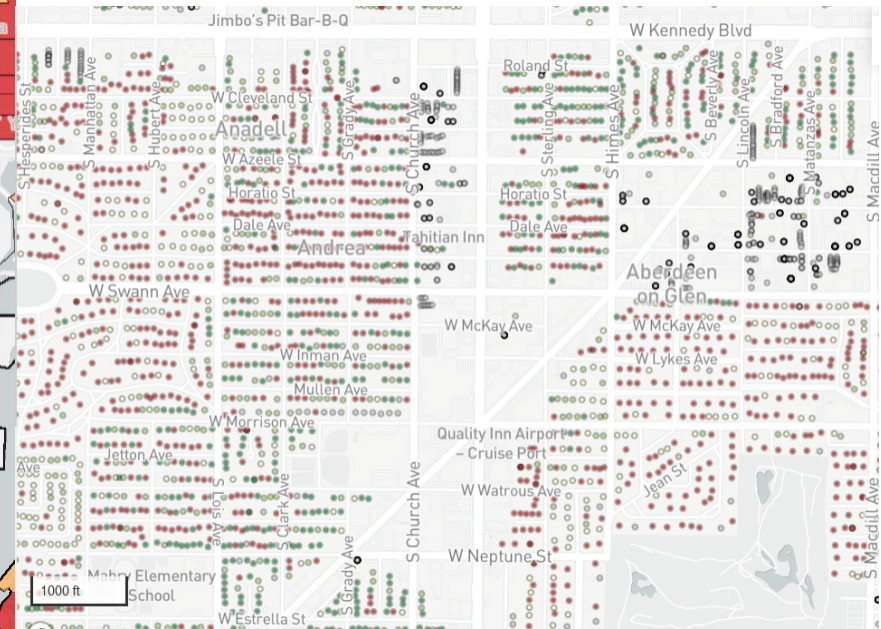
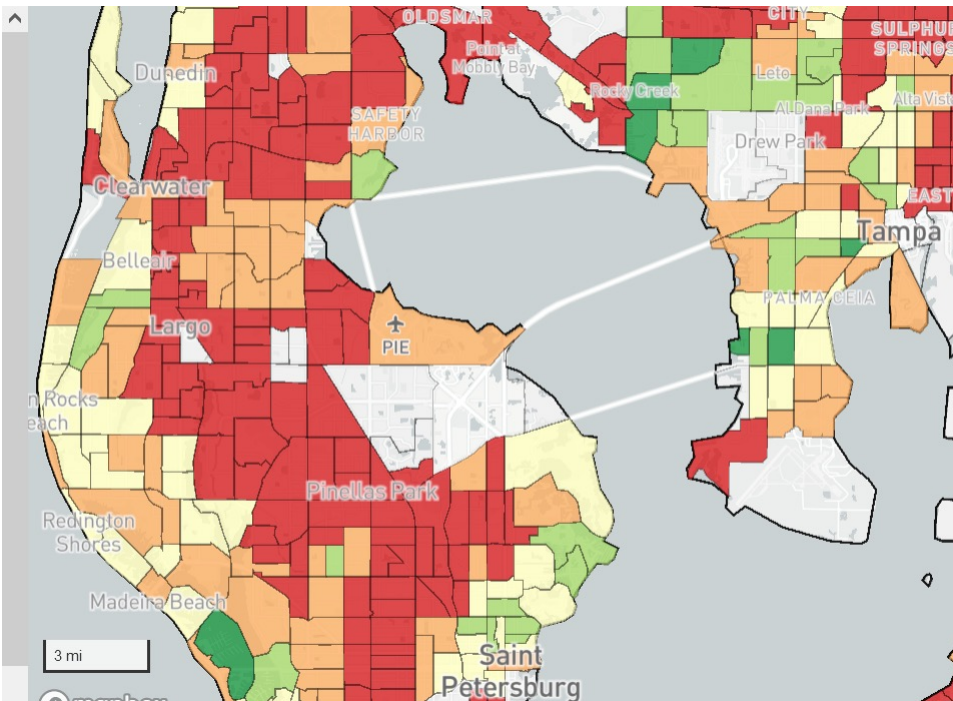
- **Need for more housing**
  - Growth in home prices vs. wages
- **Identifying key persons**
  - Mayor, Council, and Planning Department
- **Tailoring the argument:**
  - Left: walkability, energy efficiency, and reversing zoning's racial history
  - Right: market-oriented, property rights, no taxpayer money for subsidies
  - Appeal to emotions: homelessness and good neighbor language
  - Everyone: light-touch as middle ground between status quo and high-rise development; gradual change, in areas of opportunity for children and grandchildren
- **Building coalitions**
  - Employers, local business, environmentalists, builders, realtors, & bankers
  - Build consensus through community forums, townhalls, meetings, council presentations
  - Splinter NIMBY opposition
  - Show up
- **Data**
  - Case studies from around the country: this approach works
    - Seattle; Houston; LA; Palisades Park, NJ; etc.
  - LTD estimates for every city
  - Live Local Urban Villages zoning for 75% of the nation

# Mapping the infill potential for the nation: The antonym of LTD is McMansionization

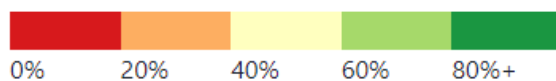
All maps are available free at our website: <https://heat.aeihousingcenter.org/ltd-map>

From LTD opportunities at the census tract level...

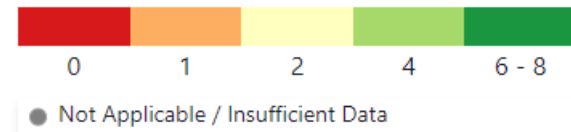
...to LTD opportunities at the property level.



Estimated additional units from LTD over 10 years (% of current SFD)



Estimated additional units



Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).



# Estimating the infill potential for states, counties, and cities

Estimates and maps for all geographies are available for free at our website:

[https://heat.aeihousingcenter.org/toolkit/ltd\\_est](https://heat.aeihousingcenter.org/toolkit/ltd_est)

## Light Touch Density Supply Estimates

View on AEI.org

County and city summaries of LTD's potential to add housing supply via infill and greenfield

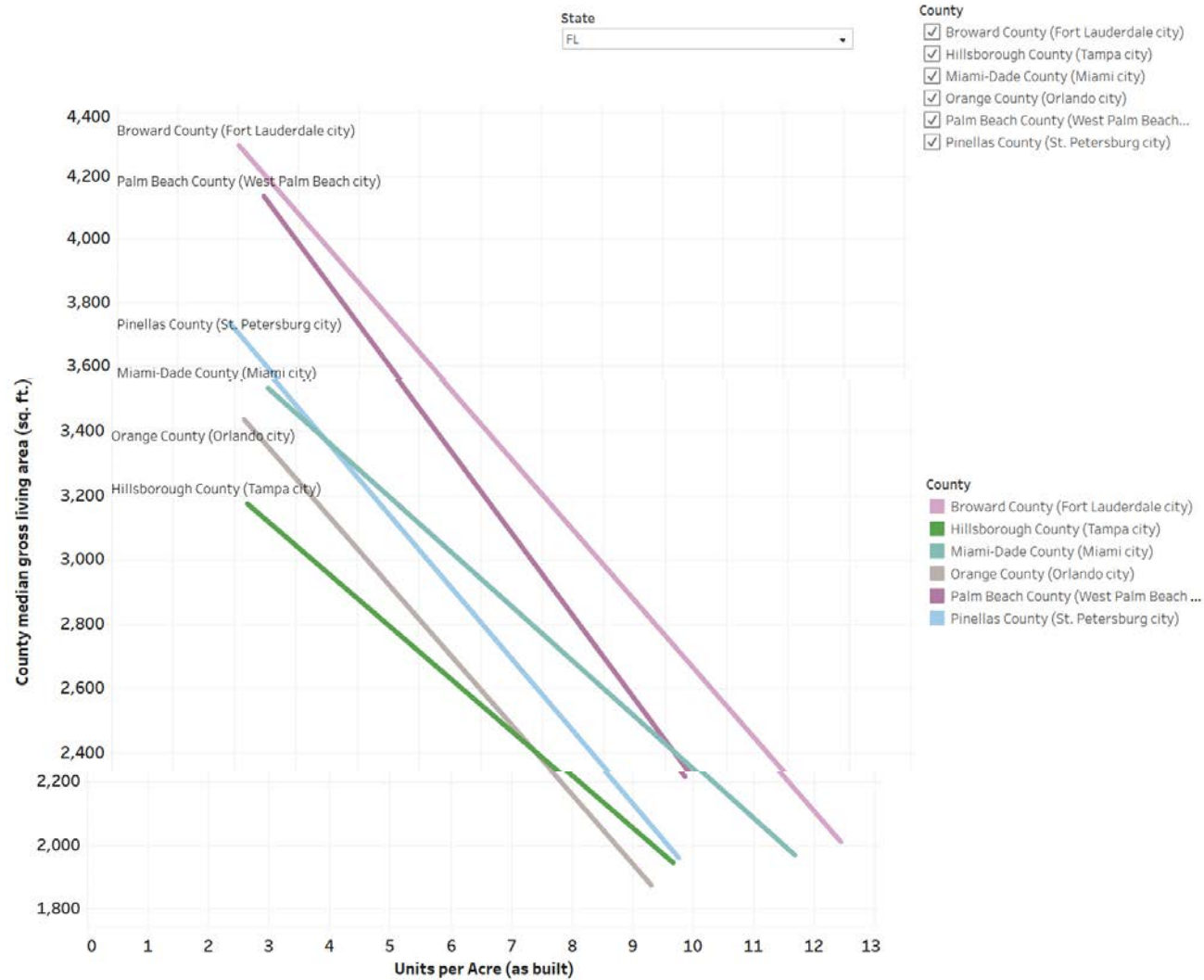
Maximum number of units allowed per parcel	FL		Hillsborough County	
	Cumulative count	As a % of housing stock	Cumulative count	As a % of housing stock
ADU	59,622	0.7%	4,238	0.8%
2	72,966	0.9%	5,580	1.0%
3	85,705	1.1%	6,839	1.2%
4	96,212	1.2%	7,884	1.4%
5	103,495	1.3%	8,602	1.6%
6	108,080	1.3%	9,011	1.6%
7	110,594	1.4%	9,211	1.7%
8	111,478	1.4%	9,271	1.7%
<b>Current Housing Stock</b>	8,157,420		547,578	

Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

# Hillsborough County: a home on a 4500 sq. ft. lot had 1950 sq. ft. of living space & a value of \$453,000 vs. one on a 20,000 sq. ft. lot with 3200 sq. ft. of living space & a value of \$813,000

Estimates for hundreds of counties are available for free at our website: <https://heat.aeihousingcenter.org/toolkit/gla>

Slope for Units per Acre and Gross Living Area (GLA) for Single Family Detached (SFD)



Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

**This trend is present for both single-family detached and attached. Hillsborough County: a townhome on a 870 sq. ft. lot had 1400 sq. ft. of living space & a value of \$318,000 vs. one on a 20,000 sq. ft. lot with 3200 sq. ft. of living space & a value of \$813,000**

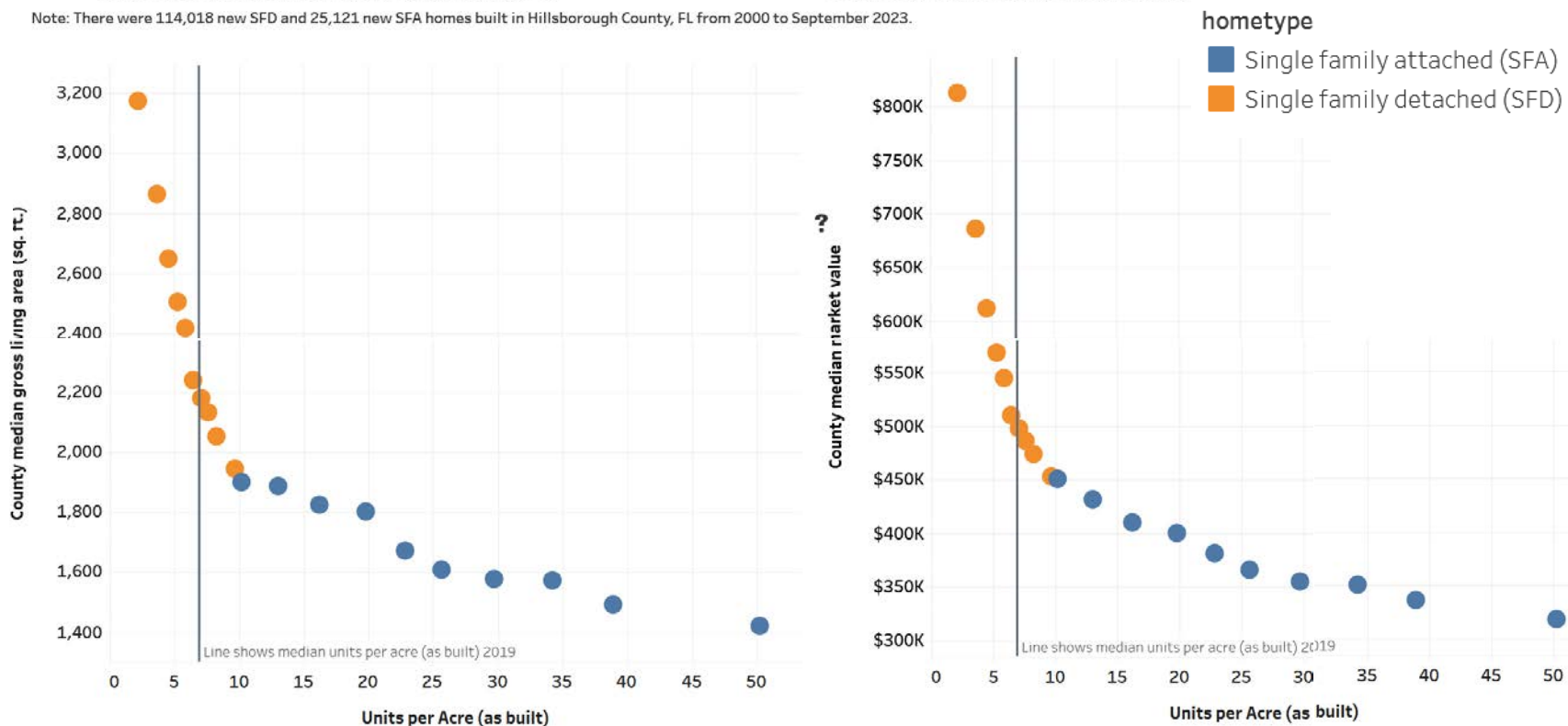
- **Suggestion 2: a statewide law setting a minimum lot size for greenfield development of 5000 sq. ft. and 1400 sq. ft. for single family detached and attached lots respectively. Property owner gets to choose.**
- **Suggestion 3: a statewide law setting a minimum lot size for infill development of 1400 sq. ft.**
- **Suggestion 4: statewide law expanding residential building code from 2 to 4/6 units**

Estimates for hundreds of counties are available for free at our website: <https://heat.aeihousingcenter.org/toolkit/gla>

National existing SFD median gross living area (sq. ft.): 1,740  
 Subject county median SFD gross living area (sq. ft.): 1,848  
 Each dot represents a decile of county median gross living area.

National existing SFD median market value: \$384K  
 Subject county median SFD market value: \$430K  
 Each dot represents a decile of county median market value.

Note: There were 114,018 new SFD and 25,121 new SFA homes built in Hillsborough County, FL from 2000 to September 2023.



Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

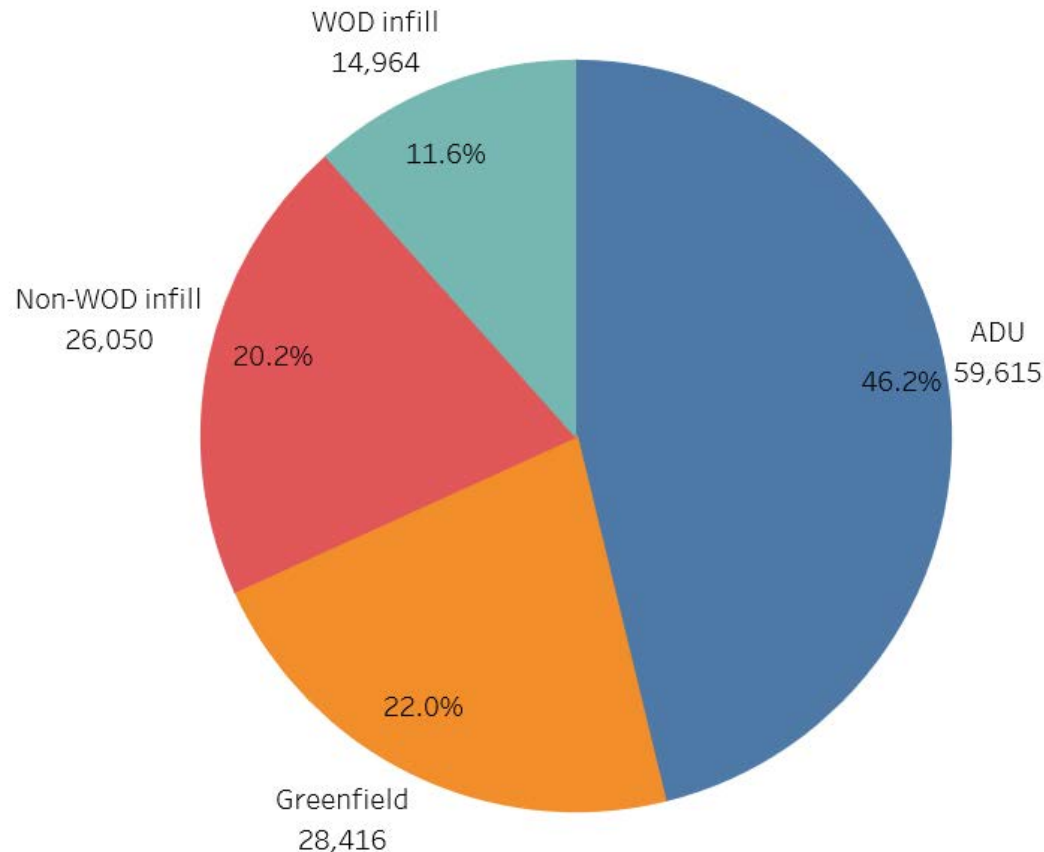
## Florida Can Achieve Housing Abundance with Naturally Affordable Light-Touch Density (LTD)

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Boost new construction homes in Florida with annual additions to supply with Light-touch density (LTD)

LTD would reduce housing pressure, support economic growth & increase the tax base, creating 129,043 new homes annually.

This is a two-thirds increase over recent state-wide residential permit levels.



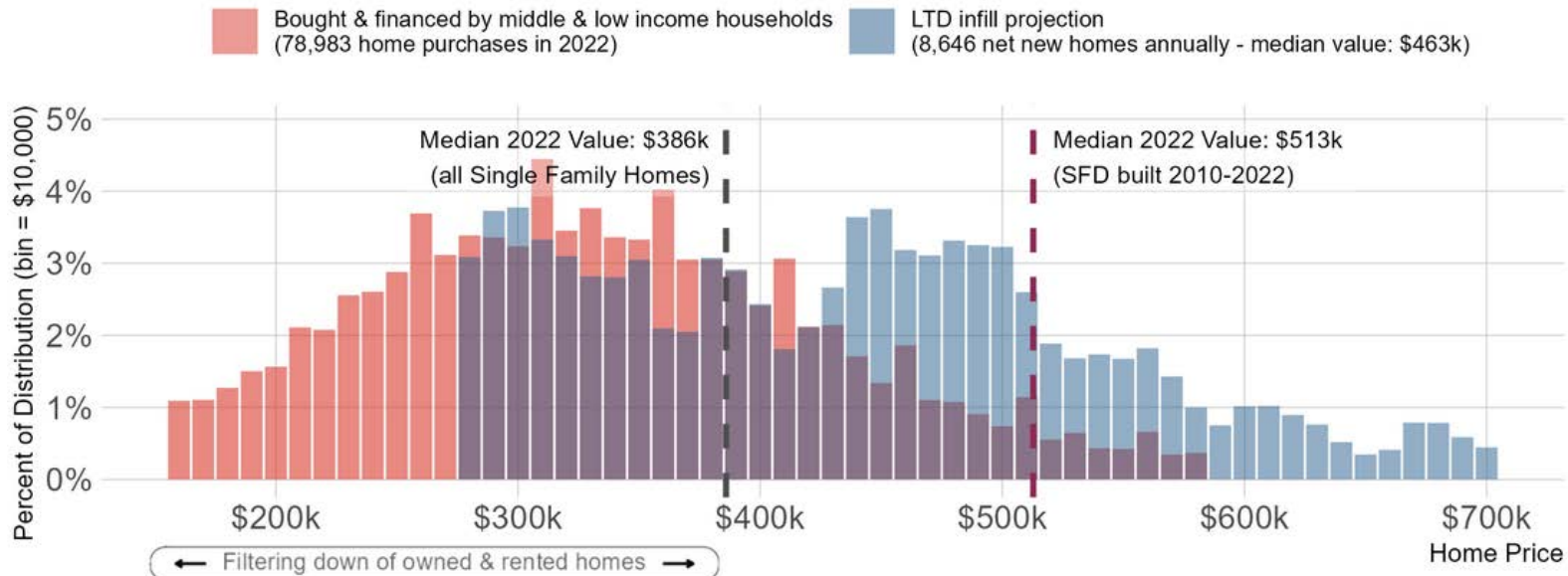
# Tampa Metro Can Achieve Housing Abundance with Naturally Affordable Light-Touch Density (LTD)

- Tampa, like many metros, has an affordability crisis. Newly built single-family detached homes, McMansions, and the existing stock of single-family homes are valued at \$513,000, \$1.37 million, and \$386,000 respectively.
- LTD has the potential to add 22,000 additional homes annually, nearly double the recent level of building permits for all residential construction.\*
- Forty percent of these homes would be LTD infill priced at a median of \$463,000 (another 43% being ADUs).
- LTD has the potential to eliminate Zillow’s estimated Tampa’s supply shortfall of 28,000 in about 1.25 years.

\*Estimate based on a review of Tampa metro’s existing SF housing supply, permitting levels, & the economic feasibility for adding LTD in all its forms.

## Boost middle- & low-income homes in Tampa, FL CBSA with naturally affordable Light-Touch Density (LTD)

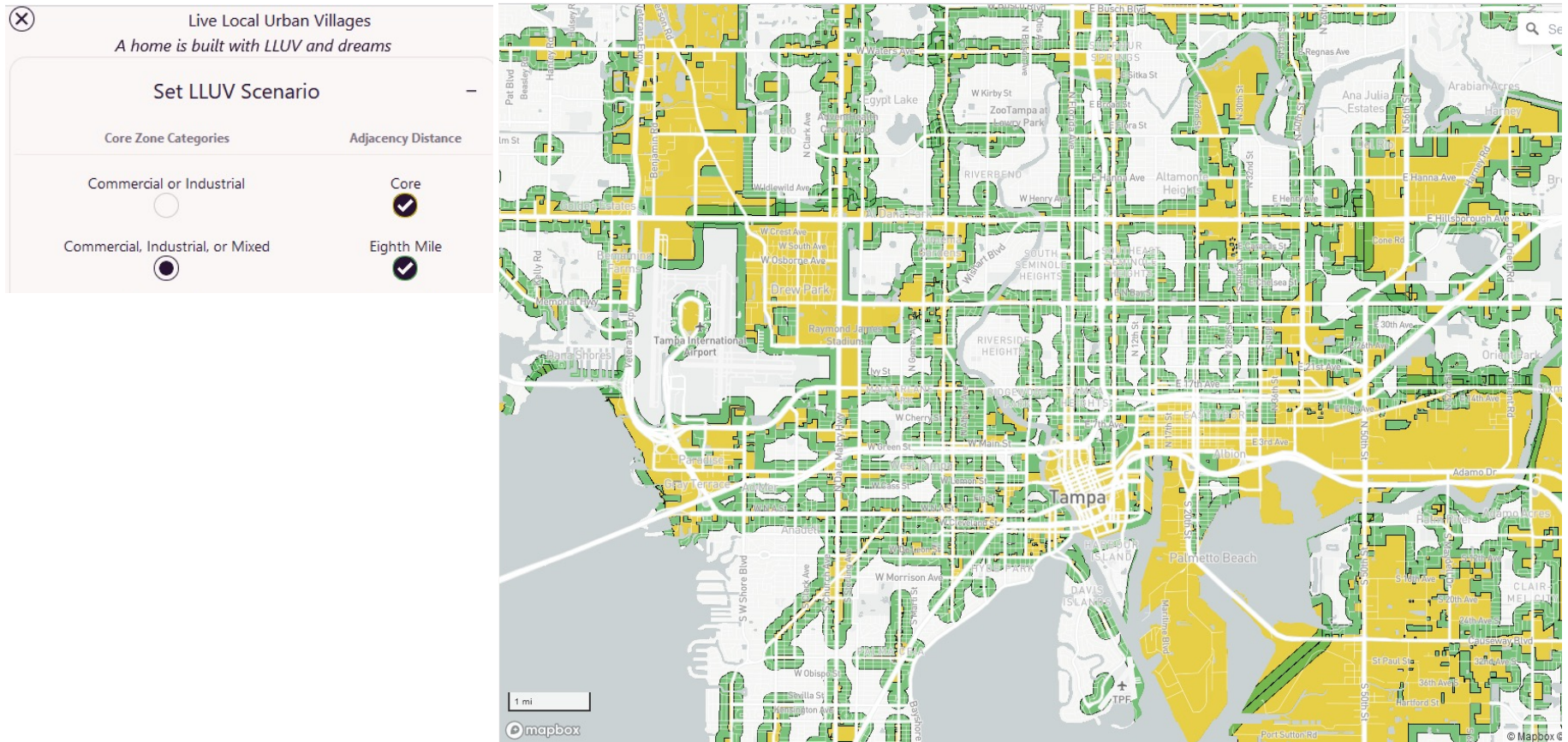
LTD would reduce housing pressure, support economic growth, & increase the tax base, creating **22,022 new homes** annually, provide homes to 55,715 residents, and generally be affordable to **middle and low income households**



Total annual LTD homes include the addition of 8,646 infill homes, 9,490 ADUs, & 3,880 greenfield homes. Assumes 2.53 residents/household. Greenfield estimates based on increasing 2019-2022 annual single family construction as-built density by 30%. Middle and low income households: earning less than 120% of county median income in 2022. Values in 2022 dollars. LTD projections based on a max of four homes, per existing SFD lot, or eight homes if within a Walkable Oriented Development area. Trimming the top and bottom 5% of each distribution. More information at [heat.aeihousingcenter.org](http://heat.aeihousingcenter.org). Single family homes includes attached, detached (SFD), and condos. Source: AEI Housing Center, HMDA, Public Records.

# Tampa Metro Can Achieve Housing Abundance with Live Local Urban Villages (LLUVs)

- LLUVs, by providing a greater supply of both rental and owner-occupied homes, helps address housing affordability:
  - LLUVs would create urban mixed-use areas (UMUAs):
  - Suggestion 5: State law to require cities and counties to ministerially approve residential use in commercial, industrial, & mixed use core areas (yellow).
  - Suggestion 6: State law to require cities and counties to ministerially approve by-right light touch density in adjacent areas within 1/8 mile of core areas (green). This would avoid McMansionization.
  - Provides the opportunity to live and work in the same neighborhood, thereby reducing commute expenses.
  - New construction reduces energy costs.
  - LTD provides family-sized homes with 2/3 bedrooms, also allowing for doubling or tripling up by service workers.



## **Six state law suggestions to turbocharge the Housing Abundance Success Sequence**

---

- 1. Legalize by-right Light-Touch Density (LTD)**
- 2. Set a minimum lot size for greenfield development of 5000 sq. ft. and 1400 sq. ft. for single family detached and attached lots respectively. Property owner gets to choose.**
- 3. Set a minimum lot size for infill development of 1400 sq. ft.**
- 4. Expand the residential building code from 2 to 4/6 units.**
- 5. Require cities and counties to ministerially approve residential use in commercial, industrial, & mixed use core areas (yellow).**
- 6. Require cities and counties to ministerially approve by-right light touch density In adjacent areas within 1/8 mile of core areas (green). This would avoid McMansionization.**

# Good Neighbors Index (GNI): median home price to median income ratio (displacement pressure) is highly correlated to the homelessness count/1000 population (displacement rate)

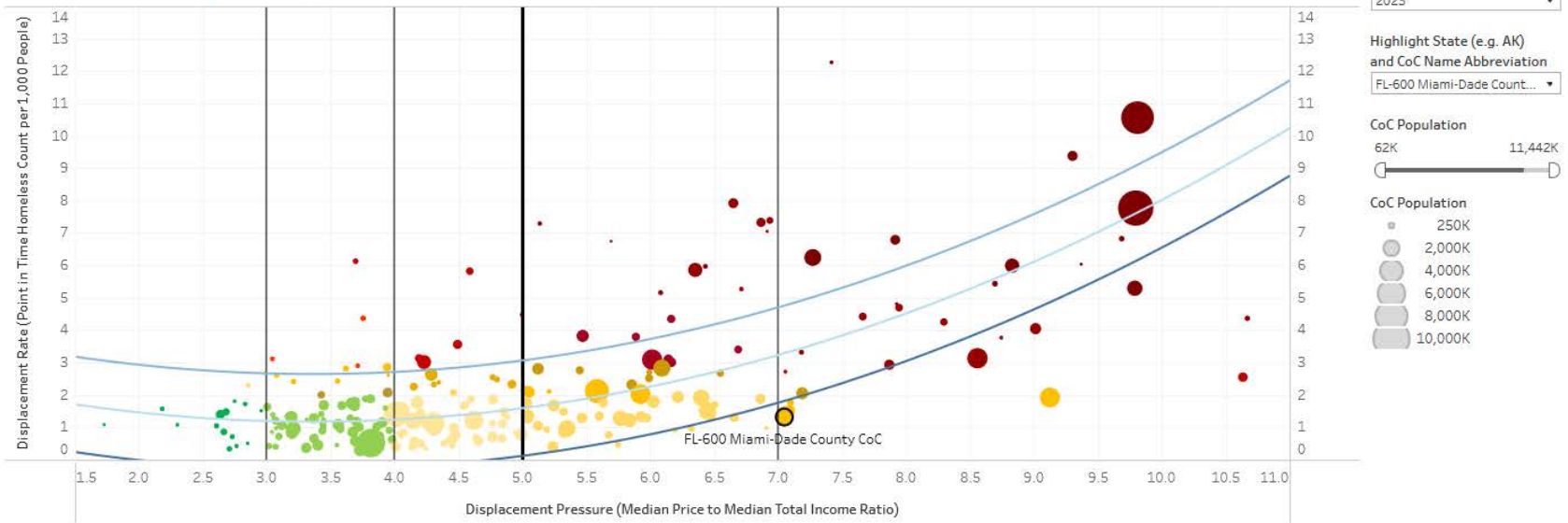
Median home price to median income can explain 78% (89% for CoC >=1 million population) of the variance (R<sup>2</sup>) in the rate of homelessness among 369 Continuum of Care (CoC), substantially higher than any of the other 53 market predictors tested (see next slide) and higher than those found by [“Market Predictors of Homelessness”](#), a study commissioned by HUD.

- At a displacement pressure ratio of 3.0, the expected displacement ratio (ratio of point-in-time homeless count per 1,000 people) is 1.0, but increases to 4.0 at a displacement pressure ratio of 7.0, a factor of 4 times higher.
- CoCs with greater filtering (lower ratio of last buyer’s real income to prior buyer’s real income) had lower homeless rates.

## Creating housing abundance through Light Touch Density is the key to reducing housing displacement.

Scatter: CoC Displacement Rate (Point in Time Homeless Count per 1,000 People) & Displacement Pressure (Median Price to Median Total Income Ratio), 234-238 CoCs for ACS 1-year or 363-369 CoCs for ACS 5-year

Note: 2021 PIT homeless count is imputed using the average of 2020 and 2022 due to the pandemic distortions. The 2023 Displacement Rate is calculated using 2022 CoC Population and 2023 Displacement Pressure is an AEI Housing Center projection. ACS 5-year data are for all CoCs, which cover 2012, 2015, 2019 and 2020. ACS 1-year data are for large CoCs, which cover 2012-2022 (no 2020 data). The impact increases greatly as the median price to median income ratio exceeds 5.0



Note: Under "Data Source", you can select ACS 1-year data for 234-238 larger CoCs, covering 2012-2022 (no 2020 data) or ACS 5-year data for all 363-369 CoCs, covering 2012, 2015, 2019 and 2020. The 2023 Displacement Rate is calculated using 2022 CoC Population and 2023 Displacement Pressure is an AEI Housing Center projection. The trend line is weighted by the CoC population. To use the trend line, "Trend Line" must be selected in the CoC Name filter, "AA Trend Line" must be selected in the State filter, and the CoC Population's minimum is selected lower or equal to 2M.

The CoCs used are based on HUD's 2022 CoC GIS Shapefiles. We combine some CoCs to match them with county classifications from the ACS (see List of combined CoCs tab for details).

Source: 2012-2022 (except 2020) 1-year American Community Survey, 2010-2014, 2013-2017, 2017-2021 and 2018-2022 5-year American Community Survey, HUD Annual Homeless Assessment Report (AHAR), and AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

This table is the color key for the GNI rating system, based on the 2019 version (2017-2021 ACS 5-year ACS data) Displacement Rate and Displacement Pressure scatter plot.

Displacement Rate (Point in Time Homeless Count per 1,000 people)	Good Neighbors Index Rating by Continuum of Care (CoC)				
	Low (< 2.0)	Moderate (2.0 - 4.0)	Severe (4.0 - 6.0)	Extreme (6.0 - 8.0)	Very Extreme (> 8.0)
Extreme (> 8.0)	AA	BB	CC	DD	EE
Severe (4.0 - 6.0)	BB	CC	DD	EE	FF
Moderate (2.0 - 4.0)	CC	DD	EE	FF	GG
Low (< 2.0)	DD	EE	FF	GG	HH
Very Low (< 1.0)	EE	FF	GG	HH	II
Very Very Low (< 0.5)	FF	GG	HH	II	JJ
Very Very Very Low (< 0.2)	GG	HH	II	JJ	KK
Very Very Very Very Low (< 0.1)	HH	II	JJ	KK	LL

\* R<sup>2</sup> measures the amount of variation in the data that are being compared. [www.causal.app](http://www.causal.app)



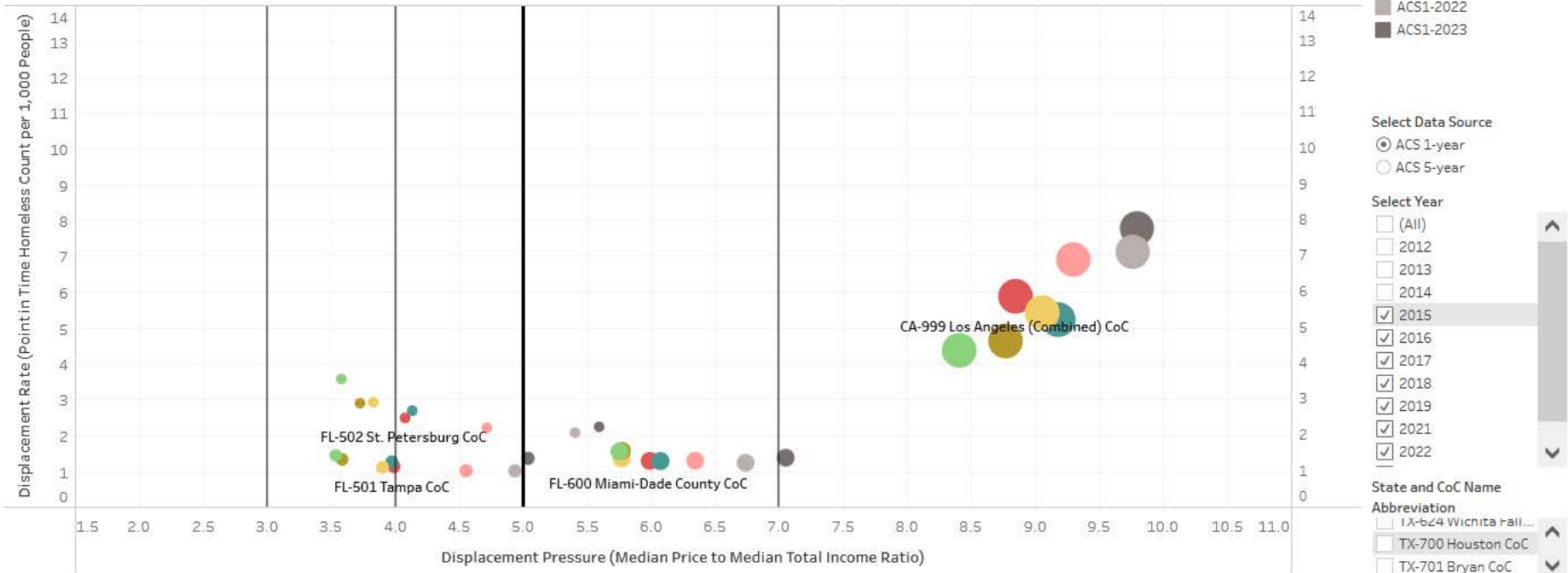
**In contrast to metros like Los Angeles, the homeless displacement rate in large Florida metros has stayed relatively low, notwithstanding growing displacement pressure. However, this will likely become more challenging if displacement pressure continues to grow.**

4b. GNI Metrics: Multiple CoCs by multiple years

CoC Displacement Rate (Point in Time Homeless Count per 1,000 People) & Displacement Pressure (Median Price to Median Total Income Ratio), 234-238 CoCs for ACS 1-year or 363-369 CoCs for ACS 5-year

Note: 2021 PIT homeless count is imputed using the average of 2020 and 2022 due to the pandemic distortions. The 2023 Displacement Rate is calculated using 2022 CoC Population and 2023 Displacement Pressure is an AEI Housing Center projection. ACS 5-year data are for all 363 CoCs, which cover 2012, 2015, and 2019. ACS 1-year data are for 233 large CoCs, which cover 2012-2022 (no 2020 data).

**Please note that the State and CoC Name Abbreviation label will only show up if you select year 2019. If your selected CoC does not show up, please switch to ACS 5-year data.**



# Use AEI's Good Neighbors Index (GNI) Toolkit to Build Your Plan to Reduce Homelessness

On one site, explore how your Continuum of Care (CoC) compares to the nation, within your state, and across similar sized CoCs with 17 free tools: [GNI Toolkit link](#)

Tool ▾	GNI COC Print Report ▾	Presentations ▾	Appendix ▾
<a href="#">0. Instruction</a>	<a href="#">5. GNI Map by State by year</a>	<a href="#">11. Displacement Pressure Map by CoC by year</a>	<a href="#">17. Displacement Pressure Scatter Plot - Trend</a>
<a href="#">1. Good Neighbors Index (GNI): CoC map by year</a>	<a href="#">6. Displacement Rate Map by State by year</a>	<a href="#">12. GNI Metrics by year</a>	
<a href="#">2. 2020 GNI Metrics: CoC Scatter Plot</a>	<a href="#">7. Displacement Rate Map by CoC by year</a>	<a href="#">13. GNI Metrics (Group 1)</a>	
<a href="#">3. GNI Metrics: CoC Scatter Plot by year</a>	<a href="#">8. Displacement Reduction Potential Map</a>	<a href="#">14. GNI Metrics (Group 2)</a>	
<a href="#">4. GNI Metrics Trend Line: CoC by year</a>	<a href="#">9. Displacement Pressure/Median Monthly 1-Bedroom Rent</a>	<a href="#">15. GNI Metrics (Group 3)</a>	
<a href="#">4b. GNI Metrics: Multiple CoCs by multiple years</a>	<a href="#">10. Wage by Occupation &amp; Annual 1-Bedroom Rent by CBSA</a>	<a href="#">16. GNI Metrics (Group 4)</a>	

## Good Neighbors Success Sequence:

### 1. Neighbors is the Narrative

- First-time homeless
- Housing Displacement Pressure
- Point in time

### 2. Housing Abundance Is the Solution

- By-right zoning
- Keep it short and simple (KISS) land use rules
- Unleash Housing

### 3. Engage, Empower, and Through Life Navigation

- Provide basic resources like food, supplies, and other services to build relationships of trust and belonging;
- By focusing on quality of life through guided journaling sessions, participants can reflect on past experiences, determine what their preferred life would look like, and set smart plans of action to reach their goals;
- Provide tools and resources needed to put their plan into action.

**Abundant Housing Reduces Displacement Pressure!**

**Attend one of AEI's five convenings in Denver, CO (May 6); San Francisco, CA (May 7); Los Angeles, CA (May 8); Orange County, CA (May 9); and San Diego, CA (May 10)**

---

These convenings will share insights on using light-touch density (LTD) to craft solutions to America's growing housing supply crisis. **Registration is free. These are in-person events, with the Los Angeles event also being live-streamed.**

The convenings will have two goals:

- 1)** Demonstrate how the AEI Housing Center's vast trove of free data can be used to promote abundant and sustainable housing growth. This includes reviewing case studies demonstrating the opportunities LTD presents and providing a road map for developers, advocates, and policymakers moving forward.
- 2)** Make the case to localities throughout California and Colorado that targeting [LTD](#), [walkable oriented development](#), and [Live Local Urban Villages](#) can increase local revenues, improve living standards, lower property tax rates, keep essential workers living in local housing they can afford, and minimize pushback from residents who are resistant to change.

These convenings will bring together the best minds in the housing realm to find, share, and build strategies for today's solutions. We hope you'll help make them a success by attending.

For full details and to RSVP, please use this [Link](#)

# Appendix

## Housing Abundance Success Sequence:

1. By-right zoning
2. Keep it short and simple (KISS) land use rules
3. Unleash housing

[Link to AEI Housing Center Model Light-Touch Density Bill](#)

## Resolved: Abundant Housing for our children & Grandchildren

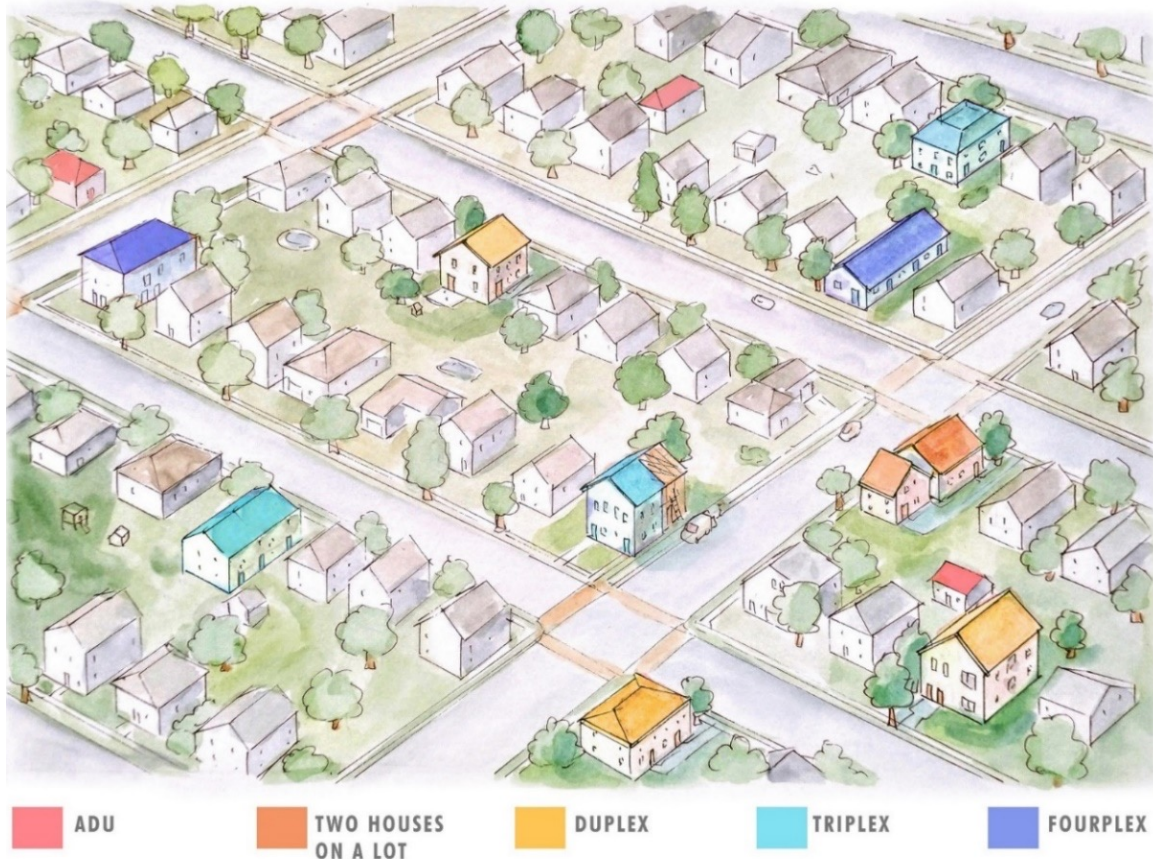
### Make These

### Avoid These

By-right zoning unleashes swarms of activity by property owners and small businesses	Exclusionary single-family zoning (designed and promoted by the federal government in 1922)
By-right LTD & tax abatement for derelict vacant lot infill	Making McMansions the highest and best legal use
Plentiful zoned land at a lower cost per home	Making land scarce and expensive
By-right Accessory Dwelling Units up to 1500 - 2000 sq. ft.	Low maximum floor-area ratio
Small lot single-family detached greenfield LTD	High minimum lot size
Small lot single-family attached greenfield LTD	Income limits, affordable housing fees, & mandates
By-right lot splitting & low minimum lot size (1500 sq. ft.)	Mandated inclusionary zoning
By-right residential zoning at higher density levels in Live Local Urban Villages (LLUV)	Rental bans or rent control
Zone sufficient land for green field LTD & LLUV	Owner-occupancy requirements
Light-touch permitting & processing, expand residential building code from 2 to 4/6 units	Impact fees
Keep It Short and Simple (KISS) -- examples: <ul style="list-style-type: none"> <li>• Abolish or reduce minimum lot &amp; unit size</li> <li>• Reduce set-back requirements</li> </ul>	Outsized parking or other requirements that increase construction costs or de facto prevent building LTD entirely (such as a low floor area ratio)
By-right Light-Touch Density (LTD) for infill development	Anything not required for single-family homes
By-right home splitting (coliving)	Excluding residential use from commercial & other areas
Say yes to abundant housing	Saying no to abundant and affordable housing
Good Neighbors support LTD	High displacement pressure & rates of homeless

## LTD promises gradual change

Based on multiple case studies, we estimate that around 2% of the single-family detached housing stock will be converted to a higher and better use through LTD per year.\*



\* The lower figures assumes a density of 2 units per lot and the higher figure assumes a density of up to 8 units per lot nationwide. These estimates are based on case studies are from [Seattle](#), [Charlotte](#), [Houston](#), [Palisades Park](#), and [Tokyo](#).  
Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

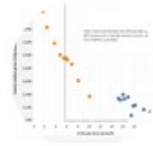
# Use AEI's Housing and Economic Development Toolkit (HEAT) to Build Your Housing Plan

On one site, explore your State/Metro/County/City/Neighborhood with 25 free tools on supply, prices, LTD, migration patterns and more: [HEAT link](#).

The Housing and Economic Analysis Toolkit  
Choose a tool or presentation from the icons below or the buttons above

Subscribe to Housing Center Updates

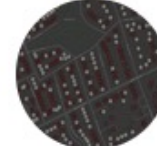
## Supply



New Home Construction and As-Built Density Relationships



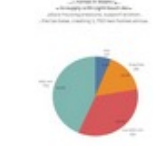
Walkable Oriented Development



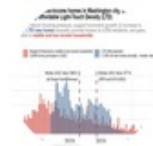
Light Touch Density Map



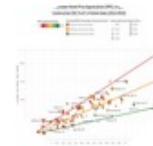
Light Touch Density Supply Estimates



Light Touch Density Supply Composition



Light Touch Density Price Chart

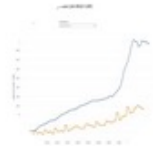


Metro Supply & Demand



New Construction (State and County)

## Price



Home Price Appreciation and Wage Index



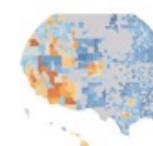
Home Price Appreciation and Months Supply



Land Price and Land Share Indicators



Market Trends Report



State and County Housing Market Indicators



Best and Worst Metro Areas to Be a First-Time Homebuyer



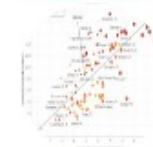
Median Rent and Property Value



Tech Worker Index



Carpenter Index



Explaining Metro HPA over Time

## Migration



Job and New Construction Growth



Job Growth



Arbitrage



County Migration Map



State Migration Summary

## How to build a winning coalition around Light-touch Density?

Group	How WOD appeals to them
Builders, Realtors, & Bankers	More homes to build; more homes to sell; more loans to originate.
Environmentalists	Limits urban sprawl, reduces vehicle emissions; environmentally friendly new homes; avoids McMansions.
Market and deregulation oriented, fiscal conservatives	Minimal infrastructure spending compared to greenfield development. Deregulation increases property rights and speeds building. Private sector driven, little need for subsidies.
Homeowners	All else equal, property values will increase as the land has more value because it can be converted to a higher and better use, but the cost of land per newly built housing unit goes down; provides housing opportunities for one's children and grandchildren. Lower property taxes.
NIMBYs	Less opposition: limited to a predefined, relatively modest area which already has mixed use, avoids high-rise development; and offers a range of housing options for one's children and grandchildren.
Taxpayers	Prospect of lower taxes due to increased commercial activity and a broader residential tax base with minimal outlays for new infrastructure.
Local businesses/Chamber of Commerce	Offers a larger customer base and makes it easier to attract the additional workers able to live in the WOD. Benefits from lower taxes.
Municipalities and states	Provides additional tax revenues, rehabilitates and strengthens neighborhoods, promotes economic development, limits sprawl, uses existing infrastructure (sewers, utilities, streets, sidewalks, street lights, schools, trash collection, parks, fire and police.)
Services workers	Increased housing opportunity to live and work in the same area due to reduced commuting costs and wider range of home prices and rents. 48% of jobs <\$40,000 located in WODs.
Employers	Need affordable workforce housing. Establish satellite offices and flexible work spaces in WOD areas located near employees' homes.

Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).



# Arguments for Light-touch Density

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- **Appeals to both sides of the aisle**
  - Market-oriented:
    - Benefits small scale developers and homeowners
    - Restores property rights
    - Does not distort the market unlike Inclusionary Zoning, rent control, or subsidies
    - No taxpayer money
    - Unlike public housing, it does not concentrate poverty
    - Broadens the tax base, which may allow tax rates to fall
    - Starts the filtering process (Just like with the new and used cars)
  - Left
    - Enhances walkability and provides vibrancy to commercial areas
    - Helps local businesses
    - Replaces functionally obsolete homes with low energy efficiency and deferred maintenance
    - Meets the need for more workforce housing
    - Enables homeownership and wealth building for more
- **Moral imperative**
  - Reduces displacement pressures that prices out residents, which leads to homelessness
  - Addresses the need for more affordable housing
  - Reverses zonings sordid history
  - Enables children and grandchildren to buy a home and live in desirable areas
  - Opens up areas of opportunity for households otherwise priced out of high-amenity neighborhoods
- **Middle ground:**
  - Offers gradual change and avoids unintended consequences

# How to address common concerns among current homeowners

## My property value?

- Home price appreciation in the LRM zone has been on par with the SF zone over the last decade.
- One added benefit for property owners in the LRM zone is the optional value of being able to convert your home to a higher and better use.

## Infrastructure cost?

- After 50 years or so, most infrastructure needs to be replaced anyway.
- The large majority of the housing stock in the SF zone was built before 1970.
- Higher density increases the city's tax base, which helps offset the cost and fund infrastructure improvements.

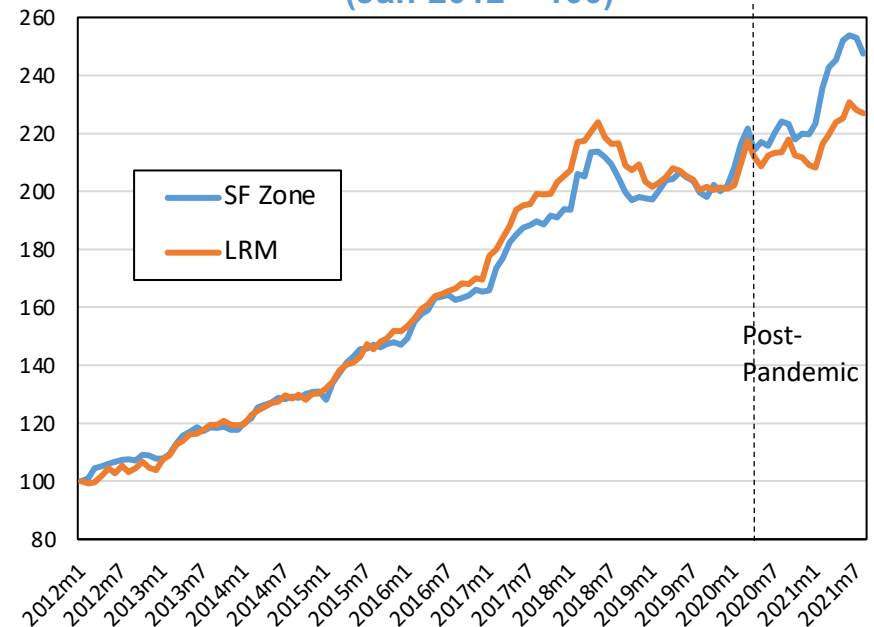
## Overcrowding?

- Family sizes have shrunk over time.

## Change of the neighborhood and trees?

- The conversion of single-family detached homes to townhomes is gradual, with 2% of homes being converted a year.
- Replacing small homes with McMansions often eliminates the tree canopy, alters the neighborhood character, and affects the composition of who can afford to live in the neighborhood.

City of Seattle: Home Price Appreciation  
(Jan-2012 = 100)



The chart shows that the constant-quality home price appreciation (HPA) was about identical between the Low-Rise multifamily (LRM) and the Single-Family (SF) zones until the start of the pandemic. Since then HPA trends have slightly diverged due to a desire for more living space and larger lots. Time will tell whether this HPA differential remains.

Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

# Other considerations

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## Items that help the KISS principle

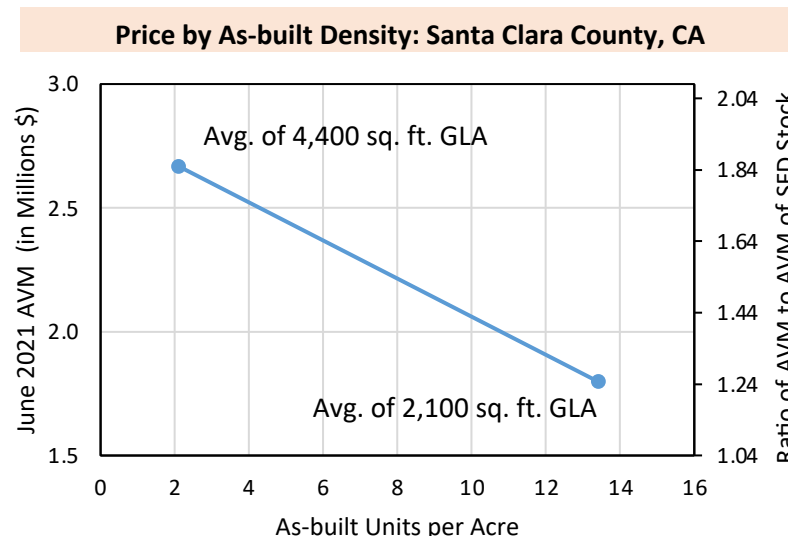
- **Preapproved design standards (especially for ADUs)**
- **Shot clocks**
- **Lower parking requirements**
- **Remove cumbersome regulations currently on the book (think how easy to split a lot?)**

## Items that violate the KISS principle

- **Low maximum floor-area ratio (FAR) requirements**
  - While Minneapolis up-zoned across the board, it left FARs at 50%. On a 6,000 sq. ft. lot, it's hard to build a duplex or triplex.
- **High minimum lot size requirements**
  - Oahu and Ridgefield Park require twice as much land to build a duplex than a SF home.
- **Outsized parking or other requirements that increase construction costs or de facto prevent building LTD entirely.**
  - Ridgefield limits duplex construction to a up-down rather than the more popular side-by-side duplex.
  - Ridgefield mandates a minimum ceiling height on basement ADUs.
  - Ridgefield Park's minimum lot size for a two-unit structure is 10,000 sq. ft. but the average lot size is 5,600 sq. ft.
  - Ridgefield Park limits maximum building coverage of a two-unit structure to 2,500 sq. ft. and the maximum number of floors any structure can have to two. There must be at least four parking spaces for each two-unit dwelling.
  - Arlington allows a total of 285 permits over 5 years, while we think about 2,300 could be needed, which could generate almost 12,000 net new units.
- **Income limits and affordable housing fees and mandates**
- **Inclusionary zoning**
- **Rental bans or rent control**
- **Owner-occupancy requirements**
- **Impact fees**
- **Anything not required for single-family homes**

# How to Expand Naturally Affordable Housing With Light Touch Density (LTD)

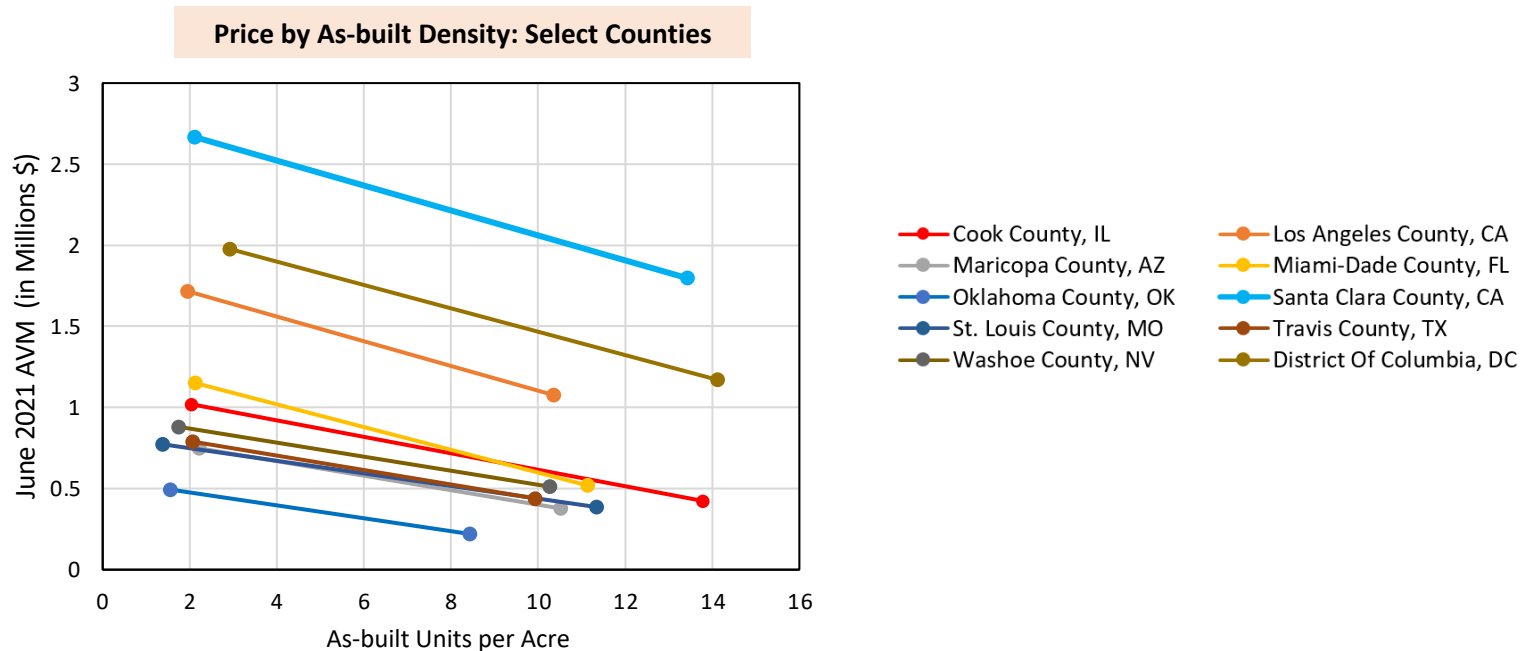
- LTD also applies to single family (SF) greenfield new construction.
  - We discovered a near linear inverse relationship between as-built density/lot size, gross living area (GLA), and price.
  - In short: Higher as-built density that utilizes smaller lots leads to smaller homes, which are less expensive. The increased density generates more supply and more property taxes.
  - Had all the SF homes built since 2000 been built at 20% higher density, there would be about 3.8 million more homes today.
  - This additional supply would have gone a long way towards alleviating the nation's supply shortfall and would have helped tamp down unsustainable home price growth.
- By-right LTD, if broadly applied in greenfield and in-fill areas, has the potential to unleash a steady stream of smaller and lower priced (naturally affordable) homes for decades to come.



Note: An Automated Valuation Model (AVM) estimates a property's sale price at a given point in time. Limited to single family detached homes that were built from 2000 to June 2022. Lot sizes are limited to those between 3,000 sq. ft. (14.5 units/acre) and 45,000 sq. ft. (0.97 units/acre). Gross Living Areas are limited to those between 1,000 sq. ft. to 10,000 sq. ft. SFD homes are binned into 10 equally sized bins based on their lot size. We display the first and tenth decile. Regression analysis controls for year built and the census tract of the property and uses about 24,000 SFD homes built since 2000. Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).

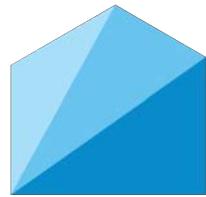
## How to Expand Naturally Affordable Housing With Light Touch Density (Cont.)

- **Most counties have a near linear inverse relationship between as-built density/lot size, gross living area, and price.**
  - We examined the largest 200 metros and found that while the levels of gross living area and home prices vary, the relationship remains the same.
  - Thus, this relationship can serve as a guidepost for localities as they want to increase their single-family detached housing supply.



Note: An Automated Valuation Model (AVM) estimates a property's sale price at a given point in time. Limited to single family detached homes that were built from 2000 to June 2022. Lot sizes are limited to those between 3,000 sq. ft. (14.5 units/acre) and 45,000 sq. ft. (0.97 units/acre). Gross Living Areas are limited to those between 1,000 sq. ft. to 10,000 sq. ft. SFD homes are binned into 10 equally sized bins based on their lot size. We display the first and tenth decile. Regression analysis controls for year built and the census tract of the property.

Source: AEI Housing Center, [www.AEI.org/housing](http://www.AEI.org/housing).



AEI Housing Center

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Visit [AEI.org/housing](https://www.aei.org/housing)





# Solutions from ULI Housing Index

— *Rosemarie Hepner* —

FLORIDA  
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# Land Use Reform at the State Level: A Survey of the Latest Developments

— *Charles Gardner* —

**FLORIDA**  
HOUSING  
SUMMIT





# Land Use Reform at the State Level

A Survey of Recent Changes

Charles Gardner

# A Very Brief History of State Involvement In Planning and Zoning Reform

WOULD YOU LIKE THIS CONDITION  
NEXT YOUR HOME?

EIGHT COTTAGES ON ONE 60FT. LOT



ZONING WOULD PREVENT IT

CITY OF SEATTLE ZONING COMMISSION

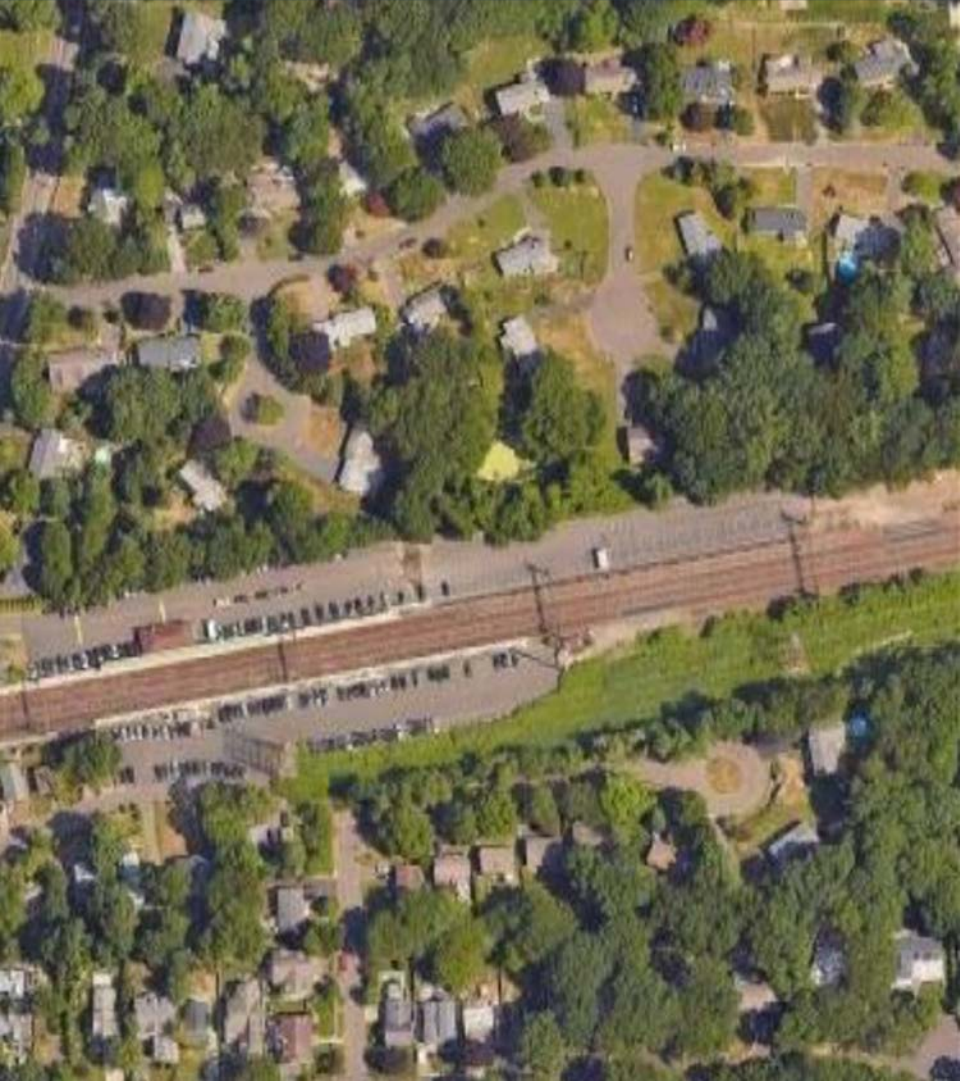
- 1920s: Federal Department of Commerce Issues Standard State Zoning Enabling Act, “hands the keys to the car” to localities, upheld in 1926 *Euclid v. Ambler* decision
- 1970s-1980s: State environmental legislation proliferates, adding time, cost and uncertainty to housing development; some states contemporaneously adopt builder’s remedy laws
- 2016-present: New era of market-based state reforms begins in CA with ADU (accessory dwelling unit) laws (SB 1069)

# Land Use Laws Can Be Divided Into Three Primary Categories

**Technical Regulations:** These include health and safety regulations, often produced by expert committees and adopted at the state or national level, such as building codes, fire codes, street standards and stormwater ordinances.

**Planning and Zoning Regulations:** Governing how land can be used or the size of structures that can be built within a certain designated area, these are adopted by localities pursuant to state enabling legislation.

**Procedural Regulations:** Those rules which establish how applications to use land or build structures are approved, such as by a zoning board or planning commission.

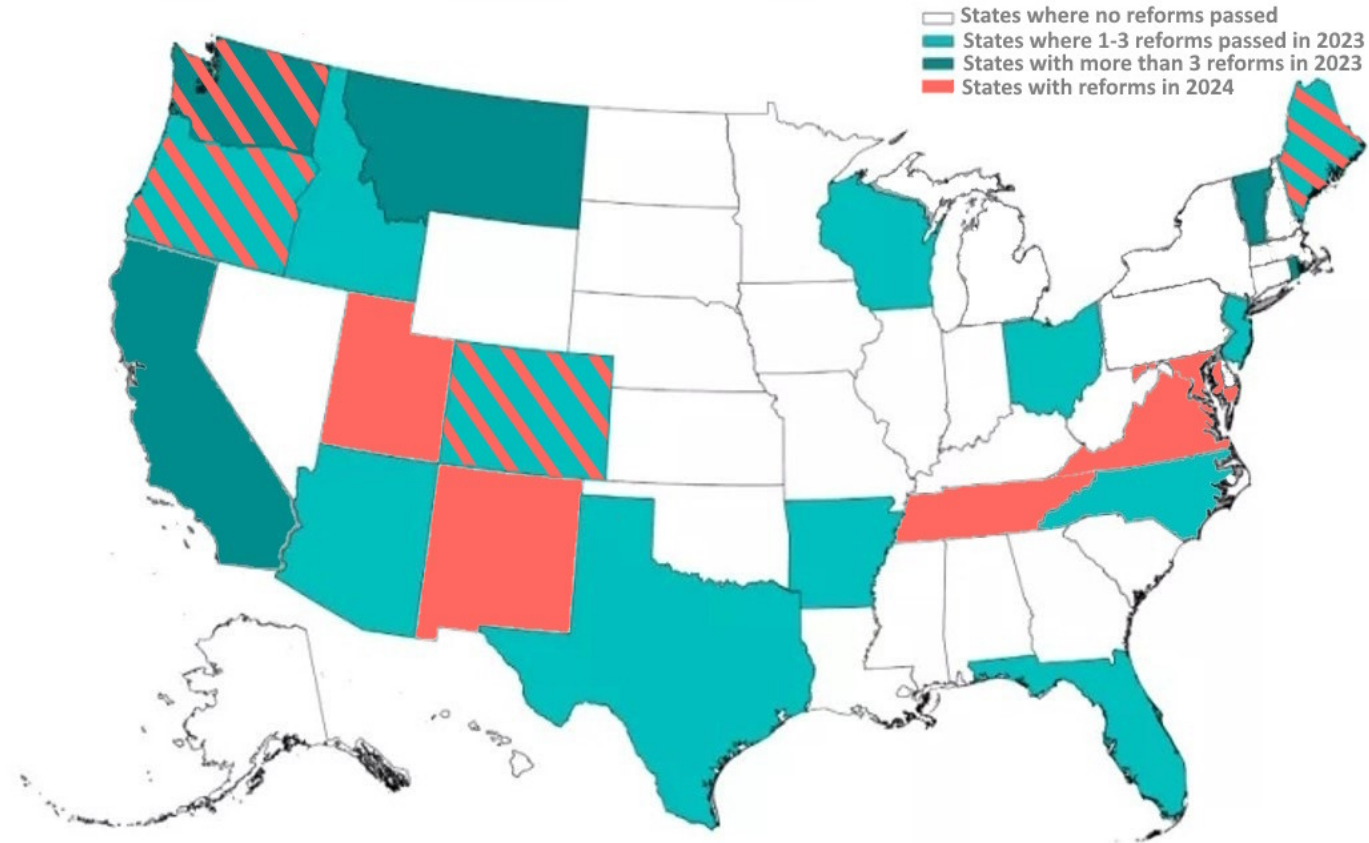


## Why State Intervention?

- Awareness of the exclusionary effects of local zoning has grown
- Housing crisis has become a nationwide phenomenon
- With localities perceived as slow to act, states have been increasingly willing to reclaim authority over *zoning* and *procedure* from local jurisdictions

## States Where Housing Supply Bills Passed From Jan. 1, 2023 to Apr. 30, 2024

# 2023: A Watershed Year for Reform



Source: Authors' tabulation and analysis. State boundary shapefile: IPUMS NHGIS, University of Minnesota, <https://www.nhgis.org/>.

## Notable Developments So Far in 2024

- *Successful Efforts:* Colorado's House Bill 1007, signed into law by Gov. Polis, prohibits local governments from enacting or enforcing occupancy limits based on familial relationships.
- *Near Misses:* Arizona's bipartisan Starter Homes Act, House Bill 2570, would have reduced minimum lot sizes to promote homeownership, but was vetoed by Gov. Hobbs.
- *Other enacted bills in 2024:* Maryland, Tennessee, Oregon, Virginia, Maine, Washington, New Mexico and Utah



## California: In a World of Its Own

Since 2016, California has adopted over 100 laws intended to increase housing production. Highlights include:

- Strengthening the 1969 Housing Element Law, Fair Housing laws, the 1979 Density Bonus Law and the 1982 Housing Accountability Act
- Establishing CEQA exemptions
- Encouraging ADUs
- Streamlining procedures (including 5 hearing rule and increased ministerial approvals)
- Reducing parking minimums



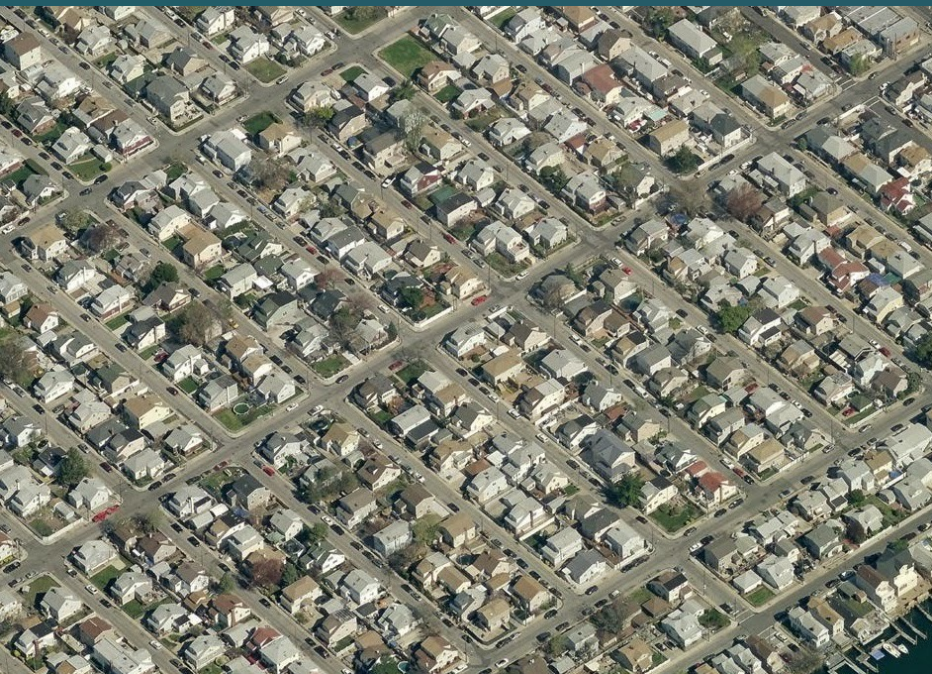
## Common Examples of Zoning and Procedural Reform

- Legalization of ADUs
- Minimum Lot Size Reform
- Legalization of small multifamily
- Reduction of Parking Minimums
- Streamlining Permitting Process
- Occupancy Reform
- “Shot Clock” Bills



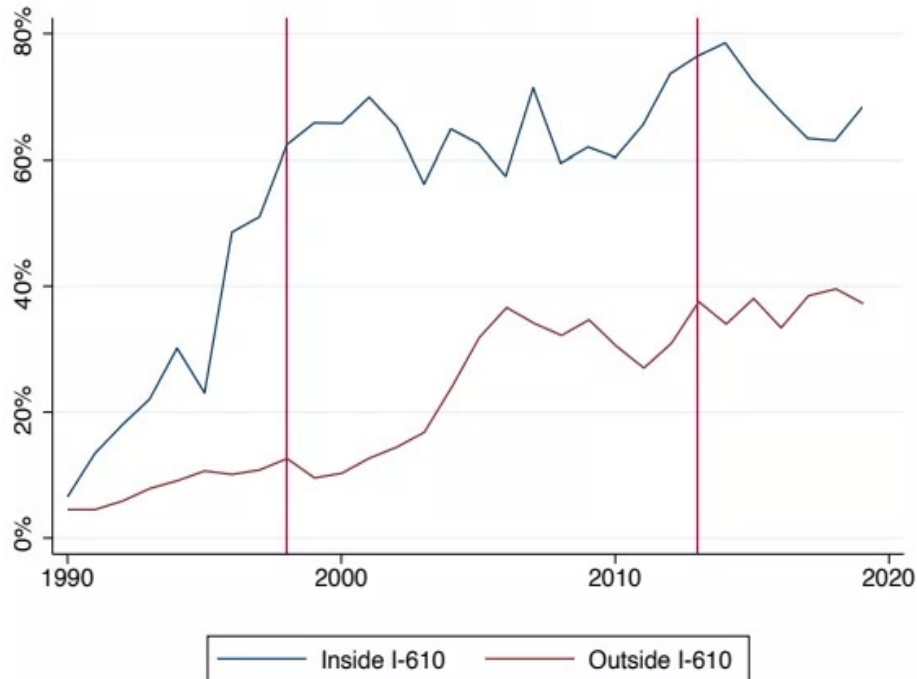
## Example 1: Minimum Lot Size Reform

- Premier example is not a state but a city, Houston, TX, which implemented major reforms in 1998
- Recent examples of reform include VT's S.100, MT's S.B. 382 and RI's S.B. 1032
- Variations include certain square footages vs. units per acre, limiting reforms to areas served by water and sewer, applying reforms only to larger cities and counties, and others



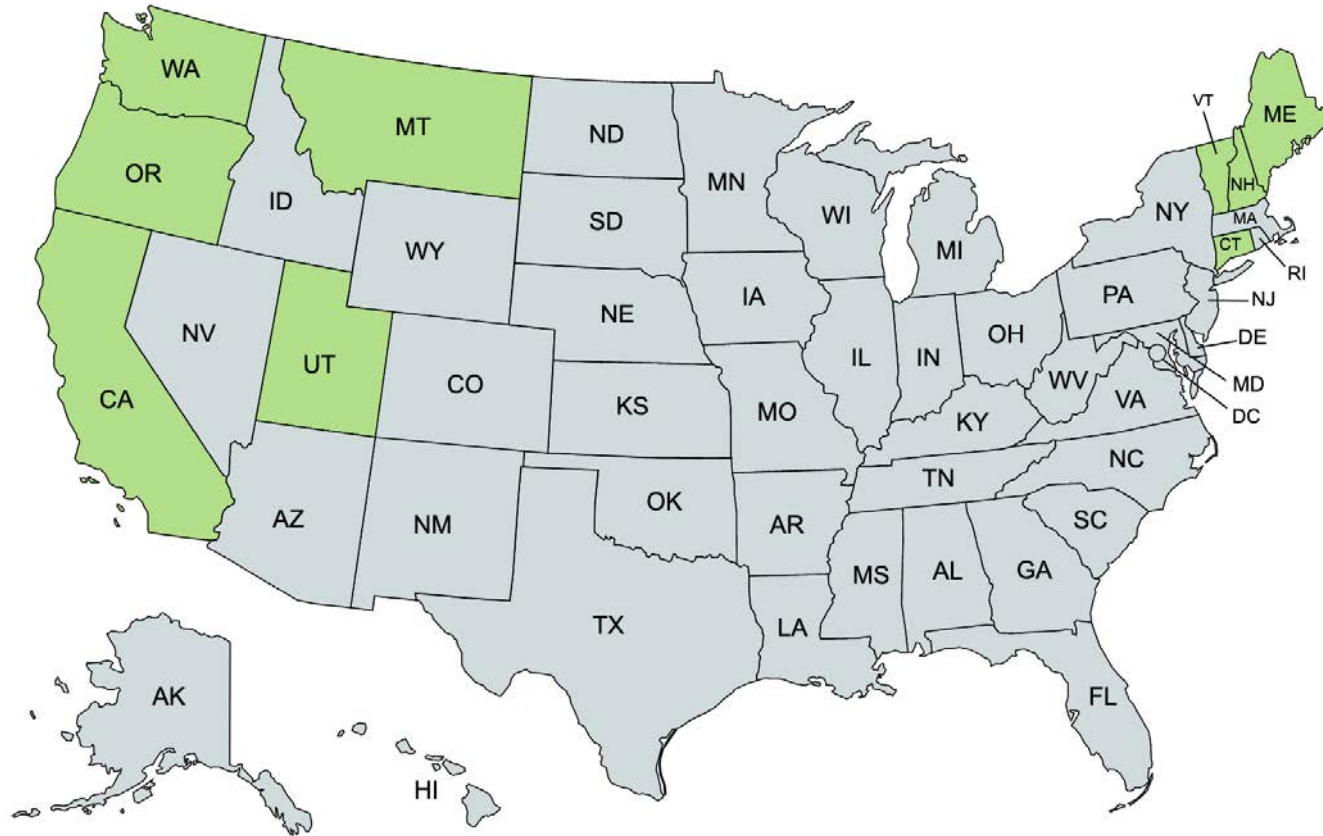
# Problem? We Have a Houston

**Figure 4.** Single-Family Houses and Townhouses on Lots Less than 5,000 Square Feet as a Percentage of All Single-Family Houses and Townhouses by Year Built



Source: Harris Central Appraisal District, Property Data (database), last updated March 19, 2023, <https://hcad.org/pdata/pdata-property-downloads.html>.

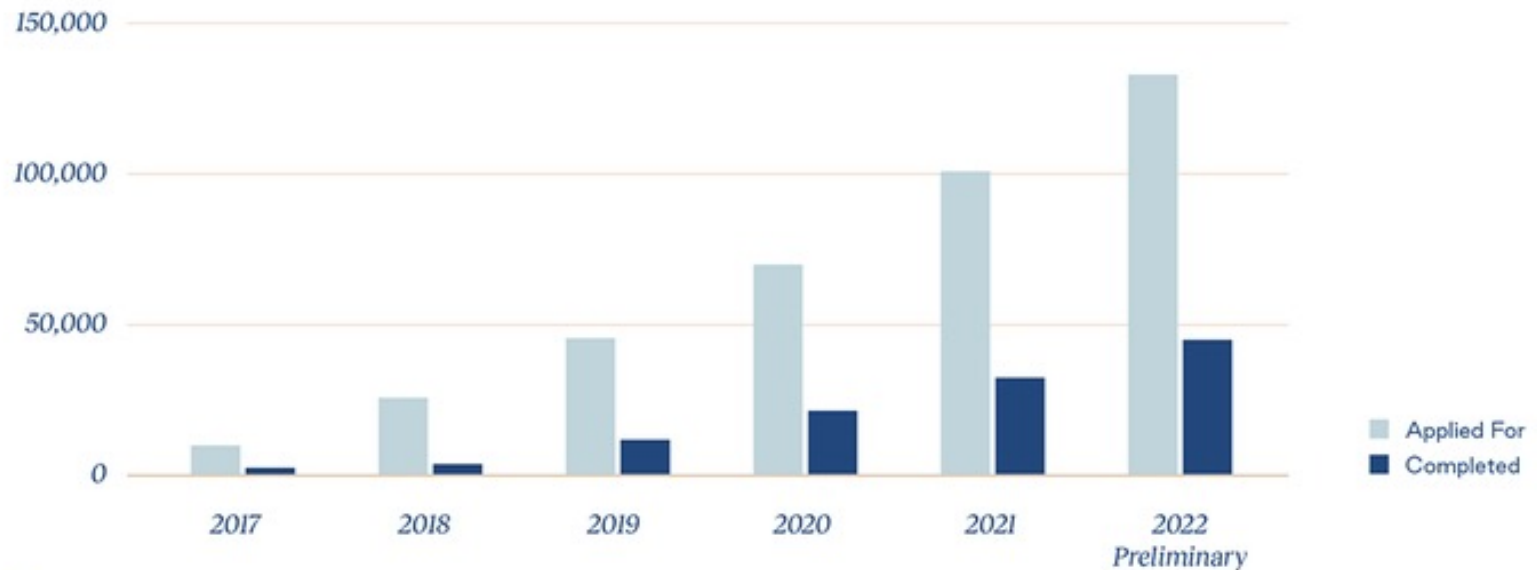
## Example 2: States That Have Legalized ADUs



# California ADU Legalization: A Backyard Boom

## ADU Permits and Completed ADUs

ALL OF CALIFORNIA, CUMULATIVE



## States With Notable Successes in 2023-24

- Montana
- Rhode Island
- Washington
- Vermont

## States Where Ambitious Proposals Failed

- New York
- Colorado
- Arizona

**Several smaller bills > one ambitious bill?**

Major reform packages in NY and CO failed, while MT passed 7 smaller bills

## Other Reforms

A growing trend is a focus on legislative changes to *technical standards*, including reforms like:

- Enabling “single stair” apartment buildings (Washington, Senate Bill 5491 and Virginia, House Bill 368, as examples)
- Allowing multifamily buildings with up to four dwelling units to be subject to the residential building code rather than the more onerous commercial building code (North Carolina, House Bill 488/SL 2023-108)

# Looking Forward

- Housing crisis: record high home prices and rents are focusing bipartisan attention on housing matters
- Snowball effect: the example of California shows tendency of reforms to multiply over time as effect of new legislation becomes apparent
- Local motivation: even where state reforms have failed, cities have been spurred to action
- Expectation: reforms to land use law have continued to be an important part of many states' legislative agendas in 2024

## Questions?

### Email

[cgardner@mercatus.gmu.edu](mailto:cgardner@mercatus.gmu.edu)

### Twitter

[@OldUrbanist](https://twitter.com/OldUrbanist)



# Appendix

Breaking Ground: An Examination of Effective State Housing Reforms in 2023, [www.mercatus.org/research/policy-briefs/breaking-ground-examination-effective-state-housing-reforms-2023](http://www.mercatus.org/research/policy-briefs/breaking-ground-examination-effective-state-housing-reforms-2023).

Four Elements of a Successful Housing Task Force: Lessons from the Montana Miracle, [www.mercatus.org/research/policy-briefs/four-elements-successful-housing-task-force-lessons-montana-miracle](http://www.mercatus.org/research/policy-briefs/four-elements-successful-housing-task-force-lessons-montana-miracle)

Learning from Houston's Townhouse Reforms, <https://www.mercatus.org/research/policy-briefs/learning-houstons-townhouse-reforms>

# Solutions For Florida: Attendee and Speaker Interactive Discussion



**JEFF BRANDES**  
*MODERATOR*



**CHARLES  
GARDNER**



**ROSEMARIE  
HEPNER**



**LESLEY DEUTCH**



**M. NOLAN GRAY**



**EDWARD J. PINTO**



**ALEXANDRA  
VONDELING**

# Local Solutions for Housing Opportunities



**ADRIAN MOORE**  
*MODERATOR*



**HONORABLE  
GEORGE KRUSE**



**HONORABLE  
GEORGE LINDSEY**



**HONORABLE JACK  
MARIANO**

# **Expedited Approval of Residential Building Permits: What to Know About the New Florida Legislation**



**HONORABLE  
BLAISE INGOGLIA**



**JEREMY SUSAC**



**FLORIDA**  
HOUSING  
SUMMIT

Blueprint for Better Outcomes

Jeremy L Susac • Lennar Homes • May 1, 2024

# Lennar

Headquartered in Miami, Florida

Building in 26 states & largest homebuilder in Florida

Single-family, Townhomes & Condos plus Active Adult Communities and Next Gen Homes



# Goal of Senate Bill 812

- Designed to improve affordability.
- Allow early starts and begin permitting 50% of the residential community after an approved preliminary plat.
- Leverage the private sector for all regulatory approvals.
- More efficient process to meet Florida's affordability issues without sacrificing safety or thorough review.
- Grandfathering "*Light*" of existing programs



# Tenants of Senate Bill 812

1. **Develop Two-step process** - preliminary plat and final plat.
2. Begin permitting for **50 percent** of community after preliminary plat is approved.
3. **Leverage the private sector** for “plans” review and building permits.
4. Legally and Financially **Indemnify** Locals; and
5. **Ensure safety** – All construction in accordance with the Florida Building & Fire Code, and no occupancy until a certificate of occupancy has been issued.





# Indemnification

## Legal Indemnification

- Applicant developer-builder responsible for any **damages** stemming from building permit issued prior to final plat.
- This extends to their agents and employees for any disputes resulting from a home constructed before the approval and recordation of the final plat.

## Financially Hold Harmless

- The applicant holds a valid performance bond for up to **130% percent** of the necessary improvements, as defined in s. 177.031(9) (*streets, gutters, sidewalks, or any improvements required by government*)
- Master planned community: up to 130% bond required on a phase-by-phase basis

# Ensure Safety

## Building Code

- Florida Building Code applies to every structure
- No shortcuts
- No reduced timeframes
- No transfer of ownership until a C.O. is issued.

## Fire Code

- Florida's Fire Code require fire protection to be on-site before combustible materials are delivered.
  - Wood frames
  - drywall
- Non-combustible materials and improvements:
  - Roads, sidewalks
  - Stormwater systems, gutters
  - Foundation of home (poured concrete, concrete block walls)

# Conclusion and Recap

- New program in place by October 1, 2024
- Allow 50% early permitting after an approved preliminary plat
- Grandfathering *Light*
- Leverage private sector for all reviews and approvals
- Indemnify local governments
- Maintain safety through building code and fire code
- No transfer of ownership until a certificate of occupancy



# Elevating Housing Vouchers

— *Sam Staley, Ph.D.* —

FLORIDA  
HOUSING  
SUMMIT

# Unlocking Potential by Elevating Housing Vouchers

Florida Housing Summit, hosted by  
Florida Policy Project  
University of South Florida  
May 1, 2024



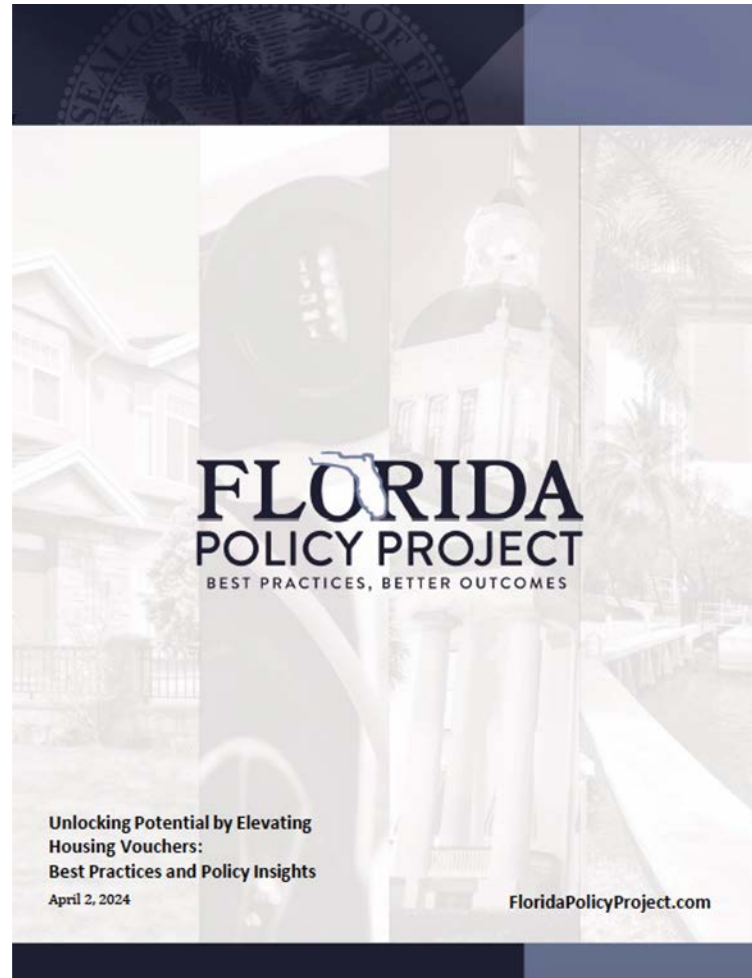
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DeVoe L. Moore Center, Florida State University  
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# Research for Florida Policy Project

[floridapolicyproject.com/](http://floridapolicyproject.com/)

**FLORIDA**  
POLICY PROJECT  
BEST PRACTICES, BETTER OUTCOMES

HOUSING AFFORDABILITY



## *Unlocking Potential by Elevating Housing Vouchers*

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**Cityscape**

Forthcoming voucher  
gap calculation  
methodology article  
by Shane Dabney

# **The Search for Affordable Homes in Florida**

# The Search for Affordable Homes in Florida

Every day, Florida welcomes 1,000 new residents into the state<sup>1</sup> to take advantage of its low taxes, warm weather, beaches, and the growing employment market. With housing supply well below demand, housing costs have pushed home ownership and rental housing beyond the reach of millions of Floridians.

## Florida's Low-Income Households

The Shimberg Center for Housing Studies at the University of Florida estimates that 800,000 low-income households in Florida pay more than 40% of their income in rent, well above the conventional affordability threshold of 30%.

- Once a household spends more than 30% of their income on rent or mortgage payments, they are considered “rent burdened.”



# The Search for Affordable Homes in Florida

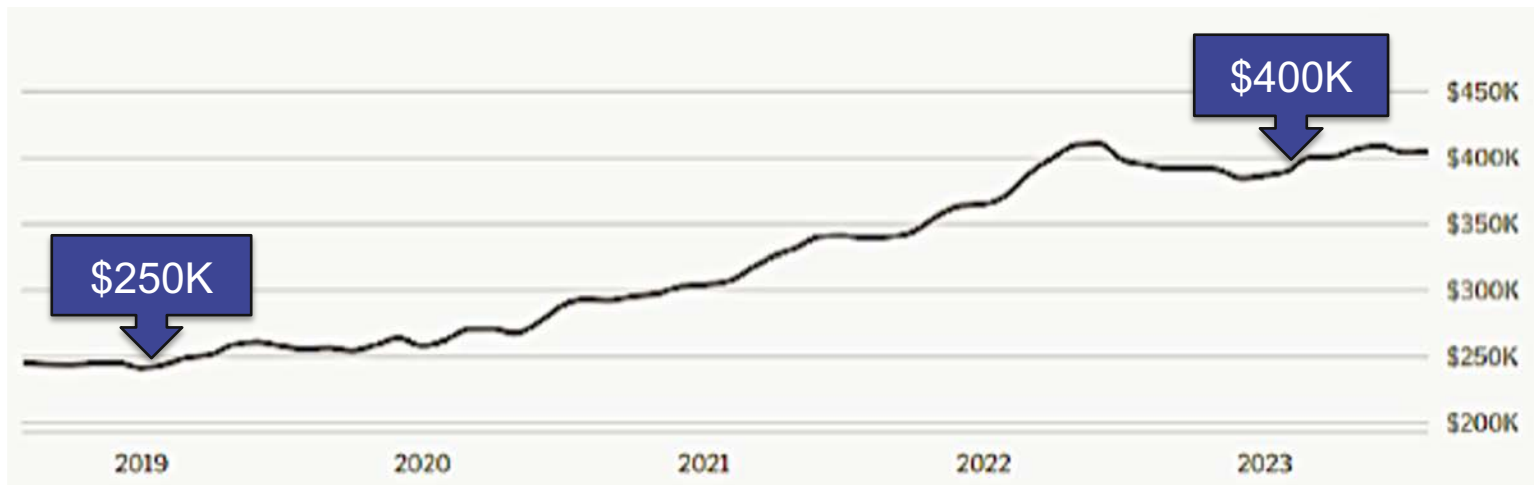


Figure 1. *Change in median home sales prices for houses in Florida*<sup>2</sup>

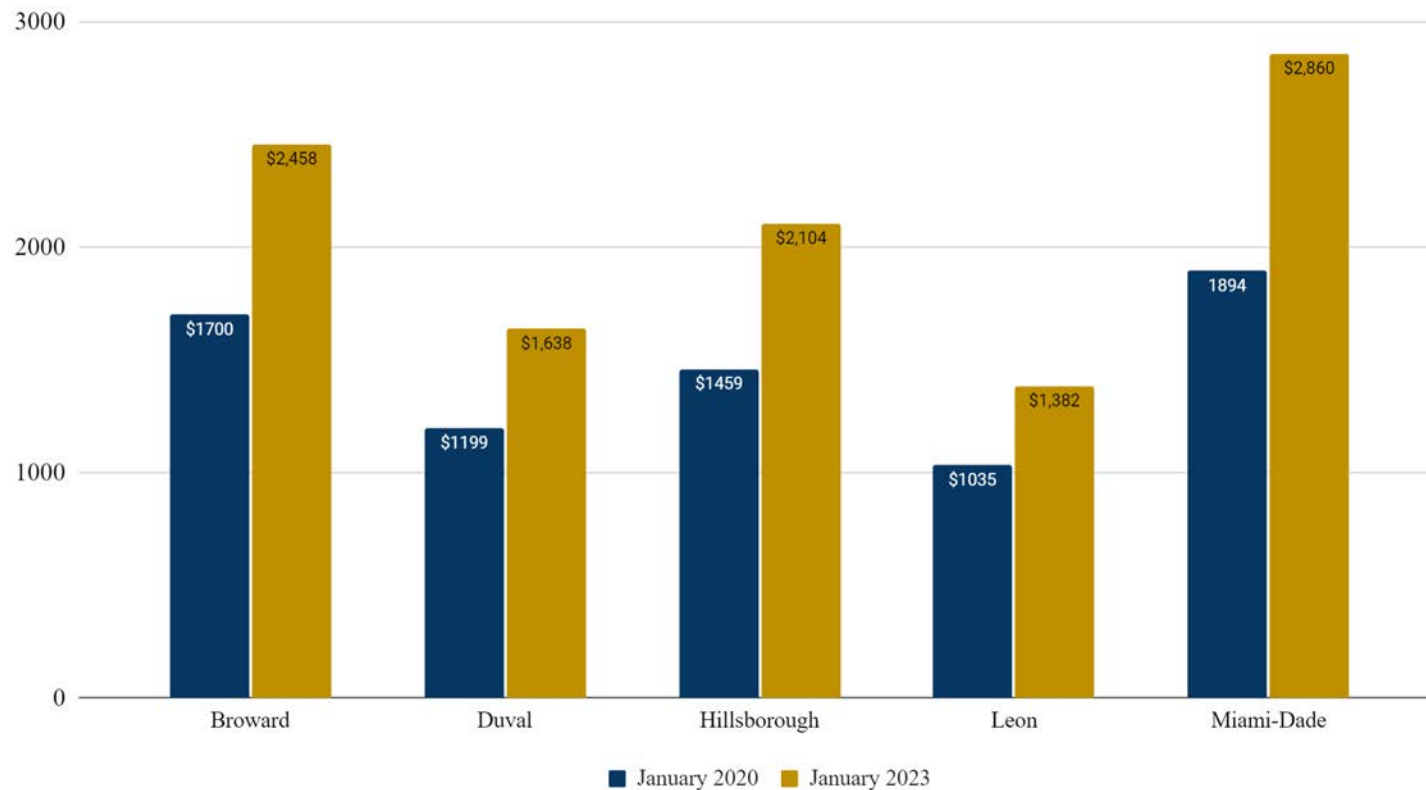


Figure 2. Market Rate Rent Comparisons by County January 2020 and 2023

# **Housing Choice Voucher Program**

# Voucher Spending in Florida

## Vouchers as direct subsidies to qualifying low-income households

- Households control over location and quality of their housing.
  - Families and individuals can relocate to homes closer to preferred schools and jobs.

Almost all housing vouchers spending in Florida is Federal: **\$1.7 billion in 2023.**

In 2021, the Florida Housing Finance Corporation reported spending

- **\$1.2 billion** on vouchers,
- nearly **\$200 million more on non-voucher subsidies** to tenants (e.g., mortgage subsidies, special needs housing assistance, homeless programs), and
- another **\$1.1 billion on developer subsidies** (including housing tax credits, project subsidies, affordable housing guarantees, rehabilitation).

# Florida Faces Substantial Voucher “gap”

The number of housing vouchers distributed is considerably less than the number of voucher-eligible households.

- **Voucher Gap:** Difference between the number of voucher-eligible households and currently available aid
- **How Big?**
  - DeVoe L. Moore Center researchers produced a methodology for calculating housing voucher gaps at the county level (FL)
  - Methodology forthcoming in HUD journal *CityScape* (Data Shop, July Issue)

# Calculations

## Florida's Statewide Voucher Gap

	Voucher Gap	Allocation Rate
<b>FL STATEWIDE</b>	2,594,908	4.6%



# Calculations

## Select FL County Voucher Gaps

County	Voucher Gap	Allocation Rate
Duval	123,297	5.7%
Miami-Dade	406,567	6.8%
Leon	63,964	4.3%
Hillsborough	165,885	6.4%



# Cost to Fill the Gap

The DeVoe L. Moore Center estimates that the total cost to the state of Florida to fill the HCV gap would be:

**\$20 - \$30 Billion**





# Best Practices

# State and Local Vouchers

Most Florida programs are almost exclusively funded by the federal government.

## State and Local Programs

The National Low Income Housing Coalition (NLIHC), 2023, has inventoried

- ❖ 281 state-funded and
- ❖ 72 locally-funded housing programs.

### In Practice

#### Florida

Five state programs focused on capital resources.

Two local tenant-based programs in Miami and Jacksonville..

# Best Practices

## ***Transparent selection criteria.***

- Publish clear and transparent voucher eligibility and selection preference criteria so that applicants know whether they qualify for the program and if they are eligible for preferential selection.

## ***Centralize, continuously monitor, and update waiting lists.***

- The average wait time for an eligible household in Florida is 2.2 years, higher than the national average. Miami residents might wait up to 14 years! Curating waiting lists, most of which exceed three years in Florida, would help ensure only currently eligible families are in line for an award.

## ***Small Area Fair Market Rents.***

- Rather than using county-wide FMRs, moving toward “small area rental rates” could ensure rents more clearly match neighborhoods, opening opportunities to relocate to better areas.

# Best Practices

## ***Match clients and landlords more efficiently.***

- PHAs can work with potential tenants and voucher award recipients to ensure they can fulfill their obligations as tenants to lessen the likelihood of eviction. For example, programs could include personal and family finance workshops and courses for potential clients to improve their capacity to efficiently manage their finances.

## ***Tenant video inspections.***

- Allow for tenant video inspections of units to reduce demands on PHA inspector time and more effectively target problems in units needing mitigation. Inspectors can review the video for health and safety violations, traveling to units only if they identify potential code violations or other “red flags.”

Thank you for attending.

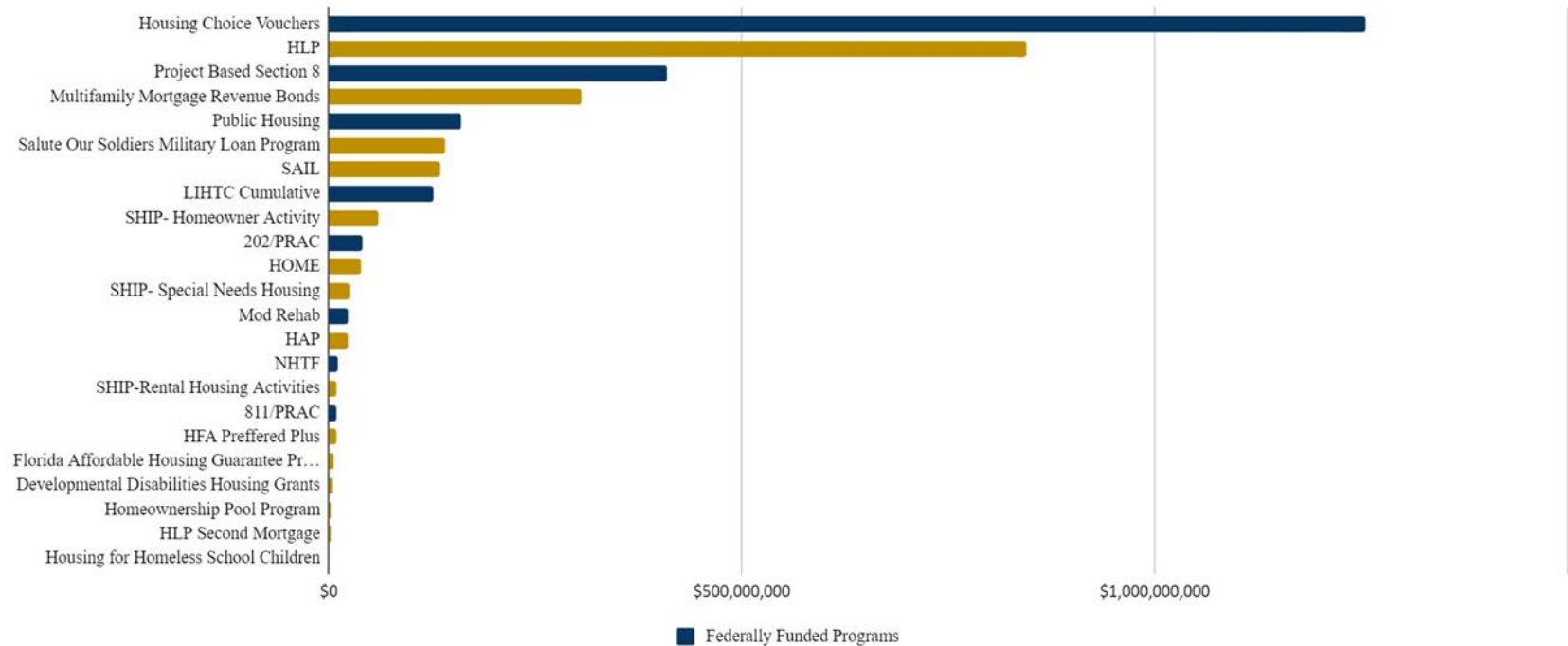
Questions?

EXTRA

# 2021 Florida Housing Affordability Program Spending Overview

## 2021 Florida Housing Affordability Program Overview

Each Program Specified



# Policy Recommendations

## ***Ensure housing voucher programs are designed holistically and involve private sector housing providers.***

- Integrate feedback from the key stakeholders—potential tenants, landlords, and PHA staff.

## ***Publish comprehensive but anonymous data on application profiles.***

- Currently, landlords often retain misconceptions about potential tenants based on the bad experiences of one tenant, or perceptions of reliability. Help existing and potential landlords more fully understand their potential clients, particularly in the area of payment reliability.

## ***Engage qualified third parties to evaluate programs.***

- Use third-party experts to identify opportunities for program improvements. These third-party evaluators can be nonprofit, community-based organizations, universities, or independent consultants.

## ***Adopt consistent, rigorous, and fair eviction policies.***

- PHAs can help ensure voucher recipients understand the terms of their rental agreements and connect individuals and families to a broader network of social services for recipients needing additional assistance securing employment, overcoming health challenges, or other household issues.



# Housing Choice Vouchers

Public housing for low- and very low-income households has been fraught with problems, leading to substantial reductions in government-owned and operated housing.

## **Vouchers as direct subsidies to qualifying low-income households**

- Households have much more control over the location and quality of their housing. Families and individuals can relocate to homes closer to preferred schools and jobs. Therefore, gaining mobility between neighborhoods.

# Florida's Spending on Vouchers

Tenant subsidies account for most federal & state spending on affordable housing.

In 2021, the Florida Housing Finance Corporation reported spending

- **\$1.2 billion** on vouchers,
- nearly **\$200 million more on non-voucher subsidies** to tenants (e.g., mortgage subsidies, special needs housing assistance, homeless programs), and
- another **\$1.1 billion on developer subsidies** (including housing tax credits, project subsidies, affordable housing guarantees, rehabilitation).

By 2023, federal spending on housing vouchers in Florida increased to **\$1.7 billion**.

# Cost to Fill Gap

The DeVoe L. Moore Center estimates that the total cost to the state of Florida to fill the HCV gap would be:

**\$20,008,519,776 - \$30,043,589,400**



**DEEP DIVE CONVERSATIONS WITH SPEAKERS  
BREAKOUT SESSIONS | MAIN BALLROOM**

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# **Culture, Economic, and Zoning Solutions**



**M. NOLAN  
GRAY**



**LESLEY  
DEUTCH**



**EDWARD J.  
PINTO**



**CHARLES  
GARDNER**

**DEEP DIVE CONVERSATIONS WITH SPEAKERS  
BREAKOUT SESSIONS | BREAKOUT ROOMS**

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# **Accessory Dwelling Units**



**CALIN NOONAN**

**CHAD HOLMAN**

**DEEP DIVE CONVERSATIONS WITH SPEAKERS  
BREAKOUT SESSIONS | BREAKOUT ROOMS**

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# **Solutions and Success from Housing Coalitions**



**NEIL  
BRICKFIELD**



**ASHON  
NESBITT**

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BREAKOUT SESSIONS | BREAKOUT ROOMS**

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# Lessons and Solutions



**FORMER ST.  
PETERSBURG MAYOR  
RICK BAKER**



**FORMER TAMPA MAYOR  
BOB BUCKHORN**

# Public Private Solutions for Housing Opportunities



**TOM ALMONTE**  
*MODERATOR*



**BRUCE BUSSEY**



**SCOTT  
MACDONALD**



**MIKE SUTTON**



# Building Bridges Tomorrow: The Baker, Buckhorn and Brandes Blueprint for Housing Solutions in Tampa Bay



**FORMER  
ST. PETERSBURG  
MAYOR RICK BAKER**



**FORMER SENATOR  
JEFF BRANDES**



**FORMER TAMPA MAYOR  
BOB BUCKHORN**

**THANK YOU FOR  
ATTENDING THE 2024  
FLORIDA HOUSING SUMMIT**



