

1. Adaptive Reuse of Existing Structures

Convert underused buildings (e.g., schools, factories, churches) into multi-unit affordable housing. These structures often have historic value and strong bones.

- *Example:* An old school becomes a mixed-income apartment building with community space.

2. Accessory Dwelling Units (ADUs)

Change zoning to allow **granny flats, garage apartments, or tiny homes** on existing properties.

- *Incentive:* Offer low-interest loans or design templates to homeowners willing to build and rent ADUs affordably.

3. Land Banks and Tax-Forfeited Properties

Partner with a **county land bank** to acquire vacant lots or tax-delinquent homes, then redevelop them for affordable housing.

- *Tip:* Use these lots for modular or small footprint homes.

4. Modular and Manufactured Housing

Promote **modern manufactured or modular homes**, which are cheaper and faster to build than traditional homes.

- *Bonus:* Establish a local co-op or nonprofit to manage quality and resale conditions.

5. Community Land Trust (CLT)

Create a **community land trust** to hold land permanently and sell or rent homes at affordable rates.

- Keeps housing affordable **in perpetuity**.
- Local residents can serve on the CLT board, increasing buy-in.

6. Local Employer Partnerships

Engage **local employers or healthcare providers** to co-fund housing for workers—especially if they face a labor shortage.

- *Model:* “Employer-assisted housing” with shared equity or rent subsidies.

7. Public-Private Partnerships

Team up with developers using **Low-Income Housing Tax Credits (LIHTC)** or **state grant programs**.

- Offer incentives like **density bonuses, expedited permitting, or fee waivers** in exchange for affordability commitments.

8. Zoning Reform and Incentives

Reform local zoning to:

- Allow duplexes, triplexes, and fourplexes (“**missing middle**” housing).
- Reduce minimum lot sizes.
- Permit mixed-use buildings downtown.

9. Sweat Equity and Habitat for Humanity-Style Models

Promote community-driven development with **Habitat for Humanity chapters** or similar nonprofits.

- Residents help build their homes in exchange for reduced costs.

10. “Tiny Village” for Seniors or Veterans

Build a **small community of tiny homes** with shared services for vulnerable populations—elderly, veterans, or young adults aging out of foster care.