STRONG TOWNS

The Housing-Ready City: A Toolkit for Local Code Reform

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Tell us what your city is doing to become Housing Ready at **strongtowns.org/housingready**

Introduction

(Photo: Sightline Institute)

Housing affordability is one of the most pressing challenges facing cities today. Home prices have soared, rental costs continue to rise, and for many, the dream of stable housing feels increasingly out of reach.

At the same time, solutions often feel distant — many cities are waiting for state or federal interventions that never seem to fully materialize. But the reality is clear: **Cities don't have to wait.** Local governments have the power, the tools and the authority to take meaningful action right now.

This toolkit is designed to help cities take that first critical step. The goal is simple — **get more housing built.** Specifically, this toolkit focuses on local regulatory reform, making it easier to implement the ideas outlined in the bestselling book "Escaping the Housing Trap."

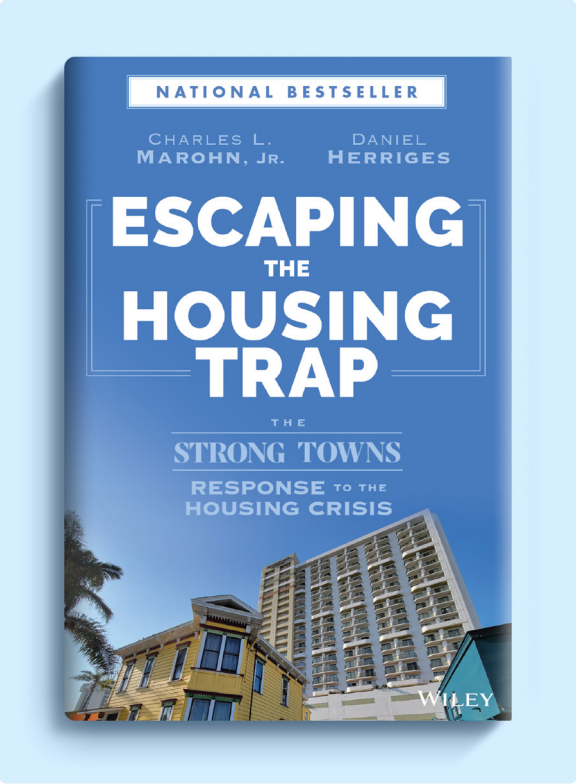
To be successful, housing reforms need to improve people's lives — especially those who may be skeptical of change. This toolkit presents approaches that feel familiar, practical and beneficial to the very people who may otherwise resist them. The changes we recommend are so reasonable and mainstream that they feel like the commonsense solutions they are, rather than another set of extreme reforms forced on unwilling neighborhoods.

While we recognize that housing advocates will play a crucial role in bringing these ideas forward, elected officials and technical staff are the people who will ultimately get this done. **We can't wait for someone else to solve this problem for us. We need to do it ourselves.**

By taking the steps in this toolkit, your city can position itself as a leader in tackling the housing crisis. You will set your community up to attract and retain the talent, entrepreneurs and investment that build prosperity. You can lead your city out of the housing trap.

Tell us what your city is doing to become Housing Ready at **strongtowns.org/housingready**

What Is the Housing Trap?



Learn more at **housingtrap.org**

The housing market is in crisis. Home prices have been rising rapidly for years, surging even more since the 2020 global pandemic. Today, it is increasingly difficult for people across all income levels to find an affordable place to live. To alleviate this crisis, home prices must come down.

At the same time, rising housing prices are critical to the stability of our financial system. Housing-related financial products form the reserves and collateral of banks, pension funds and other financial institutions. A meaningful drop in housing prices poses serious economic risks.

This tension forms the housing trap. Prices must fall if homes are to become affordable, yet prices can't fall — not broadly or for any sustained period of time — without creating deep economic turmoil.

In "Escaping the Housing Trap," we outline how cities can lead the way out by focusing on three key actions:

- **Filling the gap in housing supply** with affordable, adaptable, entry-level homes.
- **Empowering local, small-scale developers** to build these homes instead of relying solely on large developers.
- **Creating a responsive housing finance market** that meets local needs and capacities.

This toolkit focuses on the first key action.

Breaking out of the housing trap isn't easy, but it's achievable — if cities are ready to take the lead. Local governments have the authority and tools to drive meaningful change. Now, let's get started on the path to becoming a Housing-Ready City.

Checklist for a Housing-Ready City

Becoming a Housing-Ready City means removing barriers that prevent more housing from being built in your community. While there are many reforms cities can pursue, we have identified six essential changes that every city needs to implement. These changes are achievable — local governments have the unilateral authority to make them all happen right now.

Cities that are seeking increased housing options, greater affordability and a stronger local economy must implement the following changes:

- [ ] **Allow single-family home conversion to duplex or triplex, by right.**
  Simplify zoning codes to allow homeowners to create additional housing within existing structures without burdensome approvals.

- [ ] **Permit backyard cottages in all residential zones.**
  Enable property owners to add accessory dwelling units (ADUs) to increase housing options in established neighborhoods.

- [ ] **Legalize starter homes in all residential zones.**
  Remove zoning restrictions that limit the construction of smaller (400-800 square feet), more affordable homes for first-time buyers and downsizers.

- [ ] **Eliminate minimum lot size requirements in existing neighborhoods.**
  Allow for more efficient land use by removing artificial barriers that limit the number of homes that can be built.

- [ ] **Repeal parking mandates for housing.**
  Let property owners decide how much parking is needed, reducing unnecessary costs and land use requirements.

- [ ] **Streamline the approval process.**
  Create a clear, efficient process to ensure approvals for conversions, cottages and starter homes happen within 24 hours.

Achieve each of these steps and you will be a Housing-Ready city. These changes will be described in detail in the following sections.

If your city is taking steps to become housing ready, we want to hear about it and tell your story. Share your progress at **strongtowns.org/housingready**

Policy #1

Allow single-family home conversion to duplex or triplex, by right.

Converting single-family homes into duplexes or triplexes is one of the simplest, quickest and most effective ways to increase housing availability without altering the character of a neighborhood.

Many homes already have the layout and space to accommodate additional units with minimal changes — such as adding an entrance, kitchen or bathroom. In some cases, it's as easy as converting a spare bedroom into an efficiency apartment. These conversions typically retain the home's original exterior, ensuring they blend seamlessly into the neighborhood while maintaining its scale and aesthetic.

Cities can facilitate this by allowing conversions by right, eliminating the need for costly and time-consuming approvals. This flexibility empowers homeowners to maximize their property potential, generate additional income, and offer more affordable housing options within their community.

Has your city made it possible for people to convert single-family residences into duplexes?
Tell us about it at **strongtowns.org/housingready**

Implementation

Making this change is straightforward. The city's zoning ordinance needs to be updated to allow duplexes and triplexes in areas where single-family homes are currently permitted. Once this zoning change is made, homeowners can move forward with conversions without requiring special approvals or variances.

Steps To Implement:

1. **Amend the zoning code.** Update the ordinance to permit duplexes and triplexes in all residential zones where single-family homes are allowed.

2. **Adjust permitting procedures.** Ensure the permitting process is clear and accessible, treating conversions like standard home improvement projects.

3. **Communicate the change.** Provide simple, clear information to homeowners and builders about the new opportunities and how they can take advantage of them.

Duplex conversions can add housing without significant changes to the neighborhood's feel. (Photo: Sightline Institute)

Results

Private, Peaceful Homes That Boost Neighborhood Property Values

The Dallas, Texas home Anderson converted to accommodate up to five households still looks and feels like the single-family residence it was built to be.

Monte Anderson's "Multigenerational Roommate House" is only legal because of a technicality. But it shows how making single-family to duplex and triplex conversions legal by right can nurture a healthier housing market.

Anderson lives in a first-ring suburb of Dallas, Texas, in a large house originally built for a 1970s-era nuclear family — mom, dad and 2.6 kids. Multiunit homes are technically not allowed in the neighborhood. But after Anderson purchased it in 2021, he applied some savvy interpretation of local zoning rules to transform it into a legal, owner-occupied, multiunit home for five single adults ranging in age from almost 20 to over 70.

Each unit has a separate entrance, bathroom and kitchenette where the occupants can enjoy their own privacy. In many ways, this is a return to traditional housing patterns. Multigenerational and roommate living was more common in American cities before restrictive zoning laws made it illegal to have more than one household in a single-family home. By allowing homeowners to convert existing houses into duplexes or triplexes, cities can **give residents the flexibility to live where they want at a price they can afford.**

In a neighborhood where zoning allows duplexes by right, a homeowner with an aging parent could create a small, independent living unit instead of paying $5,000 a month for an assisted living facility. A young adult just starting out could afford to stay in their neighborhood rather than being priced out of the community they grew up in. And people like Anderson, who love the energy of having people around but also value their privacy, can enjoy both.

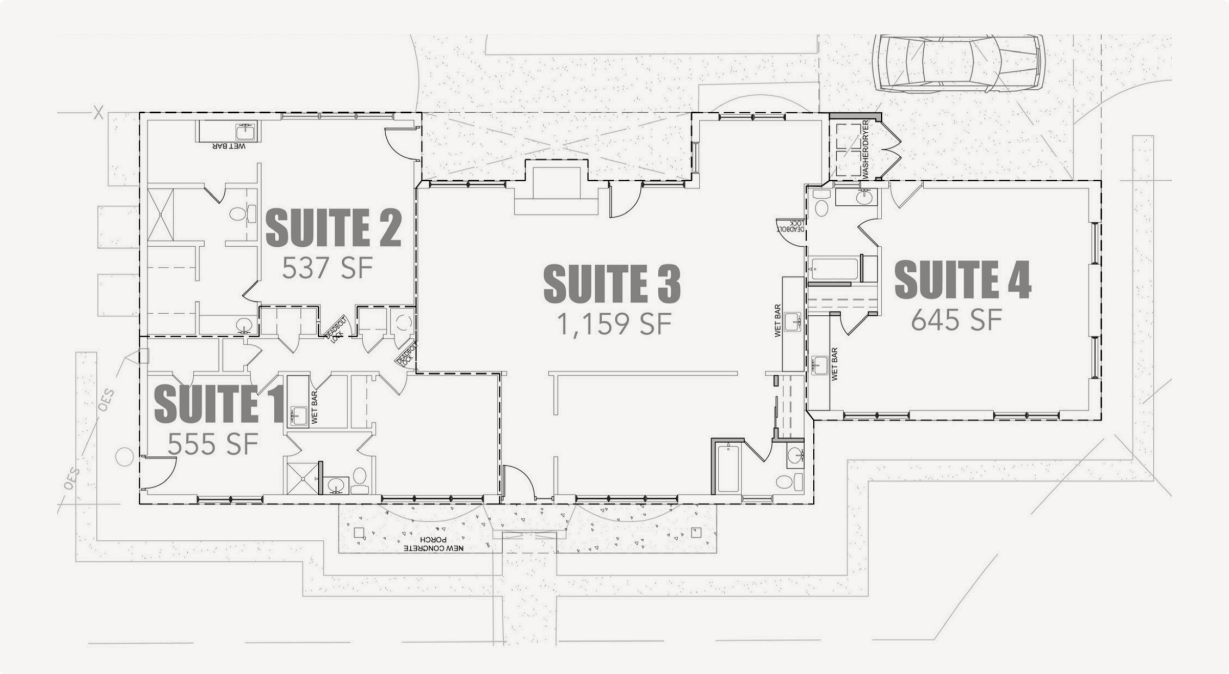
Allowing duplex conversions isn't just good for homeowners — it's a **boon for cities.** Anderson purchased his property for about $300,000 when it was a run-down, outdated house. After converting it into a multiunit home, it is now valued at over $1.2 million. That's a **quadrupling of taxable value** — without requiring the city to build new infrastructure, extend roads or increase public services.

In cities that make this type of housing legal by right, thousands of stagnant properties can be improved, raising property values, increasing tax revenue and revitalizing aging neighborhoods. Instead, zoning laws force homeowners to jump through absurd bureaucratic hoops to make these modest, commonsense changes.

Anderson had to design his house around these outdated rules, installing hotel suite-style doors that lock from each side to technically maintain a single-family designation. He also had to avoid installing full kitchens in secondary units because they would trigger a "multifamily" classification. These legal gymnastics only add cost and complexity.

"It's ridiculous that this kind of housing isn't legal everywhere," Anderson says. "Nobody wants these big empty houses just sitting there, deteriorating. This is a way to make better use of what we already have."

This isn't about turning neighborhoods into high-rise apartment districts. It's about giving families and individuals more housing choices while keeping communities strong and intact. When a homeowner like Anderson can legally and affordably create housing that meets modern needs, **everyone wins.**



The floor plan of Anderson's "Multigenerational Roommate House." Each unit has a private entrance, bathroom, and kitchenette.

Featured:

Monte Anderson is a managing partner at Neighborhood Evolution and president of Options Real Estate Investments, specializing in sustainable neighborhood development in Southern Dallas and Northern Ellis counties.

Policy #2

Permit backyard cottages in all residential zones.

Backyard cottages, also known as accessory dwelling units (ADUs), offer a low-impact way to increase housing supply while preserving the character of neighborhoods.

These units, often tucked behind existing homes, can provide flexible living spaces for extended family members, produce rental income, or accommodate downsizing homeowners. Backyard cottages are designed to fit within the scale of existing neighborhoods, making use of underutilized yard space without overwhelming existing infrastructure.

Allowing them by right in all residential zones simplifies the process for homeowners and encourages organic, small-scale growth within the community.

Has your city permitted backyard cottages? Tell us about it at **strongtowns.org/housingready**

Implementation

Opening the way for backyard cottages — also known as accessory dwelling units or ADUs — is simple. Begin by updating the city zoning code to allow backyard cottages as a permitted use in all residential zones.

Steps To Implement:

1. **Amend the zoning code.** Update the ordinance to permit backyard cottages (ADUs) in all residential zones, ensuring they are treated as a permitted use without requiring special approvals.

2. **Establish clear guidelines.** Define reasonable standards for size, setbacks and design to ensure compatibility with existing homes while maintaining flexibility.

3. **Simplify the permitting process.** Treat ADU applications like other minor home improvements, ensuring a straightforward and predictable approval process.

4. **Educate homeowners.** Provide clear information on how property owners can add backyard cottages, including design standards, utility connections and financing options.

Homeowners can turn unused space into charming backyard cottages to accommodate loved ones or bring in extra income—all while addressing a city's housing needs. (Photo: Sightline Institute)

Results

Independence *and* Support for Young People and Seniors

This piece was contributed by Alli Thurmond Quinlan.

When family members need space and independence, they often must go far from home to find a place they can afford. A backyard cottage can be the sweet spot between being close to family and being too close to family. (Photo: Sightline Institute)

Backyard cottages provide **affordable housing options that adapt to people's changing needs.** Legalizing this form of development can improve residents' quality of life and help families stay connected, all while increasing housing supply and affordability without large-scale disruption to the community.

A family of adult children in Fayetteville, Arkansas, learned this firsthand. When their aging mother was diagnosed with dementia, they faced a difficult choice: place their mother in a sterile, expensive memory care facility or risk her safety as she struggled to maintain her independent life. Not willing to sacrifice her safety or her independence and joy, they created an alternative: They built a backyard cottage on one sibling's property, creating a modest but dignified space where their mother could live independently for as long as possible.

Familiar surroundings and faces are critical for seniors with memory issues, and this environment allowed their mother to thrive. She could maintain her routines while staying safe and connected to her family, a scenario infinitely preferable to institutional care. Looking back, the family recognized that being able to build a second cottage would have helped even further, providing space for a full-time caretaker to stay in later years.

While building a backyard cottage was the perfect solution for the family, zoning restrictions meant that it was only possible through creative loopholes. The unit had to be connected to the main house and lack a stove to avoid qualifying as a full "dwelling unit." This was a stark reminder that many zoning laws — designed under

the guise of maintaining “safe and desirable” neighborhoods — were hamstringing families’ ability to adapt to life’s challenges.

This family’s story became a turning point in the city’s push to reform its restrictive zoning codes. In 2018, Fayetteville legalized two ADUs per lot, as well as eliminating owner-occupancy and parking requirements. Instead of limiting the housing supply, they focused on legislating actual problems — for instance, over-occupancy, illegal parking or noise complaints. Homeowners can now adapt their properties to meet their changing needs, adding a rental unit for extra income, a space for aging parents, a second unit to start a small home business in, or a starter home for a young adult. This flexibility fosters both family stability and broader housing affordability.

The success of these reforms was rooted in a willingness to listen — to hear the stories of families navigating complex challenges and to recognize the systemic barriers they faced. It’s a testament to the power of incremental change and the importance of putting people at the center of planning decisions.

As cities continue to grapple with housing crises, aging populations and shifting family dynamics, these lessons remain deeply relevant. By embracing flexibility, fostering connection and prioritizing human needs, we can build communities that are not just places to live, but places to thrive.

Contributor:

Alli Thurmond Quinlan, the acting director of the Incremental Development Alliance, is an architect, landscape architect and small infill developer.

Policy #3

Legalize starter homes in all residential zones.

Starter homes — small, affordable homes typically for first-time buyers — were once a staple of American neighborhoods but have become increasingly rare due to restrictive zoning laws and financial incentives for larger structures.

Legalizing starter homes in all residential zones means removing regulatory barriers that prevent the construction of smaller homes on smaller lots. These homes provide an accessible entry point to homeownership for individuals, young families and retirees looking to downsize. Designed for gradual expansion, they offer the flexibility to grow with the homeowner's needs over time.

Starter homes blend seamlessly into existing neighborhoods, offering an attractive, entry-level housing option that ensures communities remain accessible to people at different life stages.

Has your city legalized starter homes? Tell us about it at **strongtowns.org/housingready**

Implementation

To allow starter homes in all residential zones, cities need to update their zoning codes to eliminate housing size restrictions or any minimum dwelling size requirements.

Steps To Implement:

1. **Amend the zoning code.** Update the ordinance to remove all minimum dwelling size requirements in all residential zones.

2. **Establish clear guidelines.** Define reasonable standards for setbacks, lot coverage and design to ensure new homes fit within existing neighborhoods.

3. **Simplify the permitting process.** Treat starter home applications like any other residential construction project, with a clear and predictable approval process.

4. **Educate homeowners and builders.** Provide accessible information on how to take advantage of the updated regulations.

Results

Homeownership Within the Reach of Young Families

This piece was contributed by Norm Van Eeden Petersman.

Small houses—less than 1,000 square feet—on small lots used to be a standard building block for cities. They were affordable for residents and efficient for providing utilities and services to. Now, they are all but illegal to build in most American cities.

Mark and Fawn Gottschalks' shotgun house exemplifies how small, adaptable homes (also known as starter homes) can address today's housing challenges.

In many towns, it would be illegal to build this kind of house. Thanks to zoning reform, though, this property could give the Gottschalks an affordable entrance into homeownership that was just right for their family.

Built in 1989 on a modest 3,000-square-foot lot in Pensacola, Florida, the 850-square-foot shotgun house is charming and practical. Upon taking possession, the Gottschalks' budget allowed them to update the kitchen and bedrooms to meet their immediate needs. They've left the attic undeveloped for now, but it offers potential for conversion into a third bedroom. They're thinking about adding a backyard cottage in the future, as family needs arise. Pensacola's zoning reforms have made this all possible. This flexibility allows the house to adapt as the Gottschalks family grows, proving that small homes can evolve without losing their appeal.

The Gottschalks' house sits within walking distance of a daycare, parks, schools and local baseball games, offering conveniences that outweigh any desire for extra space. The neighborhood is zoned C-2 (general commercial), reflecting Pensacola's recognition that residences and businesses benefit from proximity. This ensures that Mark and Fawn experience a community that is adapting and changing in fruitful ways. Their small home is not out of place

— it is part of the eclectic mix of housing that is characteristic of dynamic neighborhoods.

Downtown Pensacola's population growth — from 500 to over 6,000 residents in two decades — demonstrates the power of diverse housing options. Mark and Fawn's home embodies this vision, showing how small housing solutions integrate seamlessly into revitalization efforts.

Inspired by resourceful designs of the past, small homes such as the Gottschalks' create opportunities for individuals and families to build stable, connected lives. Mark and Fawn know it's the starting point they need for a bright future in Pensacola.

Contributor:

Norm Van Eeden Petersman is the director of Movement Building at Strong Towns. An expert speaker for the Strong Towns movement, he has toured the United States and Canada delivering insights on how to build strong towns.

Policy #4

Eliminate minimum lot size requirements in existing neighborhoods.

Minimum lot size requirements often create unnecessary barriers to development, making housing more expensive and limiting opportunities for growth. In established neighborhoods with existing infrastructure — such as roads, sewer and water — these rules prevent natural, incremental development that would otherwise fit within the existing community fabric.

Eliminating minimum lot sizes in these areas allows property owners to make better use of their land without compromising neighborhood character. Rather than leading to dramatic changes, removing lot size restrictions simply allows for smaller, more affordable homes to be built and financed, providing more opportunities for people to live in desirable locations without the high costs associated with large lots.

A common concern is that eliminating minimum lot sizes could result in extreme changes, such as overcrowding or incompatible development. In reality, what happens is more modest: Homeowners can add a smaller home, build a backyard cottage or split a lot to create new housing options. This allows communities to grow in a gradual, predictable way without large-scale disruptions.

Financially, this reform benefits both residents and cities. For homeowners, it unlocks the potential to create additional housing that meets their needs while remaining affordable. For cities, it brings more properties into productive use, boosting tax revenue without the need for costly infrastructure expansions.

Ultimately, eliminating minimum lot size requirements in existing neighborhoods is about providing flexibility. Cities can allow for responsible growth that aligns with the existing neighborhood, giving people more choices while maintaining the character and scale of their community.

Has your city eliminated minimum lot sizes in established neighborhoods? Tell us about it at **strongtowns.org/housingready**

Implementation

To eliminate minimum lot size requirements in existing neighborhoods, cities need to update their zoning codes to remove restrictions that mandate a minimum lot size for development.

Steps To Implement:

1. **Amend the zoning code.** Update ordinances to eliminate minimum lot size requirements in established neighborhoods with existing road, water and sewer infrastructure. To define an established neighborhood, specify that it was platted prior to a set date, such as “platted prior to 2024.” This change is intended to apply only to existing neighborhoods, not new developments.

2. **Simplify the subdivision process.** Allow property owners to subdivide lots with minimal administrative steps and cost. Approve subdivisions with a survey and description of the property, instead of requiring a master plan approved by a planning commission or public hearing.

3. **Educate the public.** Provide clear, accessible information about how these changes will optimize land use and create more housing opportunities while preserving neighborhood character.

Policy #4: Eliminate minimum lot size requirements in existing neighborhoods.

Results

More Flexibility in Housing Development

This piece was contributed by Alli Thurmond Quinlan.

Reducing minimum lot size requirements in Fayetteville, Arkansas, resulted in a 28-home neighborhood, complete with continuous sidewalks, street trees and business space, where previous ordinances would have only allowed seven homes. (Photo: Joshua Duke Photography)

The South Street Cottages project in Fayetteville, Arkansas, began with the acknowledgment that **reducing minimum lot sizes could unlock the potential for smaller, more affordable homes while meeting the needs of the community.**

By working with the city to reduce minimum lot sizes, we were able to build 28 homes on a parcel that would have otherwise only accommodated seven. Each home sold quickly, with attainable total prices. Best of all, many of the buyers were young families, retirees and single professionals who might otherwise have been shut out of the housing market.

In 2016, I joined the Incremental Development Alliance and moved from renovating and flipping old houses on the side to tackling my first land and new construction development. In collaboration with forward-thinking city officials and planners, I identified a site that was well-suited for a pilot project: an oversized parcel in a walkable neighborhood close to public transit, schools and parks.

The existing zoning required minimum lot sizes of 10,000 square feet, which would have limited the number of homes we could build and driven up per-unit costs. I proposed rezoning the area to one of our town's downtown zoning districts. This would allow for very small lot width minimums (18 feet) and no minimum lot sizes — a dramatic change, but one grounded in thoughtful design and community engagement.

To build community support, I held workshops and listening sessions with residents — the most popular was a pop-up petting zoo where after-school classes could pet goats and learn about civic engagement and the development process. We addressed neighbors' concerns face-to-face and emphasized the benefits of smaller lots, such as attracting first-time homebuyers and creating a neighborhood that feels cohesive and human-scaled.

Once the reduced lot sizes were approved, we set out to design homes that were both affordable and desirable. Being a hillside town meant that

the site sloped significantly from the back corner to the street. As both an architect and a landscape architect, I designed this topography into terraces to create a series of small-lot single-family homes, some of which had garage apartments. I tucked a townhouse courtyard into the back and put a small, mixed-use building in the corner.

The smaller lots naturally lent themselves to compact, efficient designs for households of one or two people. The largest corner home had three bedrooms and a playroom. Each home was designed to maximize usable space, with open floor plans, high ceilings and plenty of natural light. By minimizing setbacks and carefully planning shared green spaces, we created a sense of community while maintaining privacy for individual homeowners.

Smaller homes naturally mean lower utility bills. We also incorporated elements like high-performance insulation and native landscaping to further reduce environmental impact. These features not only appealed to buyers but also helped lower ongoing costs, making the homes even more accessible to residents on a budget.

I've slowly developed the street-facing houses in sets of three over the last eight years. These houses sit on lots as small as 1,500 square feet — a fraction of the lot minimum allowed under the previous zoning — and range in size from 500 square feet to 2,200 square feet. Two of them met federal affordability standards without subsidy. **This affordability is directly achieved by their small size and small lot — the price per square foot is high for the neighborhood and has caused many older neighboring homes to appreciate in value in response.**

Critically, these homes can be purchased outright with typical, federally backed 30-year mortgages because they're on conforming, fee-simple platted lots. In many cases, where small lots are not allowed, developers resort to creating condominium regimes to achieve higher density. While condos can be a viable solution, they often come with added complexity: shared ownership structures, homeowners' associations, and monthly fees that can be a barrier for some buyers.

So far, the project has been a resounding success. Continuous sidewalks shaded by native Overcup Oak street trees now connect neighbors. Front porches brought up to the street encourage neighborly interactions. Lush, carefully designed front gardens make the density of the neighborhood feel cozy and lovable.

Reducing minimum lot sizes isn't just about making homes smaller — it's about making affordable housing a reality for all.

Contributor:

Alli Thurmond Quinlan, the acting director of the Incremental Development Alliance, is an architect, landscape architect and small infill developer.

Policy #5

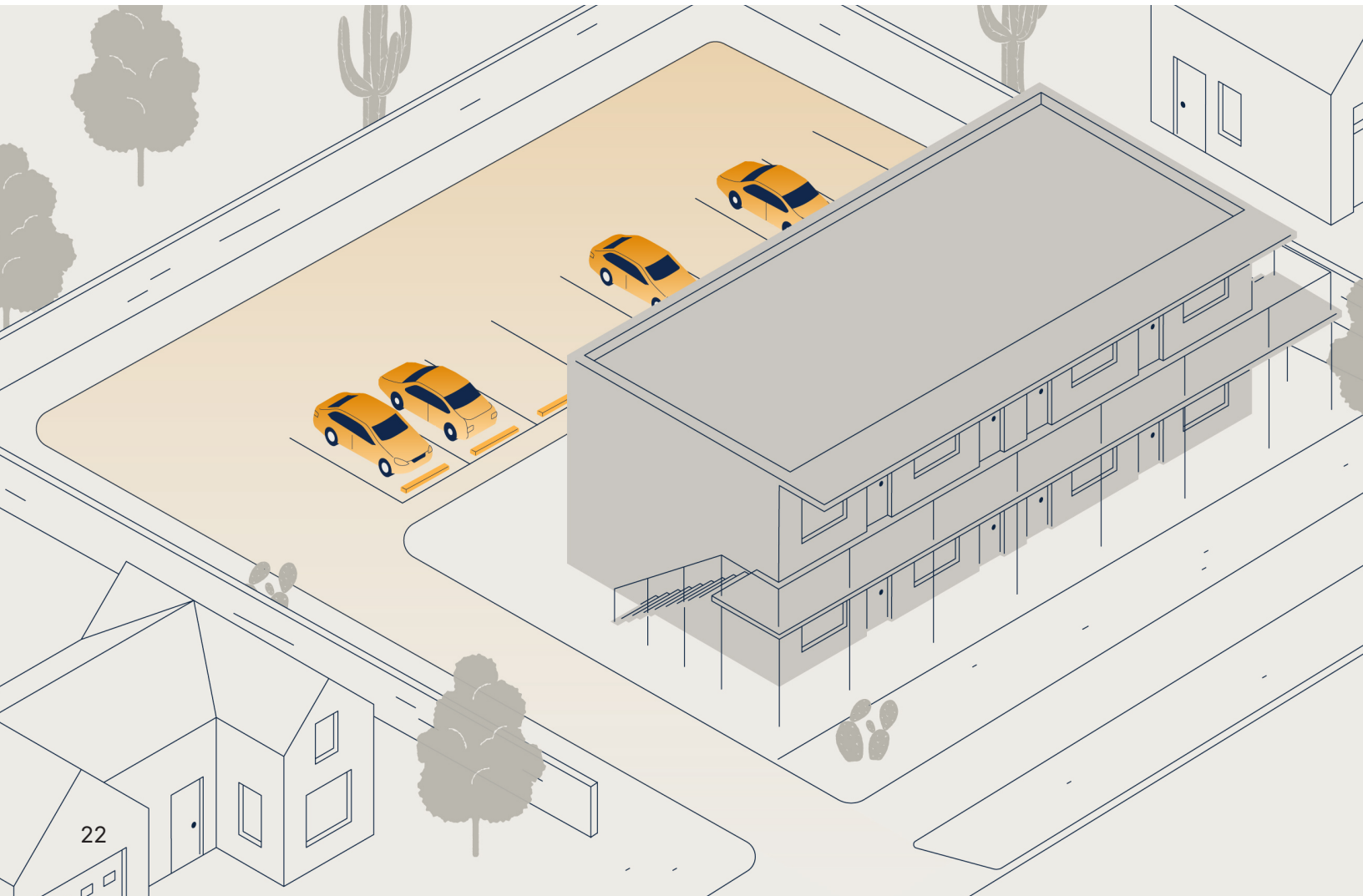
Repeal parking mandates for housing.

Mandatory parking requirements add significant costs to housing projects and take up valuable land that could otherwise be used for homes or community spaces. They often result in unnecessary and underutilized parking spaces that do little to enhance the neighborhood.

Repealing parking mandates allows property owners to determine the appropriate amount of parking based on actual demand rather than outdated, one-size-fits-all regulations. In many cases, especially in walkable or transit-friendly areas, residents require far less parking than current mandates dictate.

Eliminating these requirements not only makes housing more affordable but also gives people more options in how they get around.

Has your city repealed parking mandates? Tell us about it at **strongtowns.org/housingready**



Implementation

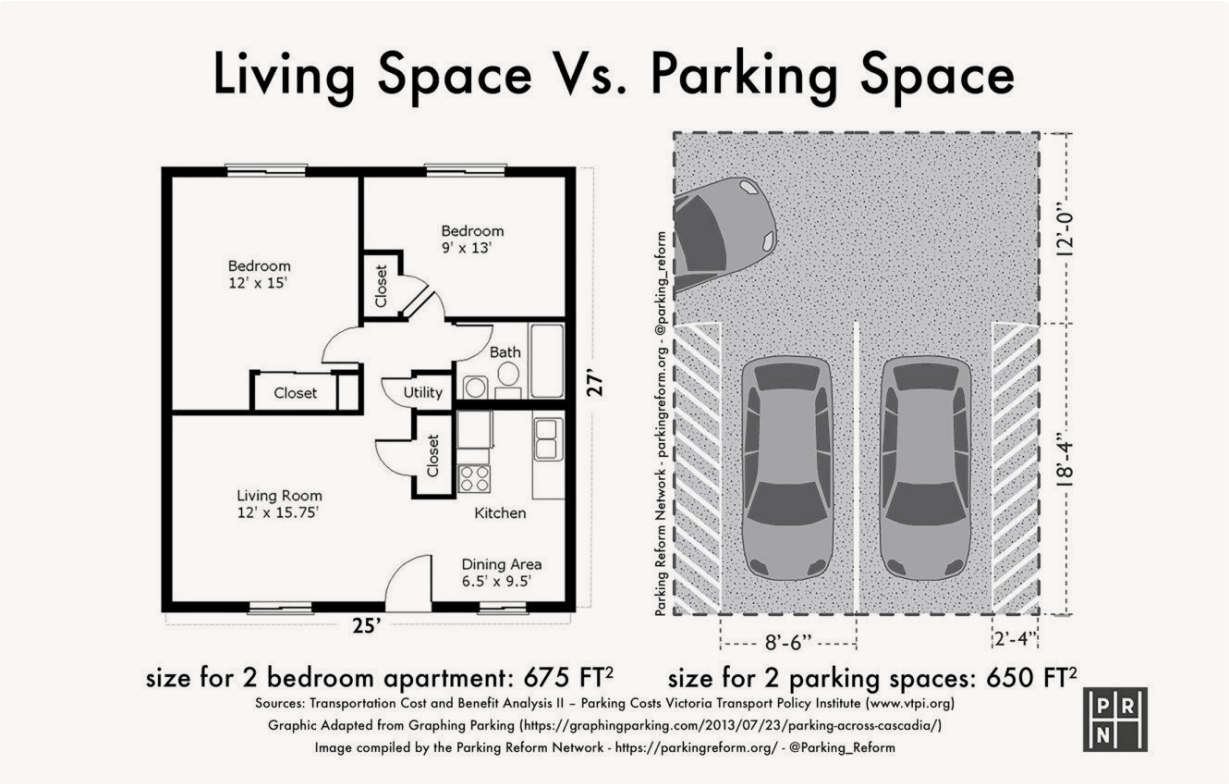
To repeal parking mandates for housing, cities need to update their zoning codes to remove all parking requirements in residential zones.

Steps To Implement:

1. **Amend the zoning code.** Remove all references to minimum parking requirements for residential properties in the zoning ordinance.

2. **Consider adding a clarification.** While removing the standards is sufficient, cities may choose to explicitly state “Parking Requirements: None” in the code for added clarity.

3. **Communicate the change.** Provide clear information to homeowners, developers and businesses about the benefits of parking flexibility and the new regulations. Evaluate potential impacts and ensure city officials and the public understand that removing mandates does not prohibit parking; it simply allows for flexibility and choice.



Results

Less Unused Pavement; More Homes

This piece was contributed by Edward Erfurt.

After the city reduced minimum parking requirements, Kronberg Urbanists + Architects was able to move forward with a plan that produced more homes at more affordable rental rates.

The Finley Street Cottages project in Atlanta, Georgia, shows how parking mandates can prevent desperately needed development — and how removing those mandates makes housing more attainable and affordable.

Atlanta is struggling with a growing housing crisis. Despite public investment in transit and job creation, many neighborhoods are locked in their current state. Vacant lots remain vacant, rental properties become run down, and the few projects that are completed are expensive and don't align with the character of the community.

The Finley Street Cottages project was conceived as a response to these local struggles. The development team at Kronberg Urbanists + Architects had the opportunity to redevelop two blighted lots in the heart of the city into a cottage court. The new development was an opportunity to build affordable and walkable housing that could serve the workforce and foster a connected community. At the scale of two lots, the redevelopment was small enough not to require subsidies, and the neighborhood's zoning code already allowed for this type of development. Ideally, the cottage court would emulate the traditional patterns of the neighborhood and grow incrementally over time.

Following the traditional pattern of the neighborhood, utilizing existing zoning, and not relying on subsidies or grants should have made this a straightforward project, one that could represent the community and provide a place for new residents to call home. However, as the project team sketched out the site plan and developed a financial analysis, they quickly encountered a significant roadblock: Atlanta's stringent parking requirements.

The existing parking mandates required a substantial portion of the land to be dedicated to parking spaces, which increased costs and reduced the available space for housing units. This made it nearly impossible to achieve

the desired affordability. The team realized that, under conventional approaches, the math simply didn't work.

Atlanta's parking code had the unintended consequence of locking the downtown neighborhoods in time. The natural pattern of development through incremental steps was replaced with giant leaps or, worse, decline. The Finley Street Cottages exposed this unintended consequence and shined a light on a struggle that could be addressed at the most local level.

Atlanta officials recognized that the need for more attainable housing was more important than an abundance of parking, and they decided to reevaluate and change the parking requirements. This kind of policy adjustment can be completed in a matter of weeks, and it's a game-changer for neighborhood development.

With the new parking requirements in place, the Finley Street Cottages team was able to reconfigure the site plan. The reduced need for parking spaces freed up land, allowing for more housing units and additional green space. This not only made the project financially viable but also aligned with the developers' goal of creating a walkable and connected neighborhood.

After the city reduced minimum parking requirements, the Finley Street Cottages project was able to offer rents that were 20% to 60% more affordable. The development's location within a 15-minute bicycle radius of essential services and amenities further enhanced its appeal, promoting a vibrant and sustainable community.

Atlanta officials' decision to reduce parking requirements was instrumental in making the Finley Street Cottages project possible. This is an example of how local governments can address local needs by removing self-imposed barriers.

KRONBERG URBANISTS ARCHITECTS

Featured:

Kronberg Urbanists + Architects is a multidisciplinary design studio that utilizes architecture, urban design, real estate development, and policy to make neighborhoods better.

Contributor:

Edward Erfurt is Strong Towns' chief technical advisor. He is a trained architect and passionate urban designer with over 20 years of public- and private-sector experience.

Policy #6

Streamline the approval process.

One of the biggest barriers to new housing is the lengthy and complex approval process. Simplifying this process — by offering clear, predictable timelines and reducing unnecessary bureaucracy — empowers homeowners and small-scale developers to contribute to the housing supply efficiently.

Cities can implement 24-hour approvals for straightforward projects like duplex conversions, backyard cottages and starter homes, making it easier and faster to get housing built. A streamlined process reduces costs, encourages development, and provides communities with the homes they need without unnecessary and costly delays.

By adopting these reforms, cities can take a proactive role in addressing housing challenges, ensuring their communities remain affordable, resilient and prosperous.

Has your city streamlined approvals for new housing? Tell us about it at **strongtowns.org/housingready**

Implementation

Streamlining the approval process for housing projects requires a hands-on approach to identify and eliminate unnecessary delays. Cities can achieve this by proactively testing their own systems to uncover friction points and find innovative solutions that lead to faster, more efficient approvals.

Steps To Implement:

1. **Submit a test application.** A city official should submit a sample application for a duplex conversion, backyard cottage or starter home to experience the process firsthand and identify bottlenecks.

2. **Identify friction points.** Analyze each step to pinpoint delays and inefficiencies, asking questions such as:
   - What are the biggest obstacles?
   - Are there redundant steps that can be eliminated or simplified?
   - What information could be requested up front to expedite the process?
   - Are approvals being routed to the right people at the right time?
   - Can some reviews be conducted concurrently rather than sequentially?

3. **Evaluate necessity and impact.** For each identified step, determine whether it is essential or if approvals could proceed without it, ensuring only critical reviews are retained.

4. **Coordinate post-approval processes.** If certain steps are necessary but not critical to initial approval, explore options to coordinate them after approval to avoid unnecessary delays.

5. **Revise and refine the process.** Based on insights gained, adjust submission requirements, improve communication between departments, and set clear timelines for faster approvals.

6. **Educate stakeholders.** Provide guidance to applicants on how to navigate the streamlined process effectively, ensuring transparency and ease of compliance.

Results

Rapid, Incremental Housing Development

Housing templates from South Bend's Pre-Approved Plan Catalog. (Source: City of South Bend)

Tim Corcoran and the city of South Bend, Indiana, have been blazing the trail for incremental development for years. On Corcoran's first day as South Bend's planning director in 2016, he famously found the first zoning rule he would take down. He hasn't stopped since that first day.

Corcoran calls his approach "proactivism" — and clarifies that this is, in fact, a word. He looked it up. To him, this means working closely with developers toward their shared goal of building a healthy local housing market.

This proactivism has boosted South Bend's reputation as a model community for incremental development, showing other cities how policies can accelerate development without sacrificing quality or community input.

South Bend has implemented several of the strategies identified in this toolkit. It legalized accessory dwelling units (ADUs, also known as backyard cottages or granny flats) citywide in 2020. It removed off-street parking requirements. And, while it hasn't eliminated minimum lot sizes, it has lowered them.

Perhaps the tactic they are known best for is their preapproved plans.

Corcoran is clear that South Bend's preapproved permits did not start with the goal of expediting permitting. It started with the proactive goal of

helping those in his community who wanted to help South Bend.

Well-meaning residents were proposing infill development projects that were completely out of character with the neighborhoods they would be located in. For example, some residents submitted plans that would place ranch houses in the middle of older, denser housing stock. Corcoran, the proactive planner, understood the reactions that were headed his department's way if he didn't direct the resources at his disposal to address this coming problem.

The city developed five preapproved housing designs that anyone could use — completely free of charge.

The first set of preapproved plans featured a variety of housing types: ADUs, a standard-sized house (suitable for most lots), a house that could fit on a 30-foot-wide lot, a sixplex, and a stacked duplex.

The city made the plans, and then produced pro formas to make sure the plans would pencil out in the real world.

In preparing to share his story, Corcoran asked his building department, "How fast can you permit a (preapproved plan) home?" Their response: "20 minutes."

The zoning department admitted that they may take a little longer — "as long as it takes to check emails."

South Bend's success stems from a local government that sees itself as a development partner rather than a bureaucratic gatekeeper. The city has become a trusted partner in shaping housing solutions, with more preapproved building plans now available (including plans for two townhouses and a bungalow).

South Bend isn't stopping anytime soon. Corcoran was proud to share that the St. Joseph County's Parade of Homes recently awarded one of the city's preapproved designs — the stacked duplex — "Best in Show" for the under $1 million category. It's clear that, with good leadership, incremental, locally led housing initiatives can deliver high-quality, desirable homes — and do so quickly.

Featured:

Tim Corcoran is the director of Planning & Community Resources for the city of South Bend, Indiana.

Building a Housing-Ready City Is in the Hands of Local Leaders

This piece was contributed by Tiffany Owens Reed.

To understand how one city leader can spearhead the housing reforms your city needs, look no further than Rebekah Kik, the deputy city manager for the city of Kalamazoo, Michigan.

Kik began to notice the "broken teeth" pattern of vacancy in Kalamazoo's neighborhoods 10 years ago, during her daily bike rides to work. There were no bike lanes back then, so she would weave through residential streets looking for safe routes. She began to wonder why there were so many empty lots. Why were there blocks without housing? Why was no one rebuilding homes on them?

She learned that efforts to fight blight in the city, led by a state land bank program, had involved tearing buildings down to make way for new housing. However, no one could build new homes to replace them because of prohibitive zoning rules.

Every empty lot represented one less home for residents and fewer resources for the city. Outside developers weren't coming any time soon. Community members needed to be empowered to rebuild their neighborhoods themselves.

A city planner at the time, Kik began asking questions. How was the city partnering with neighborhoods? How could they incorporate

community training or resources into those partnerships? What about preapproved plans? For the past 10 years, she has poured herself into answering these questions.

After a conversation with the mayor, Kik got to work. First, she pulled her planning team together to work on simple text amendments to the zoning code that would make building easier. Then she helped develop and advance a housing reform package in collaboration with state and county agencies, as well as partner organizations like the Incremental Development Alliance.

The reform package took five years to fully build out and activate. It legalized accessory dwelling units citywide, reduced parking minimums, and greatly reduced setback requirements and minimum lot sizes, among other reforms. It also included preapproved plans that small developers could adopt making it easier to start projects quickly instead of having to wait on various approvals. These plans were inspired by traditional American architecture already found in the neighborhood. In 2019, Kik launched a Housing Development Fund to help would-be small developers get projects off the ground by providing gap funding at an extremely low rate.

The work was more than technical policy-writing and ordinance-editing, though. It also involved engaging with the community about the changes that were being made and how they positively impacted residents. Like many cities, Kalamazoo residents had anxieties about zoning changes. However, through personal conversations at community meetings and office hours, Kik and her team were able to answer their questions and demonstrate how the community would benefit from the changes.

For city leaders who want to make changes but feel overwhelmed, or those who are worried about community response, Kik advises not trying to embrace major overhauls right away. "Just start with the next smallest thing."

Ultimately, when it comes to housing reform, Kik's goal is to "see our community building the community." She wants to empower local small-scale builders to build the housing and businesses that the city needs to be more resilient. So far, they've welcomed 48 new homes and have about 12 local builders interested in building more.

She remembers when the first house went up on an empty lot in the summer of 2019. Even though most people had no idea how much work had gone into making the home possible, Kik stood there with a huge sense of accomplishment and hope: "It just made my heart so much lighter, lifting the weight of that huge barrier."

Featured:

Rebekah Kik is the deputy city manager of Kalamazoo, Michigan.

Contributor

Tiffany Owens Reed is the host of The Bottom-Up Revolution podcast. A graduate of The King's College and former journalist, she is a New Yorker at heart, currently living in Texas.

For more resources, or to tell us about the work your place is doing to become a Housing-Ready City, go to strongtowns.org/housingready

This toolkit was assembled by Strong Towns with help from our partners:

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Inc Dev is an Alliance of practitioners who train small developers, helping citizens strengthen their own neighborhoods and helping city champions get the kind of development their community wants.

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