

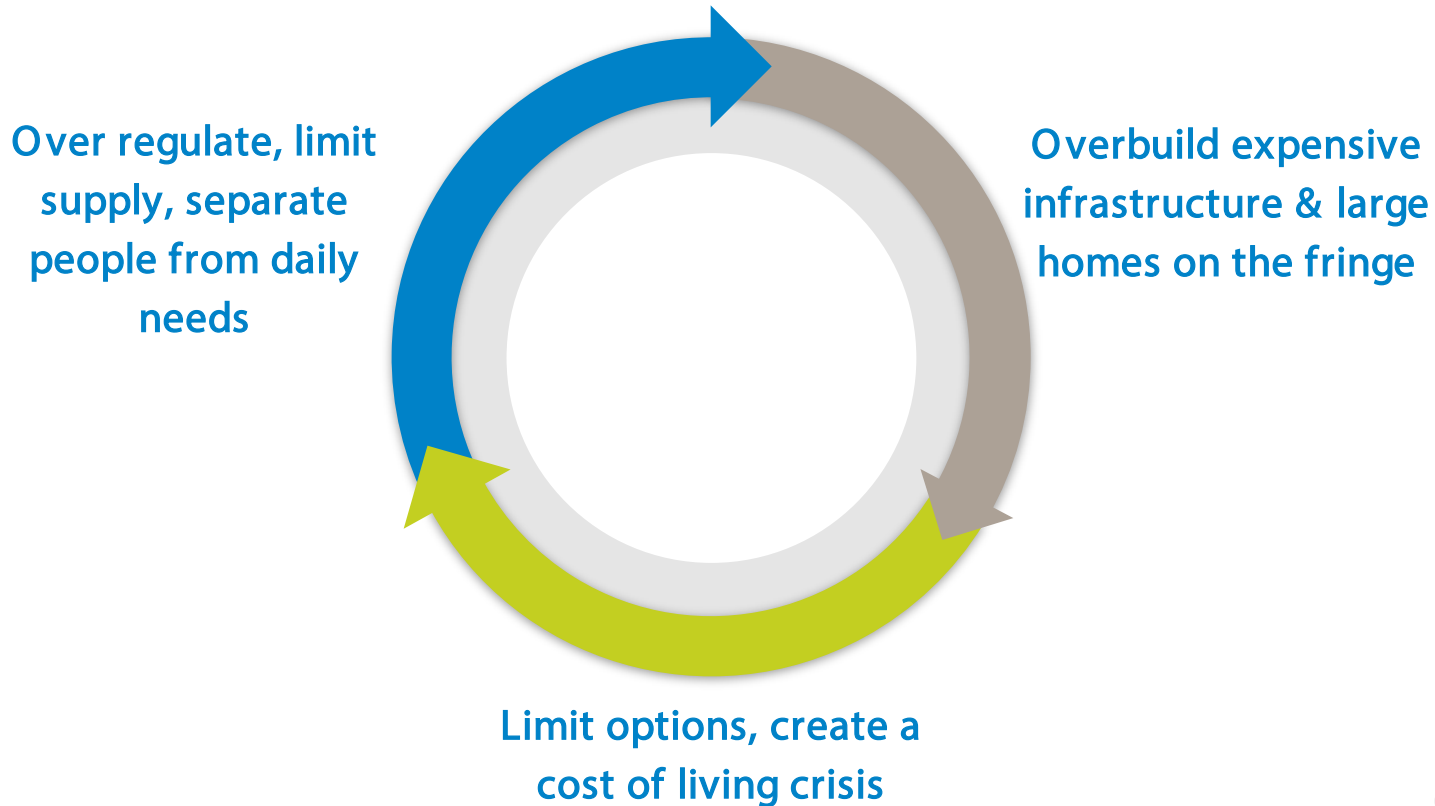


Smart Growth Strategies for Zoning & Housing

July 28, 2026

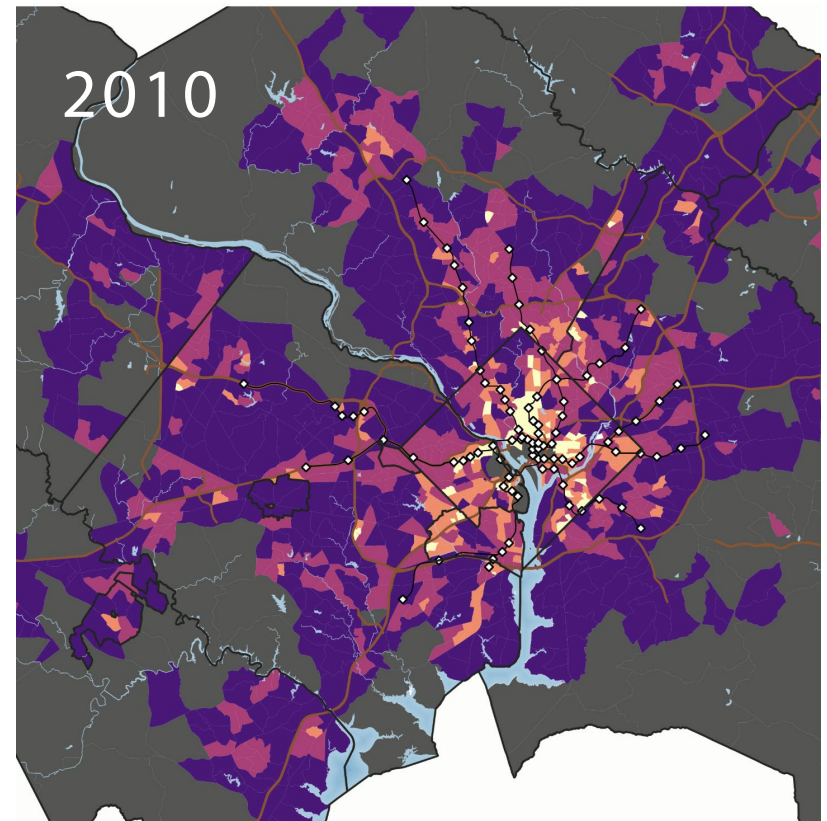
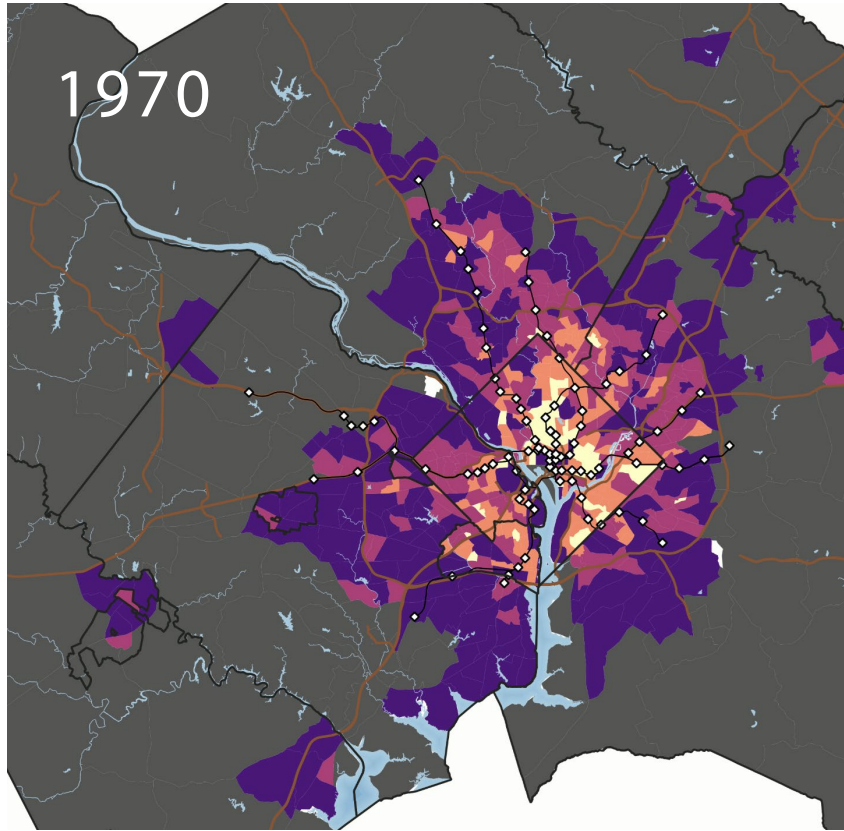


Our track record on housing





Sprawl locks down land





Impacts of zoning

- Conventional zoning has been a significant contributor to the housing crisis by promoting sprawling, car-centric neighborhoods.
- U.S. housing shortage of nearly **4 million homes**
- Over 30% of renters are **cost-burdened**
- Over **75%** of residential land is zoned for single-family detached homes (*NYT analysis*)
- Demand for walkable, mixed-use areas far outpaces supply—homes there command up to **66% price premiums**
- Strong preference for walkable locations—**59%** choose a smaller lot/home over a larger one that requires more driving (*2026 NAR Community Preference Survey*)
- Zoning **reforms** can help us solve the crisis if used as a tool to promote people-centered, smart growth development.



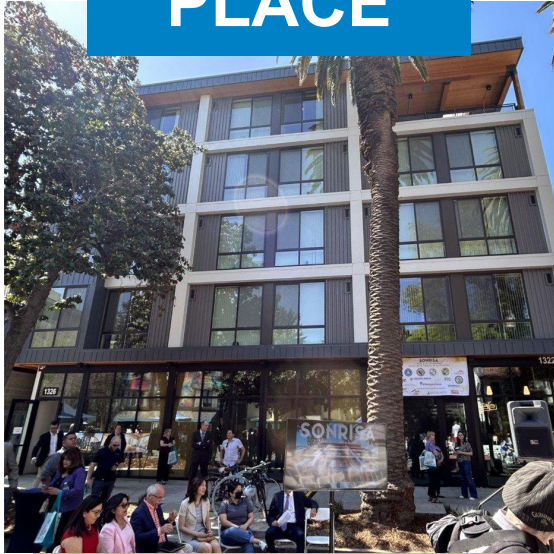


A smart growth approach to housing:

Build more housing in the right place at the right price.

Smart Growth approach to housing

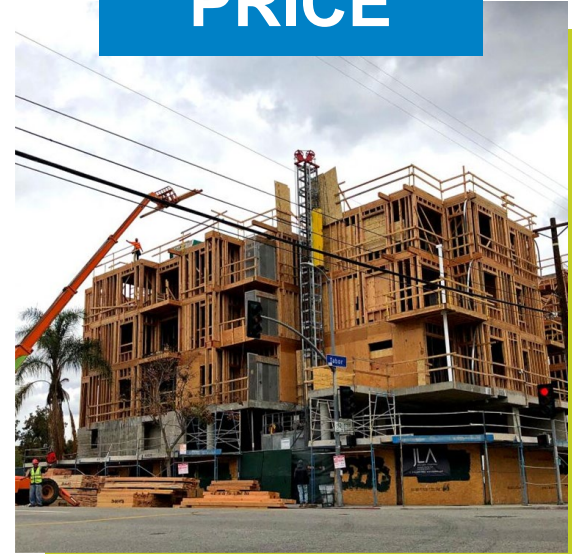
PLACE



TYPE



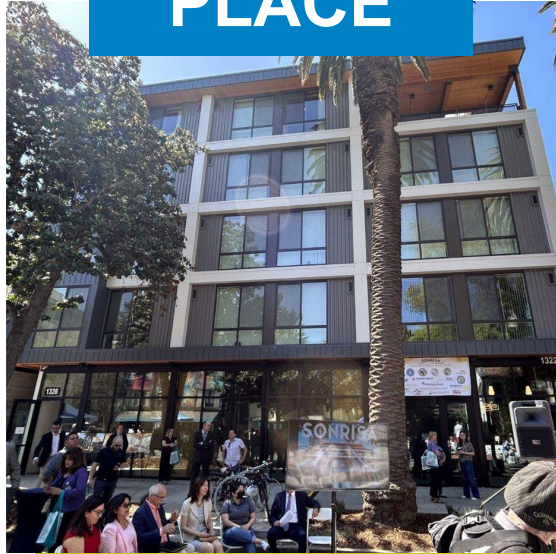
PRICE





Thinking beyond housing supply

PLACE



- Housing near jobs, services and amenities - locations that don't require car ownership (e.g. costs & emissions)
- Housing in historic centers/main streets
- Housing in locations less vulnerable to climate impacts
- Housing on brownfields or other reclaimed land



Thinking beyond housing supply

TYPE

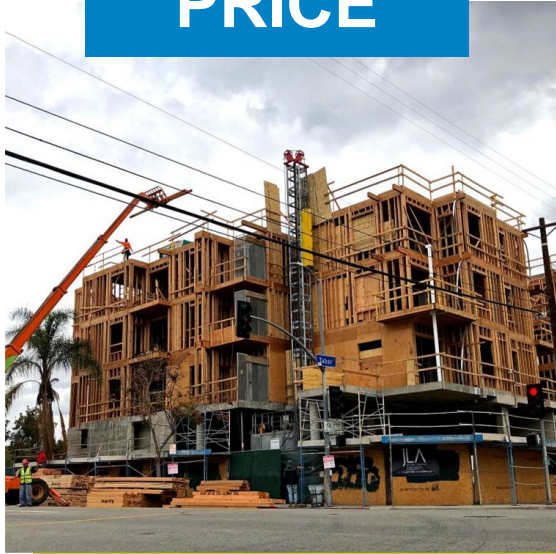


- Housing for all ages and life stages (ADUs, starter homes, small-scale multifamily and single family)
- Housing for different household configurations incl. Singles, couples, nuclear family, multi generational, multiple occupants/SROs
- Housing designed to withstand climate events



Thinking beyond housing supply

PRICE



- Address costs for both developers and consumers —the issues with financing and construction as well as high home prices
- Strong supply of rental and for-sale housing
- Expand financing options for missing middle housing
- Support developer capacity to build more types of homes



Common Barriers & Solutions to Housing Supply

Barriers	Zoning Reform Solutions
Single-family only residential zones	Allow other types of housing by right
Excessive parking requirements	Reduce or eliminate parking requirements; consider parking maximums or shared parking
Excessive development standards	Revise development standards
Separation of uses	Support a mix of uses and neighborhood businesses

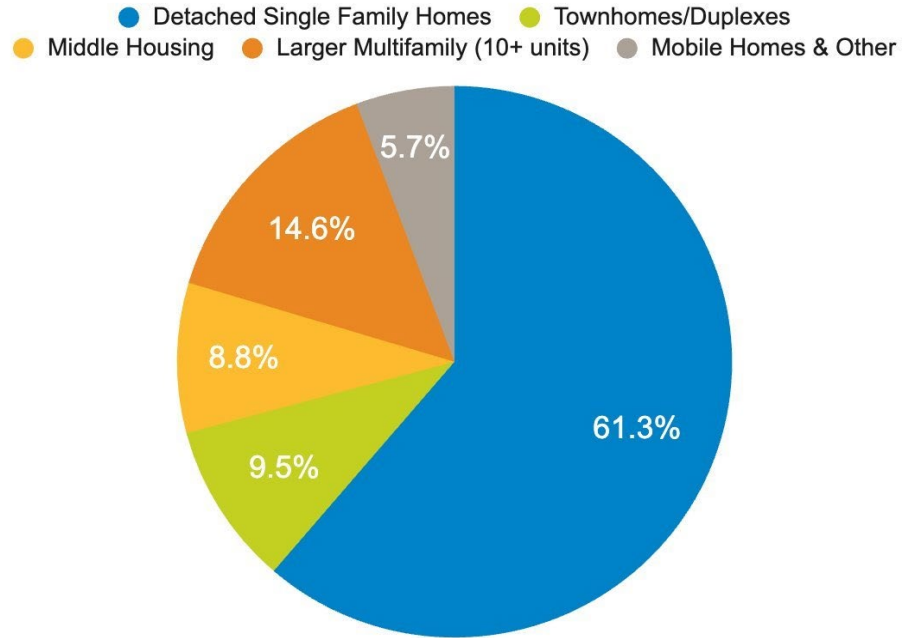
Barrier: Single-family only residential zones

Large parts of many localities' residential land is dedicated only to single-family homes—so areas that allow any other types of housing are limited or prohibited.

In many cities, zoning updates have been updated to allow more types of housing in more places, with access to transportation and daily needs.

Nationwide, over 60% of homes are single-family residences, and an even higher percentage of residential land is zoned as single-family only—75% as of 2019.

Nationwide Housing Types



U.S. Census Bureau. "Units in Structure." American Community Survey, 1-Year Estimates - <https://data.census.gov/table/ACSDT1Y2022.B25024>
"Cities Start to Question an American Ideal: A House With a Yard on Every Lot." *The New York Times*, June 18, 2019.

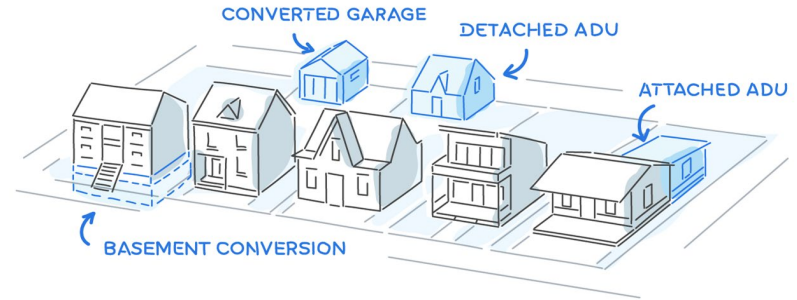


Solution: Allow Other Types of Housing By Right

Reforming zoning codes to allow other types of housing in more places by right, can help spur housing construction. Many cities have already pursued this, as well as smaller communities.

Talent, OR (pop.: 7,000) passed zoning reform in 2021 allowing missing middle housing, including duplexes and accessory dwelling units in all residential areas citywide. This followed OR's passage of the first statewide legislation requiring towns and cities to allow middle housing.

Boise, ID enacted a new code to allow multiplexes in all residential areas, and reduced parking minimums and minimum lot size requirements.



Sources: <https://www.bayareaeconomy.org/new-analysis-of-housing-permits-shows-prominence-of-adus-in-the-bay-area/>; [Realtor.com](#) in Talent, OR



Solution: Allow Other Types of Housing By Right



Flex House-simple two-story 1,800 square foot building that adds duplex functionality to a single-family house.



Single Cottage-one or two story building, the lower level serves either as a garage or a fully accessible apartment.



Walk-Up-twelve individual one bedroom units in a three-story wood-frame building with no elevator.

Barrier: Excessive Parking Requirements

Localities often require a certain number of parking spaces for each housing unit in a development. Because these requirements are applied universally, more parking than needed is built, making it harder and more expensive to build housing.

It is common to require at least **1-2 parking spaces** per housing unit, including for apartments.

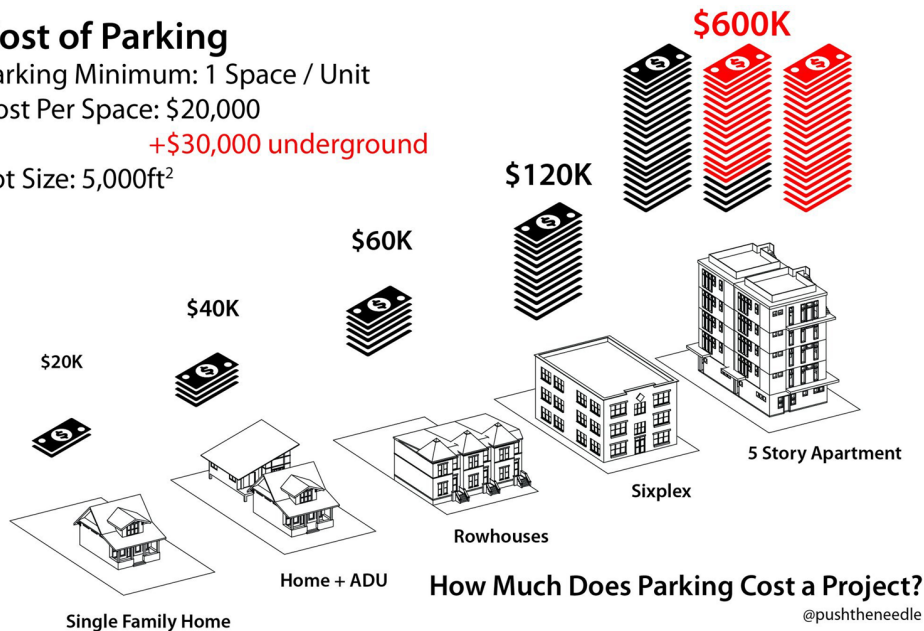
Cost of Parking

Parking Minimum: 1 Space / Unit

Cost Per Space: \$20,000

+\$30,000 underground

Lot Size: 5,000ft²



How Much Does Parking Cost a Project?

@pushtheneedle



Solution: Reduce or Eliminate Parking Requirements

When arbitrary parking minimums are reduced or eliminated, developers can decide how much parking to build based on neighborhood availability and need—so it's easier to build missing middle housing and housing in more walkable areas.

Buffalo, NY eliminated parking minimums citywide as part of a new Unified Development Ordinance in 2017

Duluth, MN eliminated parking minimums citywide in 2023. In 2024, the city issued permits for 23% more housing units than 2023.

Norman, OK, just one word was changed to allow the market to determine the parking needed.



Surface
parking in
Downtown
Duluth

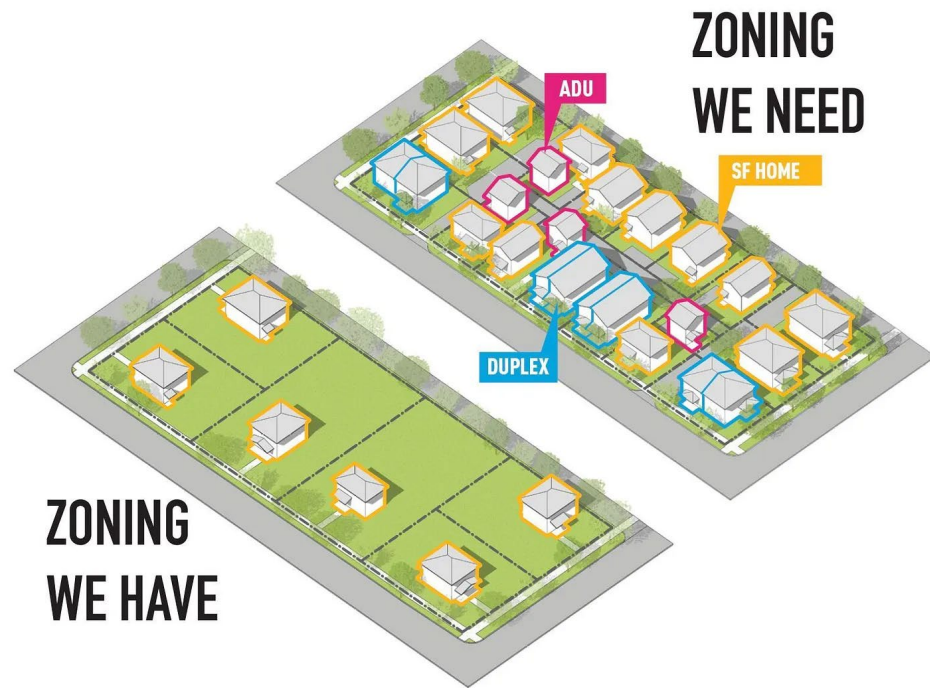
Source: <https://www.openparkingmap.com/>



Barrier: Excessive Development Standards

Development standards, like minimum lot sizes, setback requirements, and density restrictions are often too stringent, blocking housing in many areas that zoning theoretically allow it.

These standards especially constrain missing middle housing, which face more difficulties complying with setbacks and density restrictions.

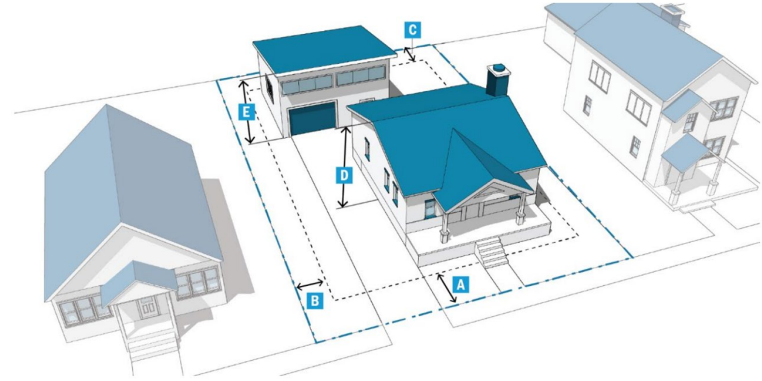


Solution: Revise Development Standards

When localities relax development standards, including minimum lot sizes, setbacks, and density restrictions, more types of housing can be built.

Rochester, MN reduced minimum lot sizes, setbacks, and floor-area-ratio (FAR) requirements in 2022 via a new unified development code. In 2024, the city issued permits for 41% more housing units than 2023.

Pittsburgh, PA eliminated per-unit minimum lot sizes and decreased overall minimum lot sizes in all residential districts



By allowing housing to cover more of the lot, Rochester makes it easier to build different types of housing.



Barrier: Separation of Uses

When neighborhoods and businesses are separated, people have less access to jobs and amenities, needing to drive to meet their daily needs. This drives up household costs and means more parking is needed to accommodate people's needs, reducing space for housing.



Clustered development allows drivers to take fewer, shorter trips



Sprawling development requires drivers to take more trips—and longer trips



Solution: Support a mix of uses

Mixing uses can allow greater access to more amenities and support alternative modes of transportation or shorter distances to meet daily needs.

- 89% of people say sidewalks and places to walk are important when deciding where to live.
- When choosing between a larger home requiring more driving and a smaller lot in a walkable neighborhood, **59% preferred the walkable option**

(2026 NAR Community Preference Survey)

South Bend, IN established a city-wide form-based code to promote multifamily housing and mixed-use development.



Shopfront



Gallery



Forecourt



Arcade





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