

Build for 53

A Framework for Addressing Economic Homelessness Through Permanent Housing

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How to Read This Framework

Build for 53 is intended to start a conversation, not end one.

Build for 53 brings together lessons learned through housing development, preservation, and neighborhood-scale housing projects across San Diego. The framework is designed to help communities think differently about how permanent housing opportunities are created for people whose primary barrier is affordability.

The ideas presented here are intended to be practical rather than prescriptive. Every community has different housing needs, market conditions, and policy environments. Rather than offering a single development model, Build for 53 provides a planning framework that communities can adapt to their own local data and priorities.

Supporting research, data, methodology, case studies, and implementation resources will continue to evolve and are available at housing-collab.org.

Executive Summary

Communities need a broader housing response because people experience homelessness for different reasons.

Communities across the country are investing unprecedented resources to address homelessness. New shelters are being built. Permanent supportive housing continues to expand. Outreach systems have grown, and local governments, nonprofit organizations, and housing providers are working harder than ever to respond to one of the defining challenges of our time.

These investments matter. They have changed lives and remain an essential part of our housing system.

Yet homelessness continues to increase in many communities while housing affordability has reached historic lows. More working individuals, seniors, veterans, young adults, and families are finding themselves without access to housing they can afford.

Build for 53 begins with a simple observation:

Not everyone experiences homelessness for the same reason.

For some people, chronic health conditions, behavioral health needs, or disabilities make permanent supportive housing and long-term supportive services the right solution. Those investments remain essential and should continue to grow.

For many others, however, the primary barrier is different. Their greatest challenge is not the need for intensive supportive services. It is the lack of a permanent home they can afford.

This framework refers to that population as **economic homelessness**.

Our housing system has become increasingly effective at delivering housing for some forms of homelessness, but far less effective at creating permanent housing opportunities for people whose primary barrier is affordability.

That is the gap Build for 53 seeks to address.

The central principle is straightforward:

Different housing needs require different housing solutions.

Rather than promoting a single housing model, Build for 53 encourages communities to broaden their housing response—one that creates new permanent housing, preserves existing affordability, and matches housing solutions to the needs of the people they serve.

This framework does not present a single development model or suggest there is one solution to every housing challenge.

Every community is different.

Every housing market is different.

Every neighborhood is different.

The pages that follow explore the ideas, lessons, and housing strategies that shaped Build for 53 and offer a practical framework communities can adapt to strengthen their own housing response.

Defining Economic Homelessness

Economic homelessness describes people whose primary barrier to stable housing is affordability.

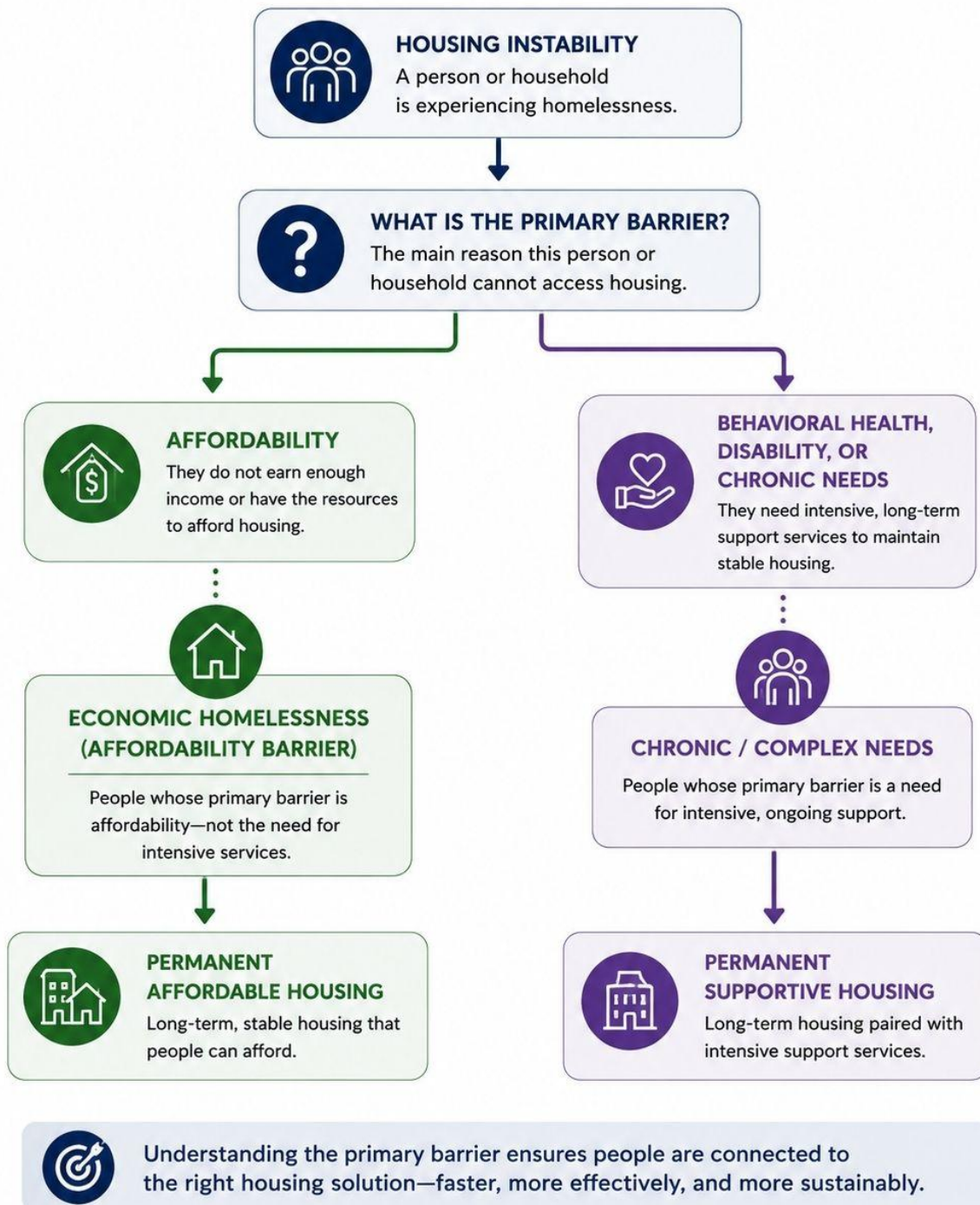
One of the first questions Build for 53 asks is simple:

Why did this person lose their housing?

The answer matters because it helps determine which housing response is most likely to lead to long-term stability.

What is Economic Homelessness

Not everyone experiencing homelessness has the same primary barrier. Identifying the primary barrier helps match people to the right housing solution.



The primary barrier to housing should help determine the housing response.

Economic homelessness is not a clinical diagnosis or a replacement for existing definitions of homelessness. It is a planning concept that helps communities recognize a population whose primary housing need is permanent affordability rather than intensive, long-term supportive services.

People experiencing economic homelessness come from many different backgrounds. They may include working individuals whose wages have not kept pace with housing costs, seniors living on fixed incomes, veterans, people receiving SSI or SSDI, young adults leaving foster care, families recovering from a financial setback, individuals exiting institutions, and people whose housing was disrupted by job loss, illness, divorce, or another life event.

Many people experiencing economic homelessness may benefit from supportive services. Some may need short-term assistance with employment, transportation, healthcare, or financial stability. Others may need very little beyond an affordable place to live.

The need for supportive services may vary from person to person. What identifies economic homelessness is that affordability—not the need for intensive, long-term services—is the primary barrier to permanent housing.

Recognizing economic homelessness does not diminish the importance of permanent supportive housing, nor does it suggest that people fit neatly into one category or another. Housing needs exist along a continuum, and people's circumstances often change over time.

Instead, the concept encourages communities to ask a different set of planning questions:

- What permanent housing options are best suited for people whose primary barrier is affordability?
- How can those homes be created more quickly?
- How can existing affordable housing be preserved before it is lost?
- How can neighborhoods accommodate more housing while preserving the qualities that make them successful?
- How can more people remain in the communities where they already have jobs, schools, relationships, and support networks?

These questions do not replace the work already being done.

They expand it.

Recognizing economic homelessness is the first step toward building a broader housing response—one with enough permanent housing options to respond to the full range of housing needs within a community.

Why Build for 53?

The number is not the framework. The principle is.

Build for 53 takes its name from a simple observation.

When this framework was first developed in San Diego, local data suggested that approximately 53 percent of people experiencing homelessness were primarily experiencing economic homelessness—people whose greatest barrier to stable housing was affordability rather than the need for intensive, long-term supportive services.

That percentage is not fixed.

In another community, it may be 49 percent.

It may be 35 percent.

It may be 65 percent.

The number itself is not what matters.

What matters is that communities understand who they are trying to serve and build housing strategies that reflect those needs.

Build for 53 is not a call to prioritize one population over another. It is a reminder that every community should use its own data to determine the mix of housing strategies and investments that will have the greatest impact.

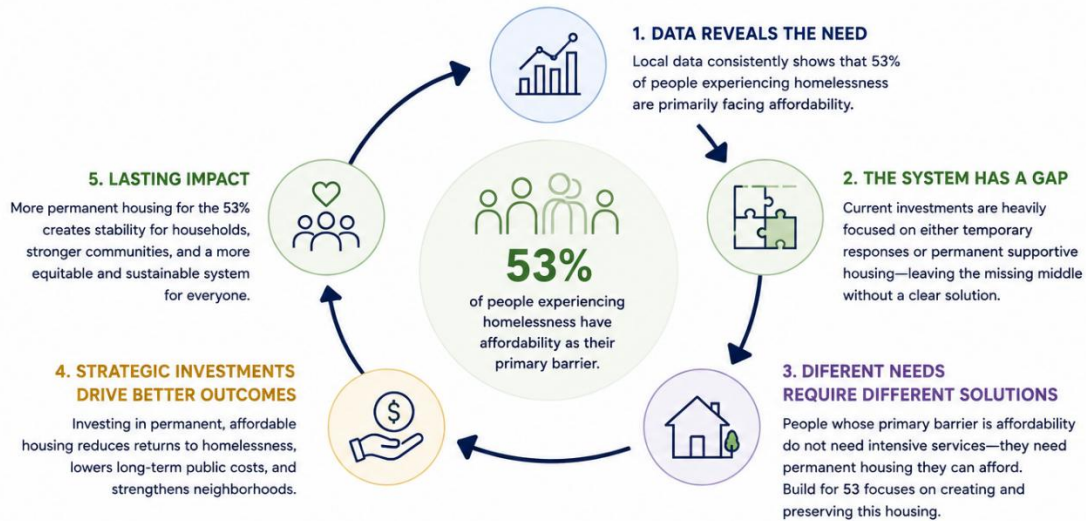
The principle is simple:

Different housing needs require different housing solutions, and housing investments should reflect the housing needs identified in local data.

WHY BUILD FOR 53?

The housing system was not designed to meet the needs of the 53% whose primary barrier is affordability.

Build for 53 realigns the system to create lasting impact.



BUILD FOR 53

A data-driven, outcomes-focused approach to close the gap and create more permanent housing for the 53%.



When we build for the 53%, we build stronger neighborhoods, better outcomes, and a more just housing system.

The Missing Middle of Housing Response

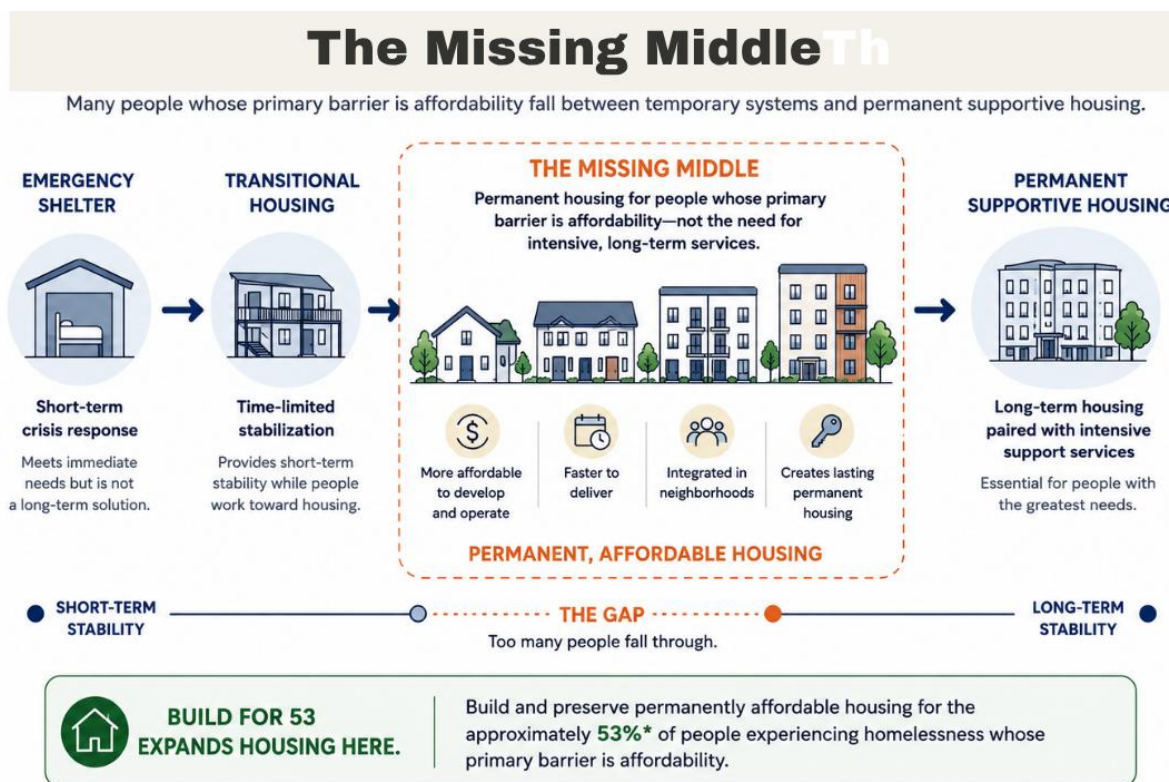
Many communities have well-developed responses for emergency shelter and permanent supportive housing, but far fewer permanent housing strategies for people whose primary barrier is affordability.

Over the past decade, communities across the country have made significant investments in emergency shelter, outreach, rapid rehousing, permanent supportive housing, and large-scale affordable housing developments. Each of these plays an important role in helping people move from homelessness to permanent housing.

But as these systems have grown, another question has received far less attention:

How do we create permanent housing for people whose primary barrier is affordability?

For many communities, there is no clear answer.



Understanding the Missing Middle

The figure above illustrates what Build for 53 refers to as the missing middle of the housing response.

Many people experiencing economic homelessness do not require long-term supportive housing, yet they also cannot afford market-rate housing. As a result, they often move between temporary housing options while waiting for a permanent home they can afford.

The missing middle is **not another housing program**.

It is the gap between temporary housing responses and permanent supportive housing where many communities have relatively few permanent housing strategies designed specifically for people whose primary barrier is affordability.

Recognizing this gap is not a criticism of emergency shelter, transitional housing, rapid rehousing, or permanent supportive housing. Each remains an essential part of a comprehensive housing system.

The challenge is that **temporary housing is not a permanent housing strategy**. Communities also need practical ways to preserve affordability, create neighborhood-scale housing, expand scattered-site housing, adapt existing buildings, and increase the supply of permanent affordable homes.

This observation leads to one of the central ideas behind Build for 53:

Different housing needs require different housing solutions.

The sections that follow explore several housing strategies that can help communities strengthen this missing middle by expanding permanent housing opportunities for people experiencing economic homelessness.

The Housing Response Framework

Communities work best when they have a range of housing responses that match the different housing needs of the people they serve.

The Housing Response Framework is built around a simple planning principle:

Different housing needs require different housing solutions.

While that idea seems straightforward, it represents a meaningful shift in how communities often think about housing and homelessness.

Too often, the conversation begins with a housing program or funding source.

Build for 53 begins with a different question:

What housing need are we trying to address?

The answer should guide the housing response.

Some people need immediate safety.

Some need temporary housing while they regain stability.

Some need a permanent home they can afford.

Others need permanent supportive housing paired with long-term services.

Each of these housing responses serves a different purpose.

The goal is not to determine which one is best.

The goal is to ensure communities have a complete housing response capable of meeting the diverse housing needs of the people they serve.

Figure 1

The Housing Response Framework

Matching Housing Needs to Housing Solutions

Housing Need	Primary Housing Response
Immediate safety	Emergency Shelter
Temporary housing instability	Transitional Housing
Economic homelessness	Permanent Affordable Housing
Chronic homelessness requiring intensive services	Permanent Supportive Housing

The Housing Response Framework is not intended to replace any of these housing responses. It is intended to help communities understand when each is most appropriate.

The figure above illustrates the Housing Response Framework in its simplest form.

It is intentionally straightforward. People do not fit neatly into categories, and housing needs often change over time. The framework is not intended to replace professional judgment, coordinated entry, or existing assessment tools. Instead, it provides a planning lens that encourages communities to ask a simple question:

Are we matching our housing responses to our housing needs?

That question is the foundation of Build for 53.

The remainder of this framework focuses on one part of that broader housing response: **economic homelessness**. Specifically, it explores housing strategies that can expand permanent affordable housing for people whose primary barrier is affordability, including preservation, neighborhood-scale housing, scattered-site housing, adaptive reuse, and light-touch infill.

These strategies are not intended to replace existing housing responses.

They are intended to broaden the permanent housing options available to communities and ensure that more people have access to housing that matches their needs.

Expanding Permanent Housing Opportunities

Preserve Before You Build

The fastest and least expensive affordable housing is often the housing that already exists.

Housing production is often measured by the number of new homes a community builds. New construction is essential and will continue to play a critical role in addressing our housing shortage.

But new construction is only one way to increase permanent housing opportunity.

Every year, communities lose naturally occurring affordable housing as older apartments, single-family homes, duplexes, and small multifamily properties are renovated, redeveloped, or repositioned for higher-income households. Once these homes are lost, replacing them is often far more expensive and time-consuming than preserving them in the first place.



Understanding Preservation

Build for 53 begins with a simple principle:

Before we replace affordable housing, we should first ask whether we can preserve it.

Preservation is more than maintaining older buildings. It is a housing strategy that protects affordability, reduces displacement, strengthens neighborhood stability, and makes better use of the public and private investments that already exist.

Every affordable home preserved is one less affordable home that must be replaced. In many communities, preserving an existing affordable home can be accomplished more quickly, at lower cost, and with far less disruption than building a new one.

Preservation also creates opportunities for thoughtful reinvestment. Acquiring naturally occurring affordable housing allows communities and mission-driven organizations to rehabilitate aging properties, improve safety and quality, extend the useful life of existing housing, and maintain long-term affordability.

In many cases, preservation can also become the foundation for additional housing. A preserved property may create opportunities for accessory dwelling units, gentle density, or other neighborhood-scale improvements that increase the number of permanently affordable homes while remaining compatible with the surrounding community.

The strongest housing systems do both.

They preserve existing affordability while creating new permanent housing opportunities.

Build for 53 Principle

Preservation is not the opposite of housing production. It is one of the most effective forms of housing production.

What We Learned

- Preservation should be viewed as housing production, not simply asset management.
- Preventing displacement is one of the most effective ways to preserve affordable housing opportunities.

- Small property acquisitions can preserve affordability while creating opportunities for future housing.
- Preservation and neighborhood-scale housing can work together to increase housing opportunity with minimal community disruption.
- The most resilient housing systems invest in both creating new housing and preserving the affordability that already exists.

Questions for Communities

- How much naturally occurring affordable housing is your community losing each year?
- What tools exist to preserve that housing before it is lost?
- Are acquisition funds available for mission-driven organizations to compete with market buyers?
- Which neighborhoods could accommodate modest housing growth while preserving their existing character?
- How can preservation and new housing work together rather than being viewed as competing priorities?

Neighborhood-Scale Housing

Communities can create more housing while preserving the neighborhoods people value.

Housing conversations are often framed as a choice between preserving neighborhoods or building more homes.

Build for 53 rejects that premise.

Well-designed housing should do both.

Neighborhood-scale housing recognizes that meaningful housing production does not always require large redevelopment projects or dramatic changes to community character. In many cases, modest, incremental housing can create significant long-term impact while fitting naturally within existing neighborhoods.



Understanding Neighborhood-Scale Housing

Neighborhood-scale housing is guided by three principles: gentle density, compatibility, and neighborhood fit. Together, they encourage communities to create more housing while respecting the character and function of existing neighborhoods.

Gentle Density

Small increases in housing can create meaningful opportunities without fundamentally changing the character of a neighborhood.

The goal is not maximum density. It is appropriate density.

Appropriate density recognizes that every neighborhood has the capacity to evolve, but not every neighborhood should evolve in the same way. The objective is to thoughtfully expand housing opportunities while remaining compatible with the surrounding community and creating lasting affordability.

Compatibility

New housing should complement the neighborhood around it.

Compatibility extends beyond architecture. It includes scale, site design, landscaping, parking, walkability, and the relationship between new homes and existing streets.

Neighborhoods have always evolved. The goal is to ensure that change is thoughtful, incremental, and responsive to the surrounding community.

Neighborhood Fit

Every neighborhood is different.

Neighborhood-scale housing is not a formula. It is a planning approach that responds to local conditions while increasing housing opportunities in ways that respect the qualities that make each neighborhood unique.

One strategy that reflects these principles is **Light-Touch Infill**.

Rather than clearing sites for large redevelopment projects, Light-Touch Infill works with the buildings and neighborhoods that already exist. Depending on the property, this may include preserving naturally occurring affordable housing, adding accessory dwelling units, converting underutilized space, or introducing small-scale multifamily housing that remains compatible with the surrounding neighborhood.

Light-Touch Infill is one implementation strategy within a broader neighborhood-scale housing approach—not the approach itself.

The larger lesson is simple:

Communities do not have to choose between preserving neighborhood character and creating more housing.

With thoughtful planning, they can do both.

Build for 53 Principle

The goal is not maximum density. It is appropriate density.

What We Learned

- Neighborhood compatibility increases community acceptance.
- Small increases in density can produce meaningful long-term housing opportunities.
- Existing neighborhoods often have more housing capacity than they appear to.
- Incremental change is often more durable than large-scale transformation.
- Neighborhood preservation and housing production can reinforce one another.

Questions for Communities

- Where could modest increases in housing create meaningful opportunity?
- Which neighborhoods already have the infrastructure to support incremental growth?
- How can new housing complement existing neighborhood character?
- Are local regulations encouraging neighborhood-compatible housing, or unintentionally preventing it?
- Could small projects repeated across many neighborhoods create more housing opportunity than a few large developments?

Scattered-Site Housing

Affordable housing opportunities should be distributed throughout a community, not limited to a handful of locations.

For decades, affordable housing has often been developed as larger, single-site projects. These developments have created thousands of permanent homes and remain an essential part of the affordable housing system.

Build for 53 supports those investments.

At the same time, communities should also consider a complementary approach: creating affordable housing across many neighborhoods through smaller, distributed developments.

SCATTERED SITE HOUSING

Scattered site housing creates permanent housing opportunities by adding homes across neighborhoods, not in one place.



Scattered site housing is a powerful strategy to create permanent, affordable homes—**ONE HOME, ONE NEIGHBORHOOD, ONE COMMUNITY AT A TIME.**



Understanding Scattered-Site Housing

Scattered-site housing is not simply about distributing homes across a map.

It is about **expanding opportunity**.

When affordable housing is integrated throughout a community, residents have greater access to jobs, schools, transportation, healthcare, parks, and neighborhood amenities. They are also more likely to remain connected to family, work, and the relationships that contribute to long-term housing stability.

Scattered-site housing also creates a more resilient housing system. Rather than relying on a small number of large developments, communities can build permanent housing incrementally across many neighborhoods. Individual projects may be modest, but together they can create significant housing capacity over time while allowing communities to respond more quickly to changing housing needs.

Scattered-site housing is not intended to replace larger affordable housing developments.

It complements them.

Large developments remain an important part of the housing response, while scattered-site housing expands the range of permanent housing opportunities available within existing neighborhoods.

This approach reflects a simple planning principle:

Affordable housing should be part of neighborhoods —not separate from them.

When permanent affordable homes are integrated throughout a community, housing becomes part of the neighborhood fabric rather than a distinct place apart.

Build for 53 Principle

Housing opportunity should be distributed throughout a community, not concentrated in only a few locations.

What We Learned

- Housing opportunity should not be concentrated in only a few neighborhoods.
- Small projects distributed across many neighborhoods can collectively create significant permanent housing.
- Residents benefit when affordable housing is located near jobs, schools, transportation, and community amenities.
- Scattered-site housing complements large affordable housing developments by expanding the range of housing opportunities available.
- A diversified housing response is often more resilient than relying on a small number of large projects.

Questions for Communities

- Is affordable housing distributed throughout the community, or concentrated in only a few areas?
- Which neighborhoods already have access to jobs, schools, transit, and services that could support additional affordable housing?
- Are there opportunities to preserve or acquire small properties across multiple neighborhoods?
- How can scattered-site housing complement existing affordable housing investments?
- What policies or funding tools would make neighborhood-scale scattered-site housing easier to deliver?

Adaptive Reuse

Some of the best opportunities to create housing are found in the buildings communities already have.

Creating new housing does not always begin with vacant land.

Across every community are buildings that no longer serve their original purpose—or properties that can be reimagined to meet today's housing needs. Former commercial buildings, underutilized institutional properties, aging motels, excess parking areas, and existing residential structures can all become opportunities to create permanent housing.

ADAPTIVE REUSE

TRANSFORM EXISTING BUILDINGS INTO PERMANENT HOMES—FASTER, SMARTER, AND MORE SUSTAINABLE.

Adaptive reuse leverages what we already have—our buildings, our infrastructure, and our neighborhoods—to create permanent, affordable housing at a fraction of the time and cost of new construction.

EXISTING BUILDINGS. NEW POSSIBILITIES.

MOTEL → HOMES   BEFORE AFTER WHY IT WORKS - Existing structure and infrastructure - Faster to close and convert - Preserves affordability - Minimal neighborhood disruption	CHURCH → HOMES   BEFORE AFTER WHY IT WORKS - Unique spaces with character - Strong community support - Preserves neighborhood assets - Creates homes people are proud of	OFFICE → HOMES   BEFORE AFTER WHY IT WORKS - Strong bones and central locations - Underutilized in many communities - Efficient use of public resources - Supports transit and walkability	SINGLE-FAMILY HOME → MULTI-UNIT HOME   BEFORE AFTER WHY IT WORKS - Increases housing without new land - Fits the scale and character - Adds gentle density - More homes in more neighborhoods
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THE POWER OF ADAPTIVE REUSE



Faster to deliver
Get homes to people in months, not years.



Lower cost
Save public dollars and stretch resources further.



Sustainable
Reduce waste and emissions by reusing what exists.



Community-centered
Preserve character and build stronger neighborhoods.



More homes
Unlock hidden opportunities to increase affordability.



REUSE WHAT WE HAVE.
BUILD WHAT WE NEED.

Adaptive reuse is one of the fastest, most cost-effective ways to create permanent housing for the **53%**.



BUILD FOR 53
Different housing needs.
Different housing solutions.

Understanding Adaptive Reuse

Adaptive reuse recognizes that communities can often create housing more quickly, more sustainably, and with less disruption by repurposing existing buildings rather than starting from the ground up.

The goal is not simply to recycle buildings.

It is to unlock housing opportunities that already exist.

Every community has properties that have outlived their original purpose while remaining valuable community assets. By adapting these buildings for housing, communities can reduce construction waste, shorten development timelines, lower infrastructure costs, and preserve neighborhood continuity.

Every project will look different because every community has different assets.

An aging motel may become permanent supportive housing.

A former church classroom may become affordable apartments.

An underutilized commercial property may become workforce housing.

An existing residential property may be expanded to create additional permanently affordable homes.

That flexibility is one of adaptive reuse's greatest strengths.

Adaptive reuse is not intended to replace new construction.

It **complements** it.

Like preservation and neighborhood-scale housing, adaptive reuse expands the housing toolbox by recognizing that some of tomorrow's housing already exists—it simply has not yet been imagined differently.

Build for 53 Principle

Some of tomorrow's housing already exists.

What We Learned

- Existing buildings often present housing opportunities that are overlooked.
- Repurposing existing structures can reduce development time and cost.
- Every community has unique assets that can contribute to housing production.
- Adaptive reuse expands the housing response without requiring large-scale redevelopment.
- Creativity is often as important as construction in solving housing challenges.

Questions for Communities

- Which underutilized buildings could be adapted for permanent housing?
- Are existing zoning and building regulations encouraging or discouraging adaptive reuse?
- Which public, nonprofit, institutional, or commercial properties represent opportunities for housing?
- Could existing residential properties be expanded rather than replaced?
- What barriers prevent adaptive reuse projects from moving more quickly?

Funding What Works

Communities cannot expand their housing response if funding is only available for a limited range of housing solutions.

Throughout this framework, one idea has remained consistent:

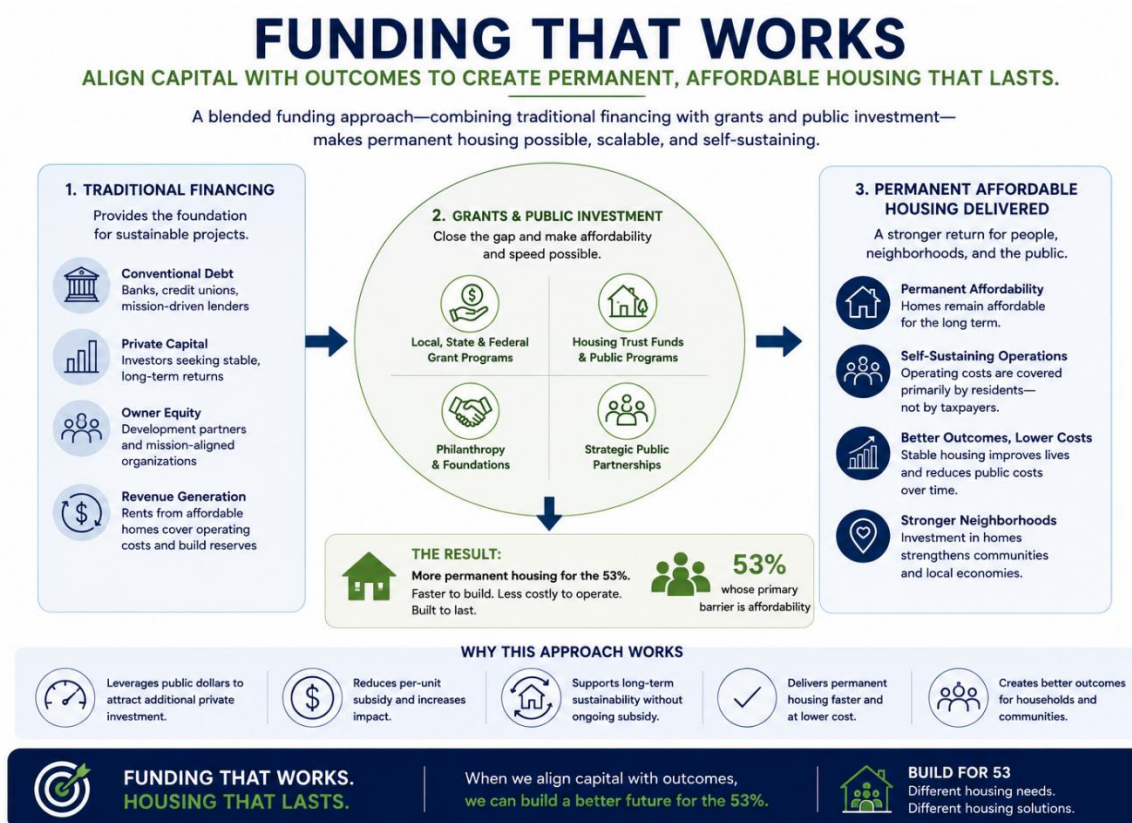
Different housing needs require different housing solutions.

The same principle applies to funding.

Different housing strategies require different forms of capital.

Communities have developed sophisticated funding systems to support emergency shelter, permanent supportive housing, and large affordable housing developments. Those investments remain essential and should continue.

At the same time, many of the housing strategies described in this framework—preservation, neighborhood-scale housing, scattered-site development, and adaptive reuse—often struggle to access capital that fits their scale, timing, or delivery model.



Understanding Funding That Works

The challenge is not simply the amount of funding available.

It is whether funding is aligned with the housing strategies communities are trying to implement.

One lesson that has emerged through the projects that informed Build for 53 is the effectiveness of combining traditional financing with strategic public and philanthropic investment.

In many cases, a capital structure consisting of approximately 50 percent traditional financing and 50 percent grants or public investment has created a practical balance between financial sustainability and long-term affordability.

Traditional financing provides discipline, leverage, and scalability.

Strategic public investment reduces the debt burden enough to support deeply affordable rents while allowing projects to remain financially self-sustaining.

When structured thoughtfully, this approach can create housing that serves households earning approximately 30 to 80 percent of Area Median Income (AMI) without requiring ongoing operating subsidies. Rental income supports operations, maintenance, capital reserves, and long-term affordability.

This is not presented as a universal financing model.

Every community, market, and project is different.

The broader principle is that limited public dollars often have the greatest impact when they leverage traditional financing rather than replace it.

Communities should ask not only:

What projects fit our funding?

But also:

Does our funding support the housing outcomes we are trying to achieve?

Expanding the housing response may require expanding the funding response—not necessarily by spending more, but by investing differently.

Build for 53 Principle

Funding should be aligned with housing outcomes, not simply housing types.

What We Learned

- Different housing strategies require different forms of capital.
- Funding should be aligned with housing outcomes, not just housing types.
- Flexible acquisition capital is often as important as the total amount of funding available.
- Combining traditional financing with strategic public and philanthropic investment can create financially self-sustaining housing while preserving deep affordability.
- Small projects can create significant housing opportunity when funding supports them at scale.
- Limited public dollars often have the greatest impact when they leverage additional private investment.

Questions for Communities

- Which housing strategies receive the greatest funding support today?
- Which effective housing strategies have little or no dedicated funding?
- Are acquisition and preservation capital readily available?
- Can mission-driven organizations compete when affordable properties come onto the market?
- How can public, private, and philanthropic capital be combined to create long-term affordable housing that is financially self-sustaining?
- Does the community's funding portfolio reflect the full range of housing responses it hopes to achieve?

Policy

Housing policy should reflect the housing needs of the community it serves.

Throughout this framework, one principle has remained constant:

Different housing needs require different housing solutions.

The same principle should guide public policy.

Communities should build their housing strategies around local data, not assumptions.

POLICY SHOULD FOLLOW COMMUNITY NEED

Every community has a different housing reality. Policy should be built on local data, not one-size-fits-all assumptions.

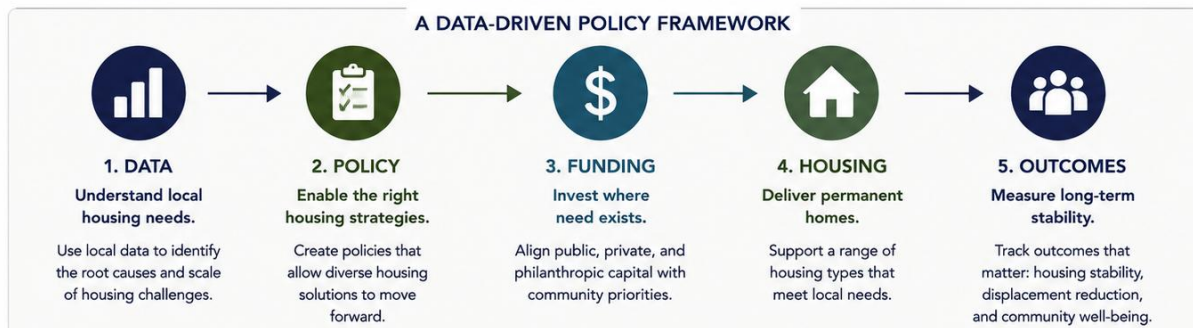
START WITH THE DATA IN YOUR COMMUNITY.



THE PERCENTAGE MAY CHANGE. THE PRINCIPLE SHOULD NOT.

Understand the data. Match the response. Align policy, funding, and housing strategies to what your community needs.

A DATA-DRIVEN POLICY FRAMEWORK



BUILD FOR 53 PRINCIPLE

**Policy should reflect community need—
not assume every community has the same housing challenge.**



Understanding Build for 53

The name Build for 53 reflects the data that inspired this framework.

In San Diego, current data suggests that approximately **53 percent** of people experiencing homelessness are primarily experiencing economic homelessness. The remaining population faces different housing challenges that often require different housing responses, including permanent supportive housing and other service-intensive interventions.

The specific percentage is **not** the point.

Another community may find that the number is 49 percent, 58 percent, or 65 percent.

The principle remains the same.

Housing policy, funding priorities, and housing production should reflect the actual housing needs of the community they serve.

As community needs change, public investment should adapt as well.

If a significant share of a community's homeless population is primarily experiencing economic homelessness, communities should ensure that a meaningful portion of housing resources supports permanent housing strategies designed to address affordability.

Likewise, communities with greater needs for permanent supportive housing, behavioral health services, or transitional housing should ensure those investments reflect their local data.

Build for 53 does not suggest replacing one housing strategy with another.

It encourages communities to align policy, funding, and housing production with demonstrated community need.

The goal is simple:

Let the data guide the housing response.

Build for 53 Principle

Policy should reflect community need—not assume every community has the same housing challenge.

What We Learned

- Housing strategies are most effective when they reflect local housing needs.
- Funding should be aligned with demonstrated need, not historical funding patterns.
- Communities benefit from investing across a range of housing strategies rather than relying on a single approach.
- The percentage may change from one community to another, but the principle remains the same: match housing resources to housing needs.

Questions for Communities

- What percentage of people experiencing homelessness in your community are primarily experiencing economic homelessness?
- Does your housing investment strategy reflect that data?
- Are public dollars aligned with the housing outcomes your community is trying to achieve?
- Which housing needs are well funded, and which remain underserved?
- How often should housing strategies and funding priorities be reevaluated as community needs change?

Measuring Success

Communities should measure housing outcomes, not simply housing activity.

Housing strategies are often evaluated by the number of units built, dollars invested, or programs created.

While these measures are important, they do not tell the full story.

The purpose of housing is not simply to produce projects. It is to create lasting housing opportunity.



Understanding Success

Build for 53 encourages communities to evaluate success by the outcomes they achieve rather than the activities they undertake.

That means asking different questions.

Instead of asking:

- How many projects were completed?
- How much funding was invested?

Communities should also ask:

- Did more people achieve permanent housing?
- Was existing affordable housing preserved before it was lost?
- Were residents able to remain in the communities where they already had jobs, schools, family, and support networks?
- Were permanent housing opportunities created more quickly?
- Did public investment leverage additional private and philanthropic capital?
- Are housing investments financially sustainable over the long term?

Some outcomes can be measured quantitatively.

Others require communities to evaluate long-term neighborhood stability, resident success, and system performance.

Both matter.

No single metric should determine whether a housing strategy is successful.

Instead, communities should develop a balanced set of measures that reflects their local goals, priorities, and housing needs.

Potential Community Performance Measures

- Permanent housing opportunities created
- Naturally occurring affordable housing preserved
- Households permanently housed
- Average time from acquisition to occupancy
- Cost per permanent housing opportunity created
- Geographic distribution of affordable housing across neighborhoods

- Public dollars leveraged through private and philanthropic investment
- Financial sustainability of completed projects
- Long-term housing stability
- Resident retention within their existing community when appropriate

Ultimately, success is not measured by how many housing strategies a community implements. It is measured by whether more people have access to stable, permanent, and affordable housing.

Build for 53 Principle

Communities should measure housing outcomes, not simply housing activity.

What We Learned

- Housing outcomes matter more than housing activity.
- Preservation should be measured alongside new housing production.
- Financial sustainability is part of long-term housing success.
- A balanced set of measures provides a more complete picture than any single metric.
- Communities should continually refine their measures as housing needs evolve.

Conclusion

Build for 53 is not intended to provide every answer. It is intended to help communities ask better questions.

Communities across the country are working with urgency, creativity, and commitment to address one of the most significant housing challenges of our time. Every day, local governments, nonprofit organizations, housing providers, developers, advocates, and community leaders are investing extraordinary effort to create more housing opportunities for the people they serve.

Build for 53 is offered in that same spirit.

It is not a new housing program.

It is not a single development model.

It is not a replacement for the important work already being done.

It is a planning framework designed to help communities better align housing needs, housing strategies, funding, and policy.

Throughout this framework, one principle has remained constant:

Communities are strongest when they have a broad range of housing responses that reflect the people they serve.

That means preserving affordability before it is lost.

Creating permanent housing opportunities that fit within existing neighborhoods.

Using data to guide funding and policy.

Measuring outcomes rather than activity.

And recognizing that no single housing strategy can meet every housing need.

The name **Build for 53** reflects the data that inspired this framework in San Diego, where approximately 53 percent of people experiencing homelessness were experiencing economic homelessness.

Another community may find a different number.

The percentage may change.

The principle should not.

Every community should understand its own housing needs and build a housing response that reflects the people it serves.

No framework is ever finished.

Housing markets change.

Communities evolve.

New ideas emerge.

Build for 53 should evolve as well.

Its success will not be measured by how many communities adopt every recommendation in these pages.

It will be measured by whether the framework helps communities preserve more affordability, create more permanent housing opportunities, better align their investments with local needs, and ultimately help more people achieve lasting housing stability.

If Build for 53 encourages communities to think differently about housing—to preserve what they already have, build what they truly need, and let local data guide local decisions—then it will have achieved its purpose.

Different housing needs require different housing solutions.



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For supporting research, data, methodology, case studies, and implementation resources, visit housing-collab.org.