



Building Resilient and Affordable New Developments in the West (BRAND West) Initiative Appendix

In July 2024, New Mexico Governor Michelle Lujan Grisham, Chair of the Western Governors' Association (WGA), launched the BRAND West initiative to explore actions needed to expand access to housing across western states and territories. Over the past year, the initiative examined strategies and policies to improve housing availability and affordability while promoting smart, sustainable development throughout the West.

The initiative reflects an extensive engagement process involving experts from across the region, multiple industry sectors, and all levels of government. WGA convened workshops and facilitated tours of innovative housing developments in Salt Lake City, Utah, and Bend, Oregon. The WGA 2024 Winter Meeting featured panel discussions focused on housing issues, and WGA also hosted a virtual webinar and a state and territorial work session in support of the initiative. Additionally, WGA conducted a public survey to gather insights related to housing challenges and potential solutions.

The expertise and input received throughout this process were critical in shaping the findings and recommendations of the June 2025 initiative report. This appendix presents the paraphrased viewpoints shared by participants during the initiative, organized by the following major themes:

- Simplifying and Streamlining Housing Development
- Reducing the Costs of Homebuilding
- Supporting Families Through Initiatives That Help Renters and Homebuyers
- Investing in Strategic, Innovative, and Data-Informed Initiatives Across the Housing Ecosystem

Simplifying and Streamlining Housing Development

Currently, there are about 25,000 to 27,000 acres of land available for development near Las Vegas, with all necessary environmental clearances already completed. However, this supply is insufficient to meet the region's rapid growth. There is a clear need for more forward-thinking land use planning, looking 10, 20, even 50 years ahead, to ensure land availability and streamline the development process in coordination with state and local partners. At the same time, development in Nevada is being held back by high costs, particularly in the residential sector. Many developers have exited the market due to challenges like high per-unit costs and limited bonding capacity at the state level. Addressing these structural barriers is essential to support future housing needs. (Government – State)

Federal permitting is a completely different conversation from what happens at the city or county level. I'm curious how we can persuade decision-makers to accelerate the process, because right now we face supply chain issues and delays that prevent builders from breaking ground quickly, despite the capital being ready. How can we streamline this entire process to bring projects to market faster? (Government – State)

One major challenge has been getting supplies to our most rural areas. As a result, we have one of the highest per capita rates of modular and manufactured housing units in the country. It was initially the only way to make housing affordable, even though the state had to compromise on quality until construction technology improved. Now, we face two key issues: quickly relocating and installing these units and dealing with older communities where homes are over 30 years old, no longer livable, and in need of replacement. (Government – State)

Right now, banks are hesitant to support modular housing, largely due to concerns about durability. If you're investing \$100 million, you know what a project built with stucco and wood will look like in 30 years. But with modular, the long-term quality is uncertain, and what we've seen so far has not aged well. That's likely our biggest hurdle. Permitting also remains a challenge. (Housing)

The real issue lies in permitting, zoning, and the ongoing challenges tied to federal investments, U.S. Department of Housing and Urban Development (HUD) restrictions, and housing councils. Our goal is not control for control's sake but rather gaining the kind of productive oversight that helps us better meet the needs of our residents. That may require shifting some authority away from local governments. As we think through these issues, it is also clear that our financing models need to evolve. Right now, we are stuck in a cycle of shifting approaches without real progress. Increasing density is one way to serve more people, and we need to look closely at how affordability is being addressed. We absolutely need rental housing, but I often see a rush to build rentals without developing homeownership opportunities, leaving us unbalanced with too much of one and not enough of the other. We have faced unique financing challenges, especially with manufactured and modular homes. Now, with innovations like 3D-printed housing in new materials, there are exciting possibilities, but it is not a universal solution. Some approaches do not work in every context. For example, we could not secure mortgages on adobe homes, even though they are built from a now preferred mud and straw material. Ironically, no one can really afford that method anymore, even though it is highly desirable. This highlights a real need for change, both in federal policy and the private banking sector that follows those federal rules. (Government – State)

One of the biggest challenges we face is NIMBYism and zoning. Everyone says they support affordable housing, but when it's time to build, there is often resistance. That is a significant obstacle, especially in places with limited space, like an island. (Housing)

I believe apartments are more efficient, and density is critical to supporting the workforce. I really like the idea of tiny homes, though I'm not sure how practical they are at scale. Accessory dwelling units (ADUs) make a lot of sense, especially in dense urban areas like Los Angeles. Building a tiny home as an ADU works, but creating entire tiny home communities might be less practical. In my view, we should be building upward instead. (Housing)

I believe building tiny homes will be pretty cost-effective, but I haven't found anyone who can deliver high-density tiny homes or modular buildings at scale. We typically build three to four stories and are moving toward five, especially since land is so expensive, and that's really the core issue. I'd love to pursue modular solutions, and I'm excited by the concept, but I haven't seen anyone who can produce buildings of the size we need. If someone out there can, I'd love to know. (Housing)

We're experiencing issues permitting modular homes due to conflicts over building codes. Although we have modular home builders in the state, there's confusion at the state level about how they should be permitted and inspected. The current process involves inspections at the manufacturing facility and again on-site, which creates unnecessary hurdles. I asked if other states are facing similar issues and whether the codes might need to be rewritten. Some states have streamlined the process by removing local authority and adopting a statewide inspection system, where inspection at the facility is sufficient. (Government – State)

I'd ask the federal government to encourage states to look at their zoning. That's the number one way to get additional housing built. In addition, focus on policies that support homeownership, not just rentals, so people can build wealth for the next generation. (Housing)

The zoning change and support for diverse housing types have been critical. While there has been a strong focus on apartments and rentals over the years, these bills opened the door to homeownership, which is essential for keeping workers in the community long term. That's the most significant shift we've seen. Allowing a range of lot sizes has had a major impact on costs. Reducing lot sizes for smaller homes makes development more feasible. Previously, the cost of a large lot was the same whether you built a big or small home. Now, there's much more flexibility. (Housing)

This is where NIMBYism comes from, and what holds up some projects. I'll give an example from a neighboring state – Washington. They allow hearing examiners to be responsible for approving preliminary plans. It still requires the city council or planning commissions to develop comprehensive plans and development codes, but the quasi-judicial piece, where neighbors can pressure elected officials, is handled by a hearing examiner. That expedites and streamlines the process. It's not mandatory, but cities can do it. It speeds up the process by at least 60 days, and there's still an appeal process, but it starts right away under the hearing examiner's decision, and they're bound by the conditions of approval. That could be a great way to streamline at a federal or broader state level. (Housing)

You need to have middle housing. It's not just enough to have single-family residence zoning anymore. We have to allow duplexes, triplexes, quads, and cottage clusters to happen here in the state. (Government – State)

When you get older, when you don't need a big house anymore but you want to stay in your community, one of the strongest arguments when we did middle housing a few years ago as a statewide policy was listening to people who were ready for retirement and saying, I want to stay in my community, but there's nowhere I can downsize to. I don't need this giant house, my kids have left, but I need a place, and I want to stay in my community, and I don't have any options. I bring that up because this is about choice, and there is nothing more nonpartisan and more American than choice. It's about choice, and that's what middle housing is about. (Government – State)

From the state's perspective, we try to do our part with technical assistance, model codes, and simplifying processes for local governments. We do have a local government financing challenge, so we make it easier for them. It's not just the more progressive places that try this. A range of communities with different political leanings are giving it a shot because they have good partnerships and a willingness to act. It's exciting. (Government – State)

Since Oregon passed its ADU and middle housing bills, I've been actively involved in their implementation. Oregon became the first state to allow middle housing on all single-family lots, and that progress was possible because of a strong state-local partnership, consistent statewide planning rules, and effective, nonpartisan leadership. Broad engagement across political lines helped make Oregon a national leader in middle housing policy. (Housing)

Our state set firm deadlines for cities to adopt middle housing codes, with timelines based on city size. If a city did not act, the state's model code automatically applied. Cities that created their own codes had to meet minimum standards. We developed the model code with input from builders, advocates, engineers, and local officials, which helped reduce political pressure. I also came to see that rezoning alone was not enough. Many local codes still had outdated rules, such as excessive parking requirements and overly strict height limits. Removing those barriers made a real difference. Still, none of this can succeed without strong local infrastructure funding, which remains a major need. (Housing)

We eliminated parking minimums as part of our council's broader push for housing reform. We had already streamlined policies on ADUs to accelerate their approval. We have consistently led on these initiatives, which allows duplexes, triplexes, and fourplexes. We have taken every available opportunity to expand our urban growth boundary. We have done this three times through statewide legislation and a bill specifically for the city ensuring we maximize housing development. (Government – City)

We've made significant housing policy reforms, starting with the removal of maximum density limits, eliminating parking requirements, and enabling land divisions for middle housing. Before the recession, about 75 to 80 percent of our housing was single-family. With our 2016 comprehensive plan, we set a goal to shift to a more balanced mix of 55 percent single-family and 45 percent multifamily. Recent changes have pushed us beyond that target, with 55 percent of housing now in multifamily or middle housing and 45 percent in single-family. Data plays a central role in our policymaking. For example, early ADU reforms didn't lead to much development. But once we removed barriers like land use approvals and sidewalk requirements, we saw real growth. Feedback from developers is key, helping us understand what's working and where we need to adjust. We also recognize the need to weigh trade-offs, like balancing future infrastructure needs with current development goals. Our staff remains closely involved with projects throughout the process. When challenges arise, we encourage open communication and problem-solving. Even if

we can't fix every issue, we do everything we can to keep projects moving forward. (Government – City)

A lot of opposition to housing changes comes from fear. We've navigated many challenges and always found solutions. Concerns like parking shortages arise when new developments are proposed, but updated parking codes and management tools help address these issues. The bigger question is: what matters more, additional housing or parking convenience? These are tough conversations with the community. Housing costs also impact employers, because many candidates decline job offers after seeing local housing prices. Ultimately, these changes serve long-term goals. Some residents want their children to return or plan for a future here. While adjustments can be difficult, they are necessary for the city's growth and sustainability. (Government – City)

For states looking to advance middle housing development, we are still navigating the process, as these housing types have been largely prohibited nationwide since World War II. To move beyond mere legalization and ensure actual production, state and local governments should consider three key barriers. Feasibility: Simply expressing support for middle housing is not enough; the material and economic conditions must make development viable. The core trade-off is that builders must be able to construct more units in exchange for smaller, more affordable ones. Without this balance, new development will stall. Political Barriers: Regardless of whether a city is strongly pro-housing or more hesitant, legalizing housing options will inevitably trigger local opposition. Sometimes, restrictive provisions are added that technically allow middle housing but make it impractical to build. The state has played a crucial role in shifting this dynamic. Market Challenges: Because middle housing has been restricted for so long, developers, builders, and financial institutions lack familiarity with it. Creating a market environment where middle housing can thrive requires collaboration across all sectors. Housing production is not the responsibility of a single entity; it demands coordinated efforts from all levels of government, including federal agencies, as well as private developers. (Government – State)

The middle housing land division essentially provides a streamlined way for a quadplex, for example, to be divided into individual lots, so you can sell each unit like a single-family home. Without that, you'd have to rent them all or form a condominium, which can be complicated. This allows homeownership for middle housing without needing a condo. It's pretty significant. (Government – State)

Anyone aiming to create affordability needs to be involved in land use decisions and advocacy. This means examining how local governments, like city councils and county commissions, impose restrictions on developers related to parking, minimum lot sizes, and density. One of the biggest challenges in building affordable and workforce housing is finding suitable sites, as overly restrictive land use rules often make this difficult. Typically, these decisions are made with a neighborhood-focused approach, but we need to expand the process to better reflect the needs of the broader community. (Housing)

States across the West are driving housing production. The Montana Miracle stands out as model of state-level planning and reforms to boost housing production. The plan's holistic approach to addressing the state's housing shortage has resulted in preliminary shifts in the housing market, and the results as the reforms are implemented are yet to be seen. Similarly, Oregon has made strides in prioritizing housing production and building capacity across the state to ensure localities can increase their housing stock for households across the income spectrum. (Financial)

We're leveraging HUD's PRO Housing Notice of Funding Opportunity after passing a 2023 legislative package that included major reforms. One of the most important pieces was [a land use planning act], which streamlines development by moving public input to the front end of the planning process. That shift helps reduce delays and makes it easier to get projects approved without compromising transparency. (Government – State)

We are also exploring similar approaches with single-family homes and even 3D-printed houses. These innovative strategies are helping to change perceptions about low-income housing. (Government – State)

We invest in the full spectrum of housing, including rental, homeownership, single-family, multifamily, cottage clusters, manufactured home parks, modular housing, and more. To tackle the scale of the crisis, we need all these options. This problem has been growing for years, and there is no single policy or resource that can solve it. What we need is a decade-long commitment to housing, focused policies and resources, not just a short-term approach. Without sustained focus, we risk finding ourselves in the same situation again. (Government – State)

There is a perception problem with factory-built homes because many HUD-code homes in the past were of low quality. In places like the Southeast, some manufacturers even used thinner materials to cut costs, making these homes less resilient to hurricanes and tornadoes. As a result, people still think factory-built homes are cheap and unsafe. But that's not true for modern modular homes built to International Residential Code standards. These homes are inspected just like traditional site-built ones and meet the same structural requirements. It's kind of like how people used to think electric cars were slow and impractical until Tesla changed that perception. We need to do the same for modular housing, shifting the mindset from outdated ideas to seeing them as high-quality, durable homes. (Housing)

Many people do not realize the difference between HUD code manufactured homes and modular housing. Manufactured homes are often associated with older trailer park models. They are built under the 1978 HUD code, cannot be stacked, and are generally of lower quality. Modular housing, on the other hand, meets the same standards as site-built homes, following the International Building and Residential Codes. It is inspected both in the factory and on site. While manufactured housing often serves rural areas, modular construction is well-suited for urban, multifamily development. One major developer recently opened a modular factory in Pennsylvania. Their first project reduced construction waste by 90 percent, sped up timelines by 60 percent, and saved 10 percent in costs. In Mesa, Arizona, they are now building a modular project where 35 of 90 units are fully finished before any site work begins. This method cuts down the need for waste containers from 624 to just 60 on a 300-unit build. Modular construction is proving to be a faster, more efficient, and sustainable solution for today's multifamily housing needs. (Housing)

Our modular units cost around \$150,000 each, whether it's a studio or a three-bedroom, directly from the factory. Including on-site work, known as B balance of work for civil work and final installation, the total cost per unit is about \$250,000 to \$260,000. This pricing is competitive with traditional stick-built construction, especially in high-cost regions like California, where it's nearly half the typical expense. In some areas, like Texas, stick-built may still be slightly cheaper, but the difference is not significant. Modular construction also offers greater efficiency, completing projects about 50 percent faster with a fixed, predictable cost from the start, unlike the variable expenses often associated with site-built projects. (Housing)

The requirement for on-site inspectors at modular factories has made it harder to expand compared to states that allow certified third-party inspections. More flexible approaches are much more business friendly. Utah is a great example. A model modular building bill has made Utah the standard in modular code. Still, outdated regulations and HOA restrictions on modular housing continue to create barriers. We need more state-level reforms to support modular development and unlock its full potential. (Housing)

It's challenging to navigate modular housing regulations since each state has slightly different rules, even when they have a state housing department. Our proposal is to establish a federal modular standard based on the International Residential Code and International Building Code alongside the existing HUD standard. This new standard wouldn't replace the current HUD code but would work alongside it, ideally as a federal program that all states must adopt. While it's a bold idea that will take significant effort, we believe the risk of maintaining the current fragmented system is far greater. We need to move quickly and take calculated risks to make this vision a reality. (Housing)

I recommend supporting scalable factory-built modular housing that's sustainable, stackable, and easily transportable for both everyday use and disaster recovery. We build all-electric steel units from single-family homes to 90-unit complexes using automation and a standardized size that can ship anywhere without special permits. These homes are ideal for infill development under five stories, qualify for LIHTC, and can include water recycling systems to boost resilience. (Housing)

We build fully finished volumetric modular homes that are delivered complete and can be furnished if desired. Unlike panelized or component-based systems, these units arrive as fully constructed structures. They range from compact 320-square-foot tiny homes to 640-square-foot units and larger 1,280-square-foot three-bedroom homes. (Housing)

Manufactured housing is a crucial part of our affordable housing stock, built to much higher standards today than when the HUD code was introduced in 1978. In Oregon, providers are working to overcome the stigma by supporting legislation that advances both manufactured and modular construction. (Professional Services)

There's a misconception that rural or coastal areas might receive lower-quality homes, but that's not the case. For example, a housing company is delivering 27 modular units to John Day, Oregon, this year, designed to be transported by truck or rail, making it easy to bring quality housing to areas without a local construction workforce. (Professional Services)

Utah has made great progress with modular housing, but challenges remain when expanding across different states in the West. States should develop coordinated initiatives that address these barriers, creating a more consistent and accessible modular housing market rather than the fragmented landscape we see today. (Government – Federal)

Our state is forging ahead to encourage the growth of modular as a means of reducing housing prices, in addition to things like single stair, which also extends to educational institutions. (Government – State)

By reforming condo laws and expanding modular construction into public projects, this I believe can further drive modular adoption, reduce construction risks, and develop more cost-effective housing and infrastructure solutions. (Government – State)

In our city, there's strong NIMBY resistance to replacing Craftsman homes with higher-density housing, and even though those homes were originally modular, ordered from Sears catalogs. A major challenge is public and legislative confusion between manufactured (mobile) homes and modular homes, which can range from custom single-family to multifamily units. This misunderstanding often leads cities to zone out modular housing. Our legislation tackles this by requiring that if a structure is allowed, both on-site and modular construction must be treated equally under the same design and density standards. Reframing the narrative around modular housing has helped shift the conversation. (Government – State)

Right now, about 90 percent of modular construction in our state falls under state regulation. We're pushing state legislation to expand that oversight to cover almost everything except the on-site work. This would let manufacturers build to a single state standard instead of customizing for each local code, making it easier to build to inventory. That shift is expected to drive up demand and streamline the entire process. (Government – State)

The regulatory process still needs work. Every state agency involved in housing now has a role, and there's been meaningful progress, including model codes for small communities, quicker agency responses, and efforts to curb frivolous lawsuits over Urban Growth Boundary expansions. But we need to move faster. Time is money, and if it takes longer to get a permit than to build the home, the system isn't working. (Government – State)

The overall housing supply, especially the supply of housing near jobs and commerce, so in cities and nearby towns and resort towns, is the most important factor because it drives costs. To expand that supply, and especially the supply of lower-cost homes, prioritizing the ability to build ADUs, duplexes, and mid-rise apartment buildings on commercial corridors is sensible. Elements of doing so may include reducing or eliminating parking minimums for certain housing types, revising land-use rules, streamlining permitting, or removing other barriers to such housing. (Nonprofit Foundations / Organizations)

I believe Congress could remove the requirement for manufactured homes to sit on a permanent chassis, which raises costs and hurts supply. HUD could also develop a model building code based on cost-benefit analysis. (Nonprofit Foundations / Organizations)

There is strong evidence and broad agreement among housing experts and advocates across the ideological spectrum on the critical role of housing supply and the importance of making it easier to build homes within existing cities and towns. (Nonprofit Foundation / Organizations)

Regulatory reforms at the state and federal levels should focus on fostering collaboration among state, county, and local governments, while streamlining and coordinating funding to support the development and implementation of effective housing solutions. (Construction)

One of the most impactful regulatory reforms at the state and federal levels would be encouraging higher-density development, which can significantly expand housing supply and improve land use efficiency. However, I don't believe this should come at the expense of building or energy codes. (Housing)

Housing strategies in the West should focus on flexibility, diversity, and livability. Key approaches include upzoning to allow varied housing types, permitting ADUs on single-family lots, and promoting mixed-use and mixed-income developments. Reducing car dependency through

walkable, bike friendly design and avoiding uniform housing types in favor of diverse, adaptable neighborhoods are also essential to creating resilient and inclusive communities. (Housing)

To address gaps in housing availability and affordability, the federal government should focus on reducing barriers within the application process for existing programs. Smaller builders and developers often find these programs too complex and costly to access. Providing free workshops or clinics to help them understand and apply for available resources would make federal support more accessible and effective, especially in under-resourced communities. (Housing)

Best practices for planning and developing housing in the West focus on expanding both the diversity and affordability of housing options. Effective solutions include the use of modular construction, ADUs, duplexes, apartments, and emerging technologies like 3D-printed homes. (Housing)

Governors should cut red tape and dedicate specific land parcels for housing development, as this can accelerate project timelines and better align new construction with community needs. (Housing)

Regulatory reforms at the state and federal levels that could support the development and implementation of housing solutions include standardizing floor plans and optimizing the use of building materials, both of which can improve efficiency and reduce costs. (Housing)

The federal government can help address gaps in housing availability and affordability by reforming current programs and launching new efforts that control inflation, lower interest rates, enhance land use planning, and prioritize rebuilding existing structures. (Housing)

Governors should prioritize incentivizing adaptive and flexible zoning policies while empowering small-scale developers with access to financial capital. This approach can help diversify the types of housing being built and reduce reliance on large developers, who in some cases have contributed to the current housing challenges across western states. (Education)

Regulatory reforms at the state and federal levels that could support the development and implementation of housing solutions include removing tax loopholes that benefit real estate speculation and short-term rentals, allowing municipalities to impose additional transient lodging taxes specifically for short-term rentals (like Colorado does) with revenues directed to housing affordability funds, implementing second home or vacant property fees to support affordable housing, abolishing single-family zoning, and incentivizing higher-density development to increase housing supply. (Education)

In high amenity communities, offering density bonuses to private developers in exchange for including deed-restricted, local, or workforce housing is an effective way to leverage the private market to meet local needs. Additionally, investing in innovations within the manufactured and modular housing industry distinct from mobile home parks can help lower construction costs while maintaining high-quality housing. States like Colorado and Idaho offer strong examples of these approaches in action. (Education)

One promising solution being used to plan and develop housing in the West is the adoption of manufactured and modular housing. (Education)

Governors should prioritize encouraging greater private sector engagement in housing development. (Technology)

Rising Housing Costs: These are driven by a combination of factors, including limited housing supply due to restrictive land use and zoning requirements, increased demand, and a shortage of construction labor. In many metropolitan areas and states, 70–85 percent of residentially zoned land is designated for single-family housing, contributing to a cumulative housing shortage estimated at about four million units. (Government – Federal)

Governors should focus first on removing existing institutional barriers to housing development. This includes land use reform to support more infill and multifamily projects. At the same time, they should invest in research, policy development, businesses, and pilot programs that expand housing supply and lower construction costs. Providing new and streamlined financing tools for affordable, energy-efficient, and climate-resilient housing is also essential. Additionally, improving the climate resilience of homes will help communities better withstand growing risks from extreme heat, wildfires, floods, hurricanes, and other climate-related events. (Government – Federal)

We need to focus on infill and better use of urban land. New construction in these areas tends to meet higher, more resilient standards, which supports both safety and affordability. (Government – City)

Zoning reform to reduce barriers to building more homes; collaborating with insurance companies or increasing public insurance can help support homeowners in areas prone to climate risks. (Government – Federal)

A best practice example is California’s landmark 2021 legislation, which effectively ended single-unit zoning. This landmark legislation allows up to four homes to be built on properties previously restricted to a single unit. (Government – Federal)

Zoning reform is crucial, not only for eliminating single-family zoning but also for addressing other barriers, such as restrictions on the development of manufactured, mobile, and modular housing, which are often more affordable and can be built much faster than traditional stick-built homes. Additionally, to increase housing supply, commercial properties can be converted into residential units, if zoning and housing laws permit such changes. (Government – Federal)

Encourage building code updates that accommodate modular housing as a viable solution. (Housing)

Energy code reform is essential. The 2024 International Energy Conservation Code should be considered the upper limit, and it is preferable to the 2021 version due to the latter’s lack of flexibility for different climate zones. HUD, the U.S. Department of Agriculture (USDA), and FHFA should refrain from mandating the 2021 IECC. Additionally, permitting systems need significant reform. These systems should be streamlined through state and federal incentives, whether through legislation, targeted funding, or conditions tied to funding eligibility. Faster permitting decisions can help reduce costs for developers and keep projects moving forward. (Housing)

In terms of regulatory reforms, state and federal governments should consider adopting high-efficiency energy codes to ensure that new housing is built to use less energy from the outset. This approach helps avoid costly retrofits and reduces displacement caused by upgrading older

buildings. These codes can also mandate electrification and facilitate the integration of renewable energy, helping residents save on utility costs while lowering emissions. (Energy)

The federal government could help address gaps in housing availability and affordability by easing lending standards and reducing equity ratio requirements for land acquisition and infrastructure installation. (Manufacturing)

Community Development Financial Institutions (CDFIs) should be key contributors to a successful WGA initiative. (Manufacturing)

Federal regulatory reforms remain to be seen. At the state level, reforms should be developed independently, without influence from regional groups. Citizens should work directly with their own legislators to craft housing solutions that reflect the unique needs of their communities. (Other)

Housing planning and development should be led by local governments and the citizens they represent. Someone in Utah shouldn't be making decisions about housing in Arizona. Each state and community have their own unique needs and economic conditions. As such, housing prices and density strategies should not be debated or standardized across states. (Other)

Governors should consider state laws that limit short-term rentals to an owner's primary residence for stays under 30 days. Additional regulations should require that the owner, permit, and tax registrations all use the same legal entity to improve transparency and enforcement. (Other)

There is no single silver bullet that will solve our housing challenges. Communities need to have the latitude to try a range of solutions to see what fits best for them. Statewide policies that allow higher density housing, use building codes to preserve existing affordable housing, discourage secondary homeownership or use additional revenue from second homeowners to fund housing trust funds, and promote the skilled trades can all help to give communities the tools they need. (Nonprofit Foundations / Organizations)

Governors should prioritize tax policy reforms that remove barriers to attainable and affordable housing, particularly in areas where economies of scale are hard to achieve. Rather than imposing mandates, states can take a more effective incentive-based approach by offering land donations, infrastructure funding, land use department support, tax abatements, and targeted tax incentives. These tools can encourage local governments to increase zoning densities, relax height and parking restrictions, and foster a more supportive environment for private sector development. (Housing)

In Santa Fe, the city council is considering a density bonus program. Developers proposing affordable units would receive a by-right density bonus, allowing them to build more units on the same parcel than typically permitted under local zoning. The legislation also contemplates administrative approval for development plans, which would streamline the process and reduce delays from lengthy entitlement reviews that can financially destabilize projects when market conditions shift. (Housing)

I think we need better ways to hear from the broader community, not just the most vocal opponents. Using digital polls to gauge general views on growth, rather than tying everything to one project, could give us a clearer picture and reduce pressure on any single proposal. (Housing)

Revising zoning laws allows local governments to promote higher-density and diverse housing types, including ADUs and “missing middle” housing (duplexes, triplexes). This reform directly addresses the housing shortage while promoting equity and affordability. (Housing)

Federal action won’t be effective until local jurisdictional barriers are addressed. Many building review centers are already slowed by red tape, and adding another federal layer won’t help if local processes can’t move projects forward efficiently. (Housing)

Many communities face challenges with permitting and regulatory processes that create barriers to development. Although some projects can accommodate a significant share of future growth, delays often discourage developers. Greater state-level oversight and permitting reform could improve efficiency and better support housing goals. (Housing)

Streamlining and standardizing development processes across levels of government can speed up housing projects and improve predictability. Reducing entitlement delays and easing infrastructure costs would attract more private investment across all housing types, not just government-funded projects. (Housing)

The Federal Historic Preservation Tax Incentives program is designed to encourage private investment in restoring historic properties. However, the National Park Service (NPS) currently enforces preservation standards so strictly that it discourages developers from using the credit to convert vacant commercial buildings into housing. These rigid rules can lead to historic buildings being left empty or torn down. To make the program more effective, the NPS should allow more flexibility in renovating upper floors while preserving key historic features on the exterior and main level. This would make it easier to turn unused office buildings and hotels into much-needed housing. (Housing)

Many vacant office buildings and hotels could be converted into housing, often at 30 percent less cost than new construction. Gensler found that 25 percent of surveyed buildings are viable for such conversions, especially near major job centers. These projects can quickly deliver housing and boost local economies if zoning barriers are eased. To support financially challenged projects, the federal government should create a temporary grant program for adaptive reuse developments near employment hubs. Grants, up to \$10 million per project, would be tied to affordability requirements, with at least 10 percent of units reserved for households earning under 80 percent of the area median income. Total program funding would be capped at \$10 billion. (Housing)

The U.S. housing crisis is the result of decades of fragmented policies, underinvestment, and regulatory barriers. While housing programs were created in response to past crises, federal funding has steadily declined, and outdated zoning laws, building codes, and permitting processes continue to drive up costs and limit development. At the same time, construction hasn’t kept pace with population growth, and rising land, labor, and insurance costs make building even harder. (Housing)

When development occurs on public land, the National Environmental Protection Act (NEPA) requires an extensive environmental review process. The Environmental Impact Statement process has grown in length and complexity in recent years, with statements hundreds of pages long that take years to complete and often concluding that there is no serious impact. There are efforts to reform NEPA for other high-impact activities. For instance, permitting reform efforts have been introduced in Congress for energy-related projects. In order to expedite the construction of housing, there should be a categorical exemption from NEPA for infill housing development. This is

especially important for the redevelopment of public housing, as well as land disposed of by the General Services Administration and other federal agencies. To preserve the integrity of NEPA and the environmental review process, the categorical exemption should be limited to multifamily housing developments located within an incorporated municipality where the site already adjoins developed urban uses and the site is already zoned for residential mixed-use development. To prevent environmental degradation, the NEPA exemption should not include parcels in or adjacent to coastal zones, wetlands, on prime agricultural land, on prime farmland, in areas of high fire hazard or flooding risk, or in areas designated as habitat for endangered species. (Housing)

We should focus on reducing administrative burdens, simplifying application processes, and improving interagency coordination to ensure funds reach communities and projects more efficiently. (Government – County)

In my view, some of the most effective approaches to planning for and developing housing in the West, especially strategies that support a variety of price points and densities, include building strong partnerships across the public, private, and nonprofit sectors to share resources and expertise. I also see real value in leveraging available tax incentives, like tax increment financing (TIF), to make projects more viable. Limited urban expansion can be part of the solution too, when it is tied to clear benchmarks for affordable and workforce housing. Regulatory updates, such as removing parking requirements and allowing for greater building heights, can help reduce barriers. And I think we should do more to repurpose underutilized brownfield sites to create livable, well-located housing. (Government – County)

Projects across Oregon demonstrate effective models for affordable and workforce housing. In addition, the work of the land use planning agency, guided in part by legislative direction, should be evaluated. Their efforts include initiatives on housing production, a housing accountability office, eliminating single-family zoning and parking requirements, and advancing anti-gentrification and displacement strategies. (Government – County)

Housing is too expensive and feels increasingly out of reach. I've also noticed a significant lag in the construction of new multifamily units. (Other)

I support zoning changes that allow for more multifamily housing, especially when paired with requirements to set aside a percentage of units for low-income residents. (Other)

It's unclear to me how state governments can influence or change city-level zoning laws. (Other)

I think we should offer incentives to private partners to convert unused buildings, like old hotels, into housing while making sure a portion is set aside for low-income tenants. (Other)

I believe we should advocate for state constitutional amendments that recognize housing as a human right. States should also consider establishing public banks to help finance housing at scale across the state. At the same time, zoning laws need to be revised to give landowners more flexibility to build on their property, especially through community land trusts that can preserve long-term affordability. (Government – City)

I believe zoning reform is critical. Diverse community voices need to be included in the planning process. Our neighborhoods should be walkable, connected by public transportation, and offer a variety of housing options in all parts of town. Housing should bring people together across incomes, ages, and abilities, not separate them. (Government – City)

I believe communities should have the opportunity to shape the kind of housing they want and where it's located. Housing density should be shared fairly across all neighborhoods, not concentrated in just a few. We should also explore converting vacant motels and shopping malls into affordable housing when those properties are sitting unused. (Government – City)

I believe the most effective cities support market-driven development that's informed by data and led by people willing to invest their own capital. That's the fastest way to make real progress on the housing crisis. In my experience, more government regulation is rarely affordable or effective. (Housing)

I believe we need to take a deep dive into the role of government. We should make sure it stays focused on what it's truly needed for, and steps back where the private sector is better suited to lead. When government gets out of the way, the free market has the tools and incentives to solve the housing crisis. Regulatory roadblocks are one of the biggest contributors to unaffordability, and we can't let government become part of the problem. (Housing)

I believe we're facing a severe housing shortage, and part of the problem is that we're missing critical data on the cost of regulations, the delays they cause, and how many projects have been abandoned because government intervention made them infeasible. For example, well-intended inclusionary zoning policies can sometimes drive developers away. When we lose those market-rate units, it only makes the shortage worse. We shouldn't let the need for below-market-rate housing prevent overall project delivery. (Housing)

I believe we should penalize cities that overcharge for permits, use technology to streamline plan checks and inspections, and remove EPA regulations that do not actually improve water or air quality. (Housing)

I believe we need to remove barriers and focus on what's within state control. That means enforcing reasonable zoning standards, penalizing cities that overcharge for permits, using technology to streamline plan checks and inspections, and eliminating EPA regulations that don't meaningfully improve air or water quality. At the end of the day, government should reduce the costs it imposes before trying to force action from the private sector. (Housing)

I believe EPA permitting processes take too long and lack predictability. We need to reduce unnecessary paperwork and incorporate AI technology into project reviews and inspections to lower costs, improve accuracy, and speed things up. States should also expand the use of investment funds, and Utah's model is a strong starting point. I believe federal land should be transferred to state control or, at the very least, be subject to property tax. States also need to rein in political subdivisions and take on excessive NIMBYism that blocks much needed housing. (Housing)

We should prioritize market-based solutions that focus on increasing housing supply in a cost-effective way, rather than continuing to spend billions solely on demand-side programs. (Housing)

I believe unifying building codes across jurisdictions and allowing more performance-based code compliance would be an excellent starting point. (Housing)

I believe modular manufacturing and off-site construction programs offer scalable solutions to our affordable housing needs. These approaches can support both single-family and multifamily developments and meet the needs of urban, rural, and tribal communities alike. (Housing)

From my perspective, unifying building codes across the country and shifting toward performance-based code compliance are essential steps if we want to reduce soft costs and scale real housing solutions. Countries like Europe and Japan adopted these strategies as far back as the 1990s, and their success offers important lessons we can learn from here in the United States. (Housing)

Governors need to make addressing the overall housing supply shortage a top priority, especially when it comes to the lack of affordable housing. While the federal government has an important role to play, housing is ultimately a local and state issue. Real solutions have to begin and end at the local and state level. (Housing)

I believe we need a 10-year pause on new regulatory burdens for housing, including permitting and zoning relief. For too long, housing has shouldered the cost of environmental and climate-focused regulation, and we're now seeing the consequences of more than 20 years of policy imbalance. In my view, local and state governments are most responsible for the delays and costs that slow housing production. Providing regulatory exemptions or relief would be a powerful supply-side stimulus. (Housing)

There is nothing more important right now than housing. I keep telling folks this has to be the top priority because this is legacy work. Decades from now, the homes we help build will still be shaping lives. I'll give you an example. About 14 years ago, my spouse's grandmother passed away. She lived in this small neighborhood full of post-World War II homes, tiny places, maybe 1,200 or 1,300 square feet. Back then, the neighborhood was mostly older folks. But when I went back last year, I had to drive slowly through the streets because there were kids everywhere. It was incredible. That old neighborhood had come back to life because those homes were still there. And the truth is, we just stopped building that kind of house. But it's that type of housing that transforms lives more than just about anything else we can do. (Government – State)

I know it's common to say that local governments always make the best decisions, but I think that deserves a closer look. Local decision making can sometimes be influenced by conflicting interests, political pressure, or even fear mongering. (Housing)

We've added shot clocks to limit how many engineering reviews cities can require. Some still find ways around it, but the changes have helped. For my team of 12, the biggest slowdown isn't zoning hearings, which might take up about 10 percent of the work. It's the 90 percent spent physically getting lots to market that really drags things out. (Housing)

From a private sector perspective, I don't believe the government should interfere with real estate transactions unless it has a direct stake in the deal. When public investment is involved, we've voluntarily partnered with cities on deed-restricted housing. While build-to-rent is growing across the country and here as well, large investors tend to focus on dedicated build-to-rent communities rather than buying up individual homes. Short-term rentals are a real concern in some areas, but most are managed on a case-by-case basis. Overall, private development continues to support both rental and ownership opportunities, and I don't see the legislature stepping in to restrict voluntary private sales anytime soon. (Housing)

In the late '80s, our economy was struggling. We were losing 25,000 people a year out of a population of 1.8 million. Today, with 3.4 million residents and 25,000 new arrivals each year, the pressure on housing is clear. In public policy, my focus was on reversing that decline. But in the private sector, I saw how some local governments made housing development unnecessarily difficult. Calls to slow growth often meant blocking housing, not other projects. To address this, we've spent the last 20 years meeting in the off session to find common ground on housing policy. We've passed 65 bills through that process. While that's something to be proud of, it also shows how persistent the problem is. If early efforts had solved it, we wouldn't still be at the table. The work continues because the need is still urgent. (Housing)

When there's a problem in a city, it's usually not an isolated case. I see similar patterns across the board. Over time, I've come to recognize which policymakers are effective and which ones fall short, and I can usually tell whether city staff are helping to drive progress or slowing it down. (Housing)

I've found that local decision making is often fragmented and inconsistent. In reality, only a small number of cities face real growth pressure, but development decisions still go through layers of planners, engineers, and elected officials, which creates inefficiencies. I've seen how quickly leadership changes can shift priorities. For example, one election completely reversed a pro-housing direction in one city. Public input is important, but too often, decisions are driven by emotion and neighborhood pressure rather than long-term planning and what the community actually needs. (Housing)

In my view, the biggest obstacles to increasing the housing supply are regulatory hurdles, labor shortages, and supply-demand imbalances. On top of that, bureaucratic delays are artificially slowing the process even further, making it harder to get homes built when and where they're needed most. (Housing)

We've touched on this already, but it's worth repeating. Out of over 250 cities, only about 80 have full-time staff or a city manager, and many of those are new to the role. In places that weren't growing a few years ago, you now have growing pains and limited capacity. Maybe it's a first-time city engineer or a new city manager learning on the job. The pressure is real when resources are stretched thin. And at all levels of government, efficiency isn't rewarded. If you do more with less, your budget often gets cut instead of reinvested. At the local level, it's tough to raise taxes or pass bonds, even for smart, necessary growth. So even the best local leaders face major hurdles. It's not the most efficient system, but we have to be honest about the challenges if we want to fix them. (Government Relations)

While local government decisions are often flawed and inefficient, I recognize they're the product of a democratic system that reflects the will of the people. It's not perfect, but it's part of how representative government works. (Government Relations)

In my view, the main barriers to housing are supply and demand, zoning and land use, and infrastructure. We don't have enough homes, regulations limit where we can build, and lack of infrastructure slows everything down. (Government – State)

I've seen how land use factors like aesthetic design standards and parking requirements can drive up the cost of a project by thousands of dollars. As I mentioned earlier, that added cost can be enough to price many families out of eligibility. (Housing)

I want to highlight the missing middle and medium-density housing types. We're seeing growth in these areas, especially in townhouse starts, but we're still playing catch-up with pre-Great Recession levels. For example, 2-to-4-unit multifamily housing made up 11 percent of all multifamily construction from 2000 to 2010. By the fourth quarter of 2023, that dropped to just 2.2 percent. It's encouraging that in the third quarter of 2024, it climbed to 6 percent, but we're still not where we were. The growth is real, but there's still ground to make up. (Housing)

I also noted a point about regulation. When you're putting a project together, time really is money. As interest accumulates, it drives up the final cost of each home or condo. What developers value most is predictability. I once heard a mayor say we need to end the veto-ocracy. We can't have a system where one person can stall an entire project. Community input matters, and we should engage people early and often. But we also can't let the 10 angriest voices in the room block the kind of development our communities need. (Housing)

We've been part of a national housing coalition for a few years now, bringing together both public and private sector partners. In the past, there were a lot of disagreements, but the housing crisis has become so widespread that we're now finding more common ground. We've centered the conversation on supply as the key to addressing the crisis and emphasized the importance of collaboration. Real progress starts when everyone is in the same room, working toward shared solutions. (Housing)

I'll end with a local government perspective. What we've done with the project worked because we had the flexibility to design what made sense for our community. We were able to balance density, open space, and housing types in a way that fits the area. For example, we have a zone with 60 to 65 units per acre near a 70-acre lake, but overall density across the project is just five units per acre. That clustering was only possible because we weren't locked into a one-size-fits-all, state-mandated zoning rule. Our master development agreement allows for ongoing collaboration and adjustments. That flexibility has helped us do the right projects in the right places. (Government – City)

After decades of suburban expansion, I think we are now facing the challenges of urban revitalization. It is not just about building. It also takes meaningful policy changes, like updating zoning and building codes, to create the right environment for growth. (Housing)

I've seen how discretionary project approvals can create a lot of uncertainty. A developer might propose a 30-story building, but no one knows if it will happen. That unpredictability, especially before 2015, frustrated communities. People did not know if they would lose out on housing or suddenly see a high rise in a single-family neighborhood. That kind of chaos sparked backlash, with ballot measures going both strongly pro-housing and strongly anti-housing. Without clear ministerial approval processes, the system was not stable. (Housing)

As a local government, we've done everything we can. We've updated our codes, completed our planning, and worked hard to support affordable housing. I remember having conversations asking, how do we get more? We are a pro-housing community and have pushed our local tools as far as they can go. What we need now is funding and support from the state or federal level to keep making progress. (Government – City)

We need to push for the Reconstruct Act because we're going to need people, bodies on the ground, to rebuild. And of course, funding is essential. Who couldn't benefit from more investment in their community? We have a lot of work ahead. Sometimes, disasters have unintended but positive

consequences. They spur action. For example, leadership recently took a bold step by suspending the California Environmental Quality Act and the Coastal Act to accelerate rebuilding. It's that kind of urgency we need. (Housing)

In addition to broader housing reforms, parking policy – though often seen as mundane – can play a significant role. Eliminating minimum parking requirements is one example where meaningful change can support more efficient land use and housing development. It's also important for states to take an active role in refining and adjusting these types of policies. Every state represented here operates within a unique regulatory environment, which means tailored approaches are essential to driving effective, localized solutions. (Government – City)

Beyond increased funding for major infrastructure projects and affordable housing through programs like CDBG, I see a significant opportunity to empower states. Innovation in housing is most likely to happen at the state and local levels, where policies can be tailored and implemented more effectively. From what I've seen, meaningful state-level reforms, such as allowing middle housing types in traditionally single-unit neighborhoods, can be powerful tools. Removing zoning restrictions that block diverse housing options opens the door to more infill development and helps unlock the potential of existing communities. (Government – City)

Earlier this year, we announced our new Pathways to Removing Obstacles to Housing Program awards. This program was recently launched to help communities remove barriers to building more affordable housing. That includes things like gaps in the development process, deteriorating infrastructure, or lack of neighborhood amenities. It's been a very popular program so far, and we're getting ready to make our second round of awards soon. (Government – Federal)

Just because a building isn't fully needed for commercial use doesn't mean it can't include a commercial component. In this example, the top floor serves as a co-working space designed specifically for nonprofits. The middle includes residential units, and the ground floor houses a daycare, a school, a nonprofit restaurant, and even a bike-share program. Since the commercial and residential uses peak at different times of day, the demand for parking is reduced, allowing the structure to be more space-efficient and community-oriented. (Housing)

We're working on a project in Salt Lake City that involves partially converting an office tower and its parking garage into residential housing. What made this financially viable was the decision to make the parking garage entirely subterranean, reducing it to three stories and unlocking the ability to use an additional building plot. If we had tried to buy a mid-rise parcel in Salt Lake City for new construction, we would've been looking at a price tag between \$6 and \$12 million, depending on the specs. Instead, we acquired this existing structure for \$30 million, and with just \$6 million in adjustments, we're able to transform it into much-needed housing. It's a strong example of how adaptive reuse can create both financial and logistical advantages. (Housing)

The market usually doesn't produce lower-cost single-family homes because if you have a lot, the incentive is to build the biggest house possible and sell as many square feet as you can. But if that same lot allows for more units, a developer is naturally going to try to fit in as many as possible. The result is smaller, more affordable units. That's exactly what happened here. This project is affordable housing serving mostly families, with about half of the units for families and the rest for singles, all between 25 and 55 percent AMI. But the same logic would apply even if it were a market-rate project. What made this possible was that the city allowed for flexible density, and that's what ultimately made the project viable. (Housing)

We took a building with a parking structure on the right and turned that into additional housing while preserving community space. Zoning reform also allowed us to permit higher densities by adding three or four stories above what was previously allowed. In some areas, if the limit was 50 to 60 feet, we could now go up to 75 to 80 feet, which made a lot of projects pencil out. We waived many parking requirements near transit and relaxed design standards for access and service areas. In some low-density zones, we can even build townhomes. This started as an adaptive reuse strategy, but it has grown into a broader approach we're looking to expand by right. (Housing)

We're seeing a lot of mission-based projects that come with incredible parking assets and large amounts of land used just to park cars on one level. In our work, many of these are ground-up projects rather than secondary asset conversions. There are also large administrative buildings and a surprising number of former schools that are no longer in use. These are becoming great candidates for conversion. One example involved a partnership where we contributed land on a zero-dollar basis, allowing us to build for-sale condo units at a much lower cost. That particular building had previously been used by another nonprofit. We're also seeing churches and even stadiums get involved in similar efforts. (Housing)

Apart from the latent land value around the perimeter, what really stood out was the way density was approached. The city didn't set a fixed square footage per unit. Instead, they treated the building as an existing structure and asked what was reasonable for human occupancy. That gave us the flexibility to reach the density needed for a full retrofit and an addition. From my perspective, the number one thing policymakers can do is update zoning codes at both the state and local levels to accommodate existing buildings. Once that's done, allowing the perimeter to be used in creative ways gives developers a real incentive to take on these kinds of projects. And honestly, this might be part of the answer to the earlier question about how to get the market to deliver more lower-cost housing. (Housing)

We've also leaned into adaptive reuse by converting older office buildings into housing. These projects make use of existing structures and underused parking, allowing us to create residential spaces that actually fit into neighborhoods. And by transforming leftover parking areas into green spaces or more housing, we've been able to ease community concerns and promote more livable, people-centered development. (Housing)

Co-living, made possible through the adaptive reuse of office buildings, can offer a diverse range of affordable housing options, support single-person households, and help revitalize downtown areas. (Housing)

As office buildings constructed from the 1960s through the 1990s lose value, developers are repurposing them to support new economic and social uses. Managing tenant expectations during conversion is critical, and acquisition and construction costs must be balanced for projects to remain feasible. Challenges such as inoperable windows or outdated building codes can increase costs, but solutions are available. Cities that modernize their codes and allow more flexible use of adjacent land are more likely to succeed in adaptive reuse efforts. (Nonprofit Foundations / Organizations)

Adaptive reuse has underperformed, but dorm-style co-living units offer a promising model. Office buildings with centralized plumbing and large floor plates can be converted into small, affordable units at a fraction of the cost of new construction. While not for everyone, co-living reflects historic housing models that once made up a major share of urban rentals. (Nonprofit Foundations / Organizations)

Keeping plumbing centralized cuts adaptive reuse construction costs by 25 to 35 percent, making projects much cheaper than new builds. In Denver, Minneapolis, and Seattle, micro-unit conversions cost \$123,000 to \$190,000 per unit, compared to over \$400,000 for new studios. This cost difference allows for lower rents affordable to those at 30 to 40 percent of the area median income, while requiring far less subsidy. In Denver, the financing gap drops from \$300,000 per unit for new builds to just \$23,000 with this model, enabling 12 to 13 times more affordable units for the same public investment. (Nonprofit Foundations / Organizations)

The rise in homelessness in the late 1970s occurred due to the loss of low-cost housing stock, which is attributed to restrictive zoning and building codes. Co-living is a potential way to address this issue. (Nonprofit Foundations / Organizations)

When I look at adaptive reuse, and all the pictures on the screen are from projects underway or recently finished in Salt Lake City, I often see how regulations can get in the way of reusing existing buildings. Some of the questions I ask are: Is this regulation really necessary? Are parking requirements in this area so high that they prevent a change of use? Does the regulation actually support change? Are the approval processes overly complicated or too long? And then, what incentives do we need to make these projects viable? In my experience, every adaptive reuse project needs some kind of incentive, whether it's streamlining the process, providing financial support, or offering additional development potential. (Government – City)

If you want to make things easier, don't put up barriers just for the sake of having them. I take a straightforward view on what zoning can and should be doing, because over the last 20 or 30 years, I think it has drifted pretty far from its original purpose. Everything I work on, I try to evaluate through that lens. (Government – City)

In my experience, I've seen firsthand how removing restrictive zoning regulations can make a huge difference. When we ease those rules, especially near transit, it opens the door to much higher housing density. (Government – City)

I've seen how critical it is to have flexible regulations and design guidelines when it comes to adaptive reuse, especially for historic buildings. A great example showed that when local codes allow for some creativity and adaptability, it becomes possible to preserve the character of a landmark while giving it new life as housing or mixed-use space. It's a win for both preservation and progress. (Government – City)

When I think about zoning rules, I see how much they can either limit or unlock opportunity. I've worked on projects where the only reason we were able to move forward was because residential uses were already allowed in commercial zones. That kind of flexibility makes a huge difference. For multifamily development, things like minimum lot width or minimum area per unit can stand in the way of reusing a building or increasing density. Cities also use tools like lot coverage limits or floor area ratios. Basically, how much space you can build relative to the size of the lot. These metrics need to be carefully designed so they don't end up blocking the kind of creative solutions we need. (Government – City)

Reviewing outcomes of prior reforms would be an important piece of the puzzle, and including practitioners, such as homebuilders, would be vital as well to ensure any proposed reforms are likely to have their intended effect. (Government – City)

I believe we need to expand the range of housing types in neighborhoods that have traditionally consisted only of single-family homes. What's often called gentle density, or the missing middle, refers to housing options that fall between a single-family home and a large apartment complex – housing like ADUs, duplexes, triplexes, fourplexes, or small apartment buildings with up to 10 units. The goal is to introduce these options into areas where they've historically been excluded by zoning or land use restrictions. Because these homes use less land per unit, they're often more affordable than a typical single-family home, even without subsidies. It's a way to create market-rate housing that's actually attainable for middle-income individuals and families. (Housing)

Expanding housing options means we have to take a serious look at the role of single-family zoning. If we want to meet today's housing needs, we need to allow for more diverse housing choices in areas that were once reserved only for detached single-family homes. (Housing)

From a policy standpoint, there are a number of widespread challenges that affect the housing market, regardless of the type of construction. These include the high costs of financing (capital), insurance, building materials, and land. In addition to these broad issues, there's also a more specific problem: introducing certain types of housing into areas where there is no established demand. Since these housing models are relatively new, many markets haven't yet demonstrated whether or not they will attract sufficient buyers or renters. This combination of universal financial obstacles and localized uncertainties makes it difficult to confidently plan and execute such housing projects. (Housing)

We also need to take a hard look at the cost of regulations. I've seen how long permitting timelines and excessive requirements, like asking for 10 or more parking spaces for a fourplex, can make a project either physically impossible or financially unworkable. These rules may seem minor on paper, but they drive up costs fast, especially when they force developers to add expensive solutions like underground parking. Even though these costs are often hidden, they add up, and they push housing prices higher for everyone. (Housing)

I've been working on parking reforms because a lot of the current regulations are excessive. One example that really stands out is where a 400-square-foot townhome was required to have four on-site parking stalls plus a visitor stall. That is way beyond what is reasonable. Overregulation like this drives up development costs and makes it harder to build affordable housing. If we want to support more attainable options, we have to rethink these kinds of requirements. (Education)

Several small federal policy changes could make a big difference in housing development. For example, removing the permanent chassis requirement for HUD code-manufactured homes could help lower costs. Modernizing how the Historic Tax Credit is administered, currently handled by the National Park Service, would also make it easier to use for housing. These may seem like minor tweaks, but they could go a long way in unlocking federal programs and making them more effective in supporting affordable housing. (Housing)

Our state has moved forward with a range of pro-housing policies, like legalizing ADUs and duplexes in areas previously zoned for single-family homes and encouraging mixed-use development. Lawmakers are also looking at reforms around single-stair design and parking minimums. The current administration has made expanding housing supply a top priority, with a strong emphasis on infill development, protecting property rights, preserving open space, and limiting sprawl. It's a bipartisan effort aimed at revitalizing communities across the state. (Government – State)

Our state recently passed a series of land use reforms to help expand housing development. These include legislation supporting transit-oriented communities, statewide legalization of ADUs, removal of parking minimums in designated areas, and restrictions on local occupancy limits unless tied to health and safety. The goal is to boost housing supply and density, especially in urban and transit-accessible locations. (Government – State)

While housing is seen to be an issue dealt with at the state and local level, the federal government plays a role in incentivizing state policies that boost housing construction and resourcing effective programs, such as LIHTC, to finance the construction of homes. Similarly, states can create statewide frameworks for increasing housing supply and financing mechanisms to facilitate homebuilding. These include land use and zoning reforms, facilitating market adoption of innovations in construction (ADUs, modular housing), creating conducive land and property acquisition methods to ensure properties are in productive use and contribute to supply, and strengthening capacity and technical assistance at the local level to ensure resources to produce and preserve housing are ample and efficient. (Financial)

When I started 25 years ago with the company, we were building in 35 different communities. Today, we're building in 65. At that time, 100 percent of our homes were meeting 100 percent of the area median income. Today, we are achieving that at about 37 percent. Two years ago, we were building at 30 percent, so we've seen an increase in the last two years, largely because of the changes that have happened in the western states. (Housing)

I think it's important to consider the voices of those who can't attend local meetings: people working multiple jobs, managing daily needs, or trying to move into the community. In places without administrative approval processes, public input often reflects only those who have the time to show up, not the people who would benefit most from more housing options. (Housing)

I remember when legislation was passed to move all public input into the planning phase. It can be harder to engage people that early, but it helps take some of the emotion out of the process. People tend to get upset when a project pops up a few blocks away. But when the conversation happens during the community planning stage, and the goal is clearly stated, like creating a certain number of new units, it gives people a better chance to engage constructively without turning every project into a veto. (Housing)

I've seen how land availability and land use can be major barriers. Lot size minimums make many parcels unusable, and zoning restrictions often prevent the kind of density we need in the areas where it makes the most sense. (Housing)

We've seen states adopt legislation that requires administrative approvals for certain housing types, which can streamline the process and reduce unnecessary delays. I also understand the importance of engaging communities through representative surveys. Time and again, we find that most people support more housing, especially when it means shorter commutes and mixed-use along commercial corridors. Research consistently shows that those who speak at public meetings don't reflect the broader community. They tend to be older, more likely to own homes, and often hold views that differ from the majority. It raises the question: what if by-right approvals were actually more representative of community sentiment than drawn-out, ad hoc public processes? I'm really interested in how this shift toward administrative decision making, now happening in several states, could lead to more predictable, balanced outcomes. (Nonprofit Foundations / Organizations)

In a previous role as a community development director, I worked closely with cities and communities. I remember a project with six homes on one acre, each priced at \$895,000 five years ago, and an elected official told me that someone complained about the lots being too small, the homes too close, and the driveways too short. I was floored. These are the kinds of challenges we face with local control, where perceptions, especially in more affluent areas, can be completely disconnected from reality. (Government – State)

A promising best practice is allowing multifamily housing by right on commercially zoned land. California, Montana, Hawai'i, and Florida have adopted this approach widely, while Arizona has adopted it narrowly, and Colorado has adopted a related policy based on proximity to transit. Evidence from cities that adopted policies like these years ago shows a large improvement in both supply and affordability. (Nonprofit Foundations / Organizations)

Modular housing is one of the tools in our toolbox. In our state, there's broad agreement that the only way to meet demand is to build all types of housing, including modular. (Government – State)

The image of modular housing, from the consumer side, still carries outdated stigmas around quality. There are issues with HOAs, zoning, and general negativity because people are not properly informed. They need education. (Government – State)

Back in the 1960s, the average home was about 1,500 square feet and housed 3.3 people. Today, homes have grown to around 2,200 square feet, while the average household size has dropped to just 2.5. We're living in bigger homes with fewer people. That mismatch really underscores how we need to adjust housing strategies. (Education)

When considering rural character and housing development, it's essential, especially from a federal agency perspective with resources to offer, to take a step back and ensure community involvement in planning decisions. It's important to build capacity and facilitate community conversations so residents can express where they want to go before starting a project that might not align with local preferences. This approach helps prevent assumptions about community support that may not hold true. I believe this is a crucial step in the process. (Government – Federal)

Many people fear what they don't understand, and often, they just want to have their voices heard. That's why we require resident-driven design for every project. We use a charrette-style process that brings together selected homebuyers and interested neighbors. These are people who care deeply about what they will see outside their windows and how their community will take shape. This collaborative approach allows us to build with the community, not just for it. We've seen how powerful this can be: neighbors show up to meetings, feel genuinely heard, and begin to connect. In one case, a neighbor learned that a future resident would be their child's daycare teacher, which completely eased their concerns. (Housing)

When working with rural communities, one of my biggest concerns is seeing zoning and code changes made behind closed doors without community input. It's alarming when just a few people make decisions for the entire community without any engagement. (Housing)

I would like to point out that we have a fragmented landscape when it comes to standards, regulations, and financing, especially with regionally focused banks. We need to work toward creating a cohesive market by consolidating standards, developing comprehensive model codes across climate zones, and addressing financing barriers. Doing so would give modular housing companies access to a broader market, attracting more investors. A unified market would also

encourage new entrants, boost competition, and help lower costs, which would move us in the right direction. (Government – Federal)

Our building codes cover about 90 percent of the modular process, but there is still inconsistency with plumbing, electrical, and fire suppression. Coordination is challenging since we're a strong local-control state, but we're making progress in getting cities and counties to a neutral stance. (Government – State)

We're ready to be bold and have conversations about things we once thought unchangeable – land use, permitting, and how we finance housing. Nobody thinks of a state agency and says you're moving too fast, but I believe we need to move faster and break from old ways of doing business. That's the challenge and the opportunity. (Government – State)

Recent land use reforms in 2018 helped spark efforts to increase housing supply and address the nationwide structural gap, which is estimated at between 4 and 7 million homes. (Nonprofit Foundations / Organizations)

In my community, we face a unique challenge when it comes to building community buy-in. There is a deep history of trauma that often shapes the dynamics at the table. This tension is present even when it's not openly discussed. To build community buy-in, I've found that it's crucial to get ahead of the conversations. One example is when my local government introduced a short-term rental ordinance, a completely new concept in my area. The rollout wasn't well-prepared, and at the public hearing, people were ready to fight back because they didn't understand the details from the start. That experience taught me the importance of partnering with local government to better prepare the community for potential changes. Another insight we gained was the need to rethink how we talk about housing. I wanted to move away from labeling everything as workforce housing, which often gets reduced to just affordable housing. Instead, we needed to level-set around why housing matters to everyone in the community. We realized that before tackling policy or funding strategies, we first needed honest conversations about the fundamental reasons housing is essential here. (Housing)

When it comes to key challenges such as feasibility, politics, and market dynamics, the state offers important lessons. Feasibility: Certain obstacles can undermine the economic balance of middle housing, where smaller, more affordable units rely on higher density. Our state conducted a thorough review to identify and eliminate these roadblocks. Politics: Our state's approach to implementation was unique and highly effective. Local governments were given flexibility to amend their codes with state-provided parameters, goals, support, and funding, but they faced a deadline. If they failed to meet it, the state's model code would automatically take effect, fundamentally shifting local political dynamics. Market: Since middle housing has been restricted for so long, builders and financial institutions lack experience with these developments. Encouraging growth requires engagement from all levels of government and the private sector. One of the most valuable tools has been the middle housing land division, which allows fee simple sales rather than limiting options to rentals or condominiums. This significantly expands homeownership opportunities and makes development more appealing to builders. (Government – State)

Home construction has fallen behind demand in recent years, especially when it comes to affordable and workforce housing. I think key policy solutions should include reducing lot size and setback restrictions, increasing density, allowing ADUs, creating revolving loan funds, ensuring

consistent down payment assistance, and requiring that 30 percent of units in new subdivisions be affordable. (Housing)

I support creating a fast-track development pathway, where projects that meet pre-approved design and planning criteria can bypass lengthy entitlement processes. This would save time, lower costs, and attract more private-sector participation. (Housing)

Modular construction has the potential to address labor gaps, especially in trades like ceilings or attics, while also speeding up on-site construction. Factories offer scalability, as they can be expanded and optimized, similar to how industries like automotive and aerospace improve efficiency and output through automation. Modular construction is not a new concept. It was used after World War II, and countries like Sweden and Japan have adopted it widely, with more than 40 percent of new homes in Sweden and nearly 100 percent in Japan. While their contexts differ from the United States, we can learn valuable lessons from their successes. (Government – Federal)

Recent modular projects are consistently showing at least 6 percent cost savings per square foot, with the most significant savings seen in rural resort areas. For example, in one county, on-site construction can cost around \$3,000 per square foot, while modular construction aims to deliver at \$200 per square foot. This cost difference is especially impactful in mountain and rural communities, making modular a highly promising option. (Government – State)

Seniors face challenges when trying to downsize. Many seniors in our community want smaller, affordable homes to remain local but struggle to find viable options. This issue affects both new and long-term residents. We have seen that concerns tied to NIMBYism, such as fears about parking or neighborhood change, tend to ease once new developments are completed and communities adapt. Strong state housing policies empower local leaders to manage change confidently and push through initial resistance. Additionally, political discretion in land use decisions can introduce risks of discrimination and bias; we need clear, objective standards to allow housing development without subjective barriers. Housing remains a bipartisan priority in our community, as shown in the last election where all pro-housing candidates won decisively. Our residents are urging us to keep pushing forward to build the affordable homes that families and seniors need. (Government – City)

Governors should prioritize strengthening existing effective programs and reforming regulatory barriers at the state level that hinder housing production. This includes programs and reforms that seek to make housing more accessible and available for low- and moderate-income households, as well as increase production for households across the income spectrum. (Financial)

I support expanding affordable and workforce housing by establishing revolving loan funds, streamlining the permitting process to reduce delays, and enabling higher-density development where it makes sense. (Housing)

I support providing incentives for private sector conversions of underutilized spaces into housing. (Other)

At the federal level, the National Park Service updating its historic tax credit program to support adaptive reuse would be very helpful in converting underused office space to apartments or co-living. (Nonprofit Foundations / Organizations)

We are taking a comprehensive approach to housing, not just focusing on ownership. I appreciate the mention of market-rate rentals, as all types of housing need to be part of the solution. My approach is inclusive, welcoming everyone. With a statewide shortfall of 88,000 units, we need every type of housing, including traditional homes, modular units, and apartments, to meet the full demand. This is the path we are taking here. (Government – State)

Local governments, developers, and financial institutions can collaborate to streamline permitting, reduce timelines, and expand affordable housing supply. (Housing)

In remote areas with limited skilled labor, I have found that modular construction is often the most effective solution. It combines factory-built components with on-site assembly. For example, in a 160-home project on tribal land, crews complete the foundations before the modular units arrive. In larger industrial projects, we manufacture components near available labor pools and transport them to the site. This method significantly reduces on-site labor needs, though about 20 percent of the work, such as utility hookups for mechanical, electrical, and plumbing, must still be done locally. When local workers are not available, we bring in certified professionals to complete the installation. (Housing)

Beyond that, expanding opportunities for product types like manufactured homes, which can be constructed more cheaply than traditional stick-built, would be powerful. (Housing)

We need to be open to a variety of single-family and multifamily housing types, as well as different housing models. This means embracing diverse construction methods and unit sizes, especially given our severe space and funding shortages. (Government – Federal)

On the supply side, a key recommendation is that the federal government could better support affordable housing development by prioritizing tax credits and offering incentives to states that implement land use and permitting reforms, which are essential for accelerating housing production. (Government – State)

Reducing the Costs of Homebuilding

There are a number of risks and challenges that lenders and developers face when looking at small-scale or less traditional housing projects, like duplexes or fourplexes. The biggest concern is often the perceived risk. Lenders worry that there may not be enough demand for these types of homes once they are built, and that the units could end up sitting vacant. (Housing)

To keep growing the affordable housing supply, policymakers could consider bringing back or expanding state-funded matching tax credits to pair with federal incentives. (Government – State)

There is a growing call for commonsense federal reforms to Davis-Bacon and NEPA regulations. Davis-Bacon requirements are adding about 20 percent to residential project costs, leading some developers to avoid using HOME funds even when wage rates fall below local minimums. At the same time, NEPA compliance has become increasingly burdensome, with excessive regulation tied to minor environmental factors like vapors and downstream water sources. Streamlining these requirements could help federal housing dollars go further and make programs like HOME more accessible and effective. (Government – State)

One important area for regulatory reform at both the state and federal levels is the support and advancement of multi-site housing development. As noted in WGA's current housing policy resolution, existing programs like CDBG and LIHTC often include regulatory barriers that make it difficult to stack funding across multiple sites within the same community. This creates a major obstacle, especially in rural areas where zoning limitations, land use constraints, and smaller market dynamics demand more flexible, tailored solutions. To address this, I believe we need a comprehensive review of housing-related funding streams and their associated regulations to ensure they can be used more effectively for multi-site projects. Additionally, aligning these funding mechanisms and streamlining access would help accelerate project delivery. Just as importantly, state and federal agencies should work together to identify and promote best practices in zoning and land use that encourage housing growth while still protecting the character and values of rural communities. (Nonprofit Foundation / Organizations)

The federal government could play a key role in addressing housing gaps and barriers by expanding and adapting current programs to better meet the needs of rural communities. One of the most effective ways to do this is by increasing access to flexible, rural-specific predevelopment funding. Upfront costs like feasibility studies, environmental reviews, and cost analyses can be a major deterrent for developers, especially when there's uncertainty about whether a project will move forward. In places like Taos, we've seen how early investments in these areas can significantly boost the chances of developer engagement and project success. To build on that model, federal programs should be modified to allow for broader, easier use of predevelopment funds in rural settings. This includes streamlining application processes, reducing local match requirements, and ensuring technical assistance is available to help communities navigate funding options. New federal initiatives could also help by creating dedicated predevelopment grant programs designed specifically for small and rural communities. These kinds of changes would go a long way toward lowering barriers, reducing perceived risk, and making affordable housing development in rural areas more realistic and achievable. (Nonprofit Foundation / Organizations)

One thing I would stress is trusting private partners in affordable housing. We're self-regulated in many ways by the 15-year compliance period in LIHTC. We can't just flip a property like market-rate developers can. Sometimes there are a lot of local or state regulations telling us how to do our job, but we are already heavily regulated by the program and its compliance requirements. (Housing)

The affordable housing industry is largely self-regulating. If a developer is a "bad apple" in one state, word gets around. For example, if state bond programs are bogged down with red tape, it slows everything down, therefore making it harder for staff to evaluate and regulate. That delay drives up costs. It's essential to bring in state tax credits and ensure there is transparent, recurring funding. In Arizona, for instance, they secured \$150 million one year but only \$15 million the next. Such uncertainty forces developers to go elsewhere. Contrast that with Colorado, where a predictable stream of funds allows developers to plan with confidence. (Housing)

Another critical point is resource predictability. We need to know that in two years, there will be bond authority or gap funding, so we can spend 18 to 24 months on a deal. If we don't know that, we won't invest time and money. Some states are more predictable, and they get more deals. Others have funding that fluctuates dramatically each year, and that's hard for developers to manage. (Housing)

States need to be more strategic in using their resources, focusing on transparency, predictability, and partnering with private developers to increase housing units. Complicated programs and

uncertain funding can deter development, as we may choose other locations if we are unsure whether funding will be available in a few years. My key points are improving efficiency, better resource allocation, predictable bonding, and balancing multifamily and single-family housing priorities. (Housing)

We also like having lenders and investors at the table early, so we can shape the capital stack from day one. That avoids the heartbreak of realizing too late that a project doesn't pencil out. (Financial)

Since the pandemic, inflation has sharply increased the cost of residential construction and related inputs. In just two years, construction material and labor costs rose by 40 percent to 60 percent. Although year-over-year growth has stabilized, the cumulative increase remains around 40 percent, which impacts the cost of all property losses and insurance claims. Because insurance is a lagging indicator, premiums are still catching up to reflect these higher loss costs. This gap has reduced surplus capital across the industry and contributed to widespread under-insurance, particularly during recent disasters like the Marshall Fire in Colorado and the Maui Fire. With insurers required to maintain adequate surplus, some companies suffering significant capital losses have unfortunately become insolvent. (Insurance)

We are using the Public Treasurer's Investment Fund to partner with banks and offer construction loans to developers. We provide loans with 3 percent rates, which are far below the 8 to 12 percent rates many small- and mid-sized builders face, if they can get financing at all. We cover 50 percent of the loan, and the bank covers the rest. With the state involved, banks are much more willing to participate. While the fund typically earns a 4 to 5 percent return, we believe the long-term impact of investing at 3 percent, especially in expanding homeownership, will be far greater. (Government – State)

Our situation is unique because it is rooted in addressing historic housing disparities through the 1920 Act. While we use the standard LIHTC approach, our capacity is limited. We are open to exploring social impact bonds and other mechanisms to meet the overwhelming demand, as every unit built will be immediately occupied. (Government – State)

One of our challenges lies in our rural areas, where local builders and even unions can be resistant to outside developers. There is a strong pushback against allowing builders from other states to participate. To address this, we are exploring interstate licensing, like Utah and Idaho are using, to bring in their developers and support rural development. This could be a key part of a successful solution. (Government – State)

Broadly speaking, what developers need is consistency. We need clear, reliable processes so we can approach banks, investors, and general contractors with a solid plan and know which funding sources to pursue. The most important piece is that building truly affordable housing requires soft funds. Support from the state, county, and local jurisdictions is essential. Those soft dollars are critical to keeping the development pipeline moving. (Housing)

Let's take a moment to reflect on our progress. I've been involved in this work for nine years. Back in 2016, we were focused on annexation and construction excise taxes. Then came the ADU debates in 2017, followed by major steps in the 2019 legislative session, when we took a bold leap with the statewide housing needs analysis and middle housing legislation. Since then, the state has continued to refine these policies and increase investment. (Government – State)

Over the past two years, our legislature has been instrumental in supporting new housing construction through increased infrastructure investments and tools like targeted urban growth boundary expansions. Backing provided by the state's Housing Accountability and Production Office has also helped demonstrate that we have strong plans in place. Let's streamline this, break down the red tape, and get things built. (Government – State)

We developed a local program with our Council that allows developers to defer system development charge payments until they receive a certificate of occupancy. Typically, these charges, ranging from hundreds of thousands to over a million dollars, would be due upfront. For an 18-month or two-year construction project, paying early could mean significant interest if included in a construction loan. Deferring payment until the end of construction helps ease financial pressure. We introduced this program gradually. Meanwhile, the state was considering similar legislation but initially proposed collecting system development charges at the real estate closing. We raised concerns, since closing is a fast-moving financial transaction, making local government involvement complicated. Deferring payment until the certificate of occupancy is a more practical solution. Small adjustments like this can turn a good policy into one that is clear, implementable, and effective. We value ongoing discussions with the state, where we can refine policies for better outcomes. (Government – City)

Macroeconomic factors play a significant role in middle housing development, with rising interest rates, inflation, and uncontrollable costs shaping the landscape. Insurance is becoming an increasingly pressing issue, especially following major events in California and other regions. Experts have highlighted insurance costs as one of the top challenges for developers, alongside the growing impact of climate-related risks on lending. These issues are fundamentally altering development dynamics. In affordable housing, operating budgets are often constrained, so a sharp increase in insurance costs creates major financial hurdles, especially given complex financing structures. Addressing these challenges requires a holistic approach to structuring projects effectively. The conversation today is markedly different from what it was a decade ago, underscoring the need for adaptive strategies in housing policy and funding. (Government – City)

From the state perspective, over the last decade, the state has grown to having around 15 different development resources. Some replace federal resources that were not flexible enough; others address new market dynamics. So, I'd reiterate that a state tax credit is helpful. (Government – State)

Lastly, I'll say something concrete the federal government can do right now is to act on the Affordable Housing Credit Improvement Act. That's about modernizing tax credit provisions that have been around since the 1980s. It's not the end-all, be-all solution, but it's a key step. (Government – State)

We need Congress to act on the Affordable Housing Credit Improvement Act. (Government – Federal)

When interest rates go up, private developers stop developing, which stops supply. (Other)

Interest rates are beyond our control, but their impact on development pipelines is clear. In 2022, the shock of inflation and rising rates caused many projects to stall, forcing us to put deals on hold. States stepped in with ARPA funding to fill the gaps, which was helpful, but it's not a sustainable long-term solution. Typically, the market eventually corrects as construction costs level off, and land prices may decrease. In the meantime, we've shifted focus to more state-supported projects to

help counter high interest rates. Hopefully, as inflation stabilizes, rates will come down, allowing private market construction to resume more robustly. (Housing)

We are heavily involved at the federal level because the federal tax credit is our primary funding source for affordable housing. Last year, the Affordable Housing Tax Credit Improvement Act passed the House but stalled in the Senate due to political issues. There are three key provisions we hope to advance this year:

- The 30 percent Test: Currently, we must meet a 50 percent test to access bonds but reducing it to 30 percent would lower the bond requirements, making deals more feasible.
- Increasing the 9 percent Credit: States are consistently oversubscribed for eligible projects but lack the funds. Expanding the 9 percent credit would increase resource availability.
- Bonus Depreciation: Reinstating this would increase the value of tax credits from about 85-87 cents to around 90 cents, stretching our dollars further.
- Additionally, we face challenges with HUD-related regulations. Environmental reviews can take six months, even when we have thorough Phase One assessments. This bureaucratic delay hampers progress, and we often question the necessity when lenders and investors already require these reviews. (Housing)

On the affordable housing side, each state receives a limited amount of 9 percent tax credits (federally allocated) and 4 percent credits tied to private activity bonds. The challenge is figuring out how to maximize those resources. For example, in my state, we are only producing around 2,500 to 3,000 LIHTC units annually, which is far from meeting the tens or hundreds of thousands needed. To address this, we either need to expand the resources or use them more efficiently. One major bottleneck is the state-level private activity bond authority, especially how these bonds are allocated and utilized. While they can fund infrastructure and other projects, given the housing crisis, it makes sense to prioritize housing. Within housing, multifamily projects offer a better return on investment because every dollar of bond authority can leverage 4 percent LIHTC equity. In contrast, single-family projects require more resources and subsidies without the same multiplier effect, making multifamily the more cost-effective option. (Housing)

Currently, federal programs add around 100,000 new or rehabilitated units per year, but we're losing between 200,000 and 300,000 units from the existing inventory. To address this gap, we should allocate tax credits specifically for preserving units at risk of converting to market rate, support buyers committed to maintaining affordability, streamline approvals for such acquisitions, and offer ongoing incentives like continued tax exemptions or below-market loans. (Housing)

We've established a fund to acquire older properties without relying on tax credits, allowing us to preserve them while generating cash returns for investors. For states aiming to address similar challenges, it's important to review your Qualified Allocation Plan and designate a portion of credits for projects nearing termination or at risk of converting to market rate. Partner with buyers who are committed to preserving these properties, and consider offering additional incentives, such as continued tax exemptions or below-market-rate, state-funded loans, to maintain affordability. (Housing)

The LIHTC Program began in 1986, so we are now 37 years in. Many of the properties built under the program have 30-year affordability restrictions, though some have longer terms. However, many of these restrictions are now starting to expire. If they are not renewed, there is a risk of losing these units to market-rate conversions, condo developments, or redevelopment. The

problem is that we are losing more affordable units each year than the LIHTC Program is currently building. (Housing)

Each state needs to think about whether to allocate some of its tax credits to preserving older LIHTC properties before they convert. It could mean continuing below-market-rate loans or tax exemptions. Also, if someone is buying those properties to keep them affordable, help facilitate that – maybe expedite approvals. Preservation matters greatly because we will lose existing homes otherwise, and the net supply gain could be zero or negative. (Housing)

Look at the Neighborhood Homes Investment Act. This is essentially a tax credit program that's focused on creating single-family homes for purchase. Since we've been here today, I think we've put about 19 new ornaments or additional ornaments on the Low-Income Housing Tax Credit Christmas tree. It's just a reminder of how broad a set of shoulders we expect that program to have. We really expect LIHTC to be the solvent of all ills and be able to transform our society. (Housing)

Despite the intent of Opportunity Zones, the incentive didn't significantly benefit rural areas – 95 percent of Opportunity Zone investments went to urban communities within a limited number of census tracts. As we move forward, it's crucial to keep pushing for resources like the Low-Income Housing Tax Credit Program. However, we also need to be mindful that Opportunity Zones might become a priority again, focusing on attracting private capital for community development. Since Opportunity Zones haven't worked well for rural areas, we should think strategically about building investor bases and creating capital opportunities, specifically for rural communities. (Housing)

Opportunity Zones have spurred major investment and support 20 percent of new housing but lack clear standards. Congress should extend the incentive while limiting eligibility to projects that include at least 20 percent affordable or workforce units for residents earning below 120 percent of the area median income. Public reporting should also be required to disclose project location, investment size, total housing units, and the number of units affordable to households earning below 120 percent and below 50 percent AMI. (Housing)

Homebuilders typically secure construction loans with predictable draw schedules over 12 months, but modular housing does not fit that model. Since modular requires upfront draws or alternative disbursement structures, banks, especially regulated ones, often struggle to accommodate. It is important to explore how the public sector might help mitigate this risk and improve access to capital. Another challenge is building trust among lenders, appraisers, and equity investors. Conventional financing relies on confidence in the construction method, the producer, and the units' marketability, which are risks that differ from traditional capital expectations. The key question is how to reduce risk enough to unlock private capital for modular housing without relying entirely on public funding. That is the challenge we need to address. (Professional Services)

I've seen firsthand how high-quality modular construction can significantly reduce costs, especially in LIHTC projects. In our pilot program, we consistently achieved around 6 percent savings per unit compared to traditional stick-built methods, even though the modular units were higher quality and included features like Net Zero capabilities. The difference is even more striking in mountainous areas, where traditional construction can cost up to \$3,000 per square foot, while modular options can be as low as \$200 per square foot. This really shows how modular construction can deliver substantial savings. (Government – State)

We plan to use \$5 million from Proposition 123's low-interest loan capacity to offer revolving loans for modular housing project deposits. These loans would be repaid upon product delivery or

achieving a milestone, like receiving a state inspection or medallion. The model is promising because the loans revolve quickly-about every three months as units are delivered-maintaining liquidity and covering a significant portion of the need. This structure not only generates returns for the state but also attracts more traditional financiers. (Government – State)

We are working to increase the certification of general contractors in modular construction to reduce the us-versus-them mindset and improve on-site quality. To boost demand, we are offering financial incentives like letters of credit and low-interest loans to help cover deposit requirements, which can be as high as 25 to 40 percent, and is a major barrier for financial institutions. Additionally, we are expanding our focus beyond modular housing to include ADUs, now allowed statewide due to recent legislation, and tiny homes as well. (Government – State)

Our state legislature recently allocated \$20 million to four modular housing operations as an innovative experiment to expand production and help address our state's housing shortage. (Government – State)

Office to co-living adaptive reuse is a very promising way to increase low-cost housing supply, but it will require public-private partnerships to be successful. Even though this type of housing is inexpensive to build, it requires some form of subsidy because it is deeply affordable, reaching those who earn less than half of the area median income. Examples of support could include loan guarantees, tax-exempt bonds, project-based vouchers, or outright subsidies, as well as updating any regulations blocking such conversions. (Nonprofit Foundation / Organizations)

From what I've seen, the supply of affordable housing is shrinking because the financial model behind it is breaking down. Building new affordable units just isn't penciling out. Rising construction and maintenance costs far outpace what developers can earn under rent restrictions tied to programs like the Low-Income Housing Tax Credit. That's why many are choosing to build market-rate or single-family homes instead. At the same time, many older affordable housing properties are reaching the end of their affordability terms, and without intervention, they are shifting to market-rate housing. Maintaining existing properties is also becoming harder. Operating costs like property taxes, utilities, and insurance keep climbing, but rent caps prevent owners from covering those expenses, making some developments financially unsustainable and vulnerable to disinvestment or gentrification. Insurance is another growing challenge. Developers have told me that securing coverage, especially in high-risk areas, is getting harder and more expensive. Premiums for builders' risk and liability coverage are rising, in part due to legal liability concerns and increased crime-related risks. While some insurers do factor in safety improvements like security systems, insurance costs still add pressure to already tight margins, making it even tougher to build or preserve affordable housing. (Insurance)

Public-private partnerships, innovative financing models, and growth and infrastructure planning can all play a key role in improving access to housing. However, their effectiveness is often limited by a lack of sufficient funding to scale these strategies broadly. (Construction)

I see the Low-Income Housing Tax Credit as a vital tool for supporting affordable housing, but from my experience, it's often difficult to use effectively in rural communities. The current structure, especially the complex multi-site provisions, can drive up transaction costs and make these projects less attractive to developers. To make LIHTC more workable in rural areas, I believe we need a series of targeted reforms. This includes increasing the allocation of credits specifically for rural developments, streamlining the application and compliance process to reduce administrative burdens, and offering dedicated funding for smaller-scale projects that better fit rural needs. I

would also recommend adjusting income and rent limits to reflect the economic realities of these communities, expanding access to technical assistance for rural developers, and extending affordability periods to ensure long-term housing stability. These changes would make a meaningful difference in making LIHTC a stronger, more accessible tool for meeting the unique housing challenges in rural areas. (Nonprofit Foundation / Organizations)

One of the most common concerns I hear from rural community leaders is how difficult it is to cover the upfront costs of site assessment and planning for affordable housing. Since there is no guarantee a project will move forward, using public funds at this early stage is often viewed as too risky. But in rural areas, where it is already a challenge to attract developers, helping with these initial expenses can be the difference between a project stalling out or becoming viable. That is why I believe we need to allocate dedicated predevelopment funding specifically for rural communities. It is a smart way to reduce barriers, offset the higher costs of building in these regions, and create real opportunities for affordable housing to take root. (Nonprofit Foundation / Organizations)

I have seen how public-private partnerships, creative financing models, and smart infrastructure planning can make a real difference in expanding access to housing, especially in rural communities where funding and capacity are often limited. There are federal programs out there, like the Community Development Block Grant, HOME Investment Partnerships Program, the Housing Trust Fund, and the Section 202 and 811 supportive housing programs, that can help cover predevelopment costs. But from my experience, these programs are often too complex, underfunded, or just not accessible enough for smaller communities to take advantage of them. If we want to move the needle, we need to make these programs work better for rural areas. That means clarifying how CDBG can support multi-site and rural housing projects, making sure communities actually know about and can access HOME and Housing Trust Fund dollars, and expanding the reach of Section 202 and 811 to address the real gaps in housing for seniors and people with disabilities. I believe aligning public funding with private innovation, simplifying access, and working closely with local partners can help break down barriers and create real momentum for affordable housing where it is needed most. (Nonprofit Foundation / Organizations)

From what I've seen, flexible, place-based investments can make a real difference in rural communities. Our focus has been on helping vulnerable residents stay housed, reducing upfront costs like deposits and utilities, preserving existing homes, and building local capacity. Early support for planning and home repairs often lead to broader housing outcomes. Whether it's retrofits, transitional housing, or predevelopment funds, these locally tailored solutions help address the unique housing needs of rural areas. (Nonprofit Foundation / Organizations)

To help address gaps in housing availability and affordability, the federal government should consider reforming the Low-Income Housing Tax Credit Program to better serve rural communities by increasing the overall credit allocation and allowing multi-site development under a single LIHTC project, recognizing that rural housing often occurs at a smaller scale and across multiple locations, making it difficult to meet current program requirements under the existing framework. (Nonprofit Foundations / Organizations)

Consider adapting successful initiatives from other parts of the country, such as the Massachusetts Affordable Homes Initiative and Colorado's Proposition 123 Affordable Housing Fund, to meet the unique needs of your own city or state. This could include rethinking zoning to allow for greater density, implementing property tax reforms on high-value real estate, and offering targeted tax incentives to encourage affordable housing development. (Other)

Regulatory reforms may not be immediately necessary, as housing development is largely a commercial endeavor. However, broader economic measures, such as efforts to reduce inflation, are important. (Technology)

Focus on incentivizing new housing construction. (Housing)

Until housing supply and demand come closer into alignment, the economics of affordability remain unclear. (Housing)

State and federal regulatory reforms should include offering low-interest, long-term loans and grants to support critical infrastructure development and finance speculative, fast-paced construction by production builders. These tools would help reduce risk and incentivize builders to expand into smaller and underserved markets, accelerating housing supply where it's needed most. (Manufacturing)

Revisiting the unit thresholds that make Low-Income Housing Tax Credit projects financially viable could open the door for more housing in rural and resort communities. These areas may only need 25 units, not 150, but still fall within LIHTC income ranges. Adjusting the tax credit structure could help attract smaller developers and support public-private partnerships in places that are currently overlooked. (Government – City)

Federal programs should account for the unique constraints of rural and remote areas. For example, while the Davis-Bacon Act sets important wage standards, it can be challenging to meet in regions facing severe labor shortages, and often made worse by the very lack of housing these projects aim to address. Some developments are forced to import out-of-state workers and house them in hotels for extended periods, adding unsustainable costs. Adjusting federal labor and development standards to reflect local realities could help unlock more effective and affordable housing solutions. (Government – City)

State-level housing trust funds are a powerful tool for states to generate, maintain, and enhance housing options at the local level. These funds can be strategically allocated to affordable housing projects, addressing specific local housing needs. By providing dedicated resources, these trust funds foster the development of low-income housing and can be customized to support diverse housing priorities across different states. (Housing)

Federal and state funding, along with local incentives, can address housing supply challenges by providing grants, technical assistance, and infrastructure investments that support affordable housing developments. (Housing)

To improve housing access, we need alternatives to traditional Low-Income Housing Tax Credit projects that can incentivize development across the entire housing market. While LIHTC works well for certain projects, it doesn't produce enough overall supply. Programs that offer private developers incentives and help de-risk projects, especially in targeted areas, could make a significant impact. One example involves projects serving households at 80 to 120 percent of the median family income in rural areas. A model that combines modest financial investment with strong political and social capital can help navigate entitlement and make projects viable. This approach could be replicated in any jurisdiction that identifies a specific need for additional housing units. (Housing)

The median U.S. home is now 45 years old, up from 29 years in 2000, and many small apartment buildings are even older. Aging buildings often require major repairs, with public housing alone facing an estimated \$70 billion in unmet capital needs. Rising insurance costs are also putting pressure on homeowners and landlords, potentially removing housing from the market. Meanwhile, key affordable housing programs like LIHTC, Section 8, and USDA 515 are time-limited. Once their contracts expire, properties can lose affordability protections, leaving hundreds of thousands of affordable units at risk of being converted or removed in the coming years. (Housing)

The Low-Income Housing Tax Credit is a critical tool for affordable housing, yet it needs significant updates to address the current supply shortage and rising costs. We must comprehensively adapt and expand LIHTC across five key areas:

- **Expand the 9 percent Credit:** The national allocation of the 9 percent LIHTC, vital for new construction in high-cost areas, has not kept pace with rising housing costs. A meaningful expansion, including restoring the 2018 increase and a further 50 percent allocation boost, could create over 200,000 more affordable homes in a decade.
- **Exempt Affordable Housing from Private Activity Bond Caps:** Federal limits on tax-exempt private activity bonds, which unlock 4 percent LIHTC credits, artificially restrict affordable housing financing. These caps should be lifted, and the PAB funding requirement for projects should be reduced from 50 percent to 25 percent.
- **Increase Basis Boost:** The current Basis Boost for projects in Difficult Development Areas (DDAs) is insufficient. Congress should increase this boost from 30 percent to 50 percent for DDAs, Native American housing, extremely low-income housing, and rural areas. A 30 percent boost should also apply to developments near military installations, streamlining capital and accelerating housing delivery.
- **Streamline Income Verification:** Onerous income verification for affordable units burdens applicants and landlords, potentially excluding qualified individuals. The federal government should simplify these requirements while ensuring proper applicant screening. The Basic Allowance for Housing for service members should also be excluded from LIHTC income calculations.
- **Strengthen Cost Oversight:** To contain costs, states need enhanced oversight of development expenditures. They should be required to factor cost reasonableness into their annual LIHTC allocation decisions. (Housing)

I think Utah's approach of using a small portion of the Public Treasurer's Investment Fund funding to support infrastructure in exchange for affordable housing units is a promising model that should be expanded. (Housing)

In my opinion, one of the most important state-level reforms in New Mexico would be eliminating the gross receipts tax that is applied at multiple stages of the construction process. Unlike a traditional sales tax that is only applied at the final sale to the consumer, the gross receipts tax is levied on businesses for their revenue from the sales of goods and services, including transactions between contractors, subcontractors, and material suppliers. This layering of costs significantly drives up the final price of housing. If we want to make real progress, we need to remove these kinds of barriers that make development more expensive and less feasible. (Housing)

In New Mexico, developers have expressed interest in a gross receipts tax relief program for attainable housing. Under this model, lead developers could pass down gross receipts tax

reductions or rebates to subcontractors and suppliers, which would attract partners and stimulate new and creative housing solutions. (Housing)

The housing crisis is caused by a lack of supply, and building more homes is the best way to solve it. (Government – State)

We helped secure \$300 million from the state’s transportation investment fund to create a new Homes Investment Program. It provides low-interest loans to developers to boost the supply of attainable housing across the state. (Government – State)

I’d echo the comment about the free market being capable of solving this problem. But the truth is, the market isn’t entirely free because there’s regulation. We’re dealing with challenges in finance, trade, and the supply chain. That said, I think we can focus on freeing up the market where possible while still making sure there are appropriate guardrails in place. It’s about striking the right balance so the market can do what it does best. (Nonprofit Foundations / Organizations)

We formed a broad coalition and secured historic state funding for affordable housing. While the effort slowed the problem temporarily, by building 800 units against a need for 28,000, the housing shortage continues to grow as household formation outpaces construction, a challenge seen across all western cities. (Nonprofit Foundations / Organizations)

To make a housing project work, you need both land and financial backing. I’ve found that securing capital really depends on the size of the project, whether it’s a single triplex or something like a 20-unit development, and on who’s behind it. A homeowner adding an ADU faces a totally different set of hurdles than a first-time developer trying to get a construction loan. Overcoming those financing challenges is essential if we want to support more housing across the board. (Housing)

Local banks, which typically fund home construction, are already heavily lent out relative to their deposits. To expand lending capacity, banks need additional deposits, but a large portion of public funds from cities, counties, and the state is held in a pooled investment fund, limiting immediate availability for local lending. Addressing this challenge will require coordination among state and local governments, financial institutions, and other key partners. I’ve seen firsthand the tension between trying to keep housing prices stable and meeting the state’s ambitious goals for new construction. If prices drop too quickly, it can have serious ripple effects – reducing property tax revenues and putting financial pressure on local governments. That’s why I believe we need to focus more on the supply side and make sure the financing is there to support it. The challenge is that many of our local banks are already stretched to their lending limits. If we want to keep building, we need to find additional sources of capital. One opportunity I see is in the reserves held by local governments and special districts. Right now, a lot of that money is parked in the Public Treasurer’s Investment Fund to earn returns. If there is a way to responsibly redirect or leverage some of those reserves to support local lending, we might be able to bridge the funding gap and get more housing built. (Financial)

I’ve seen how small-scale developers face high fixed costs compared to the size of the loans they need. That mismatch makes it less appealing to lenders and makes it harder to secure the financing required to move projects forward. (Housing)

One of the key challenges in financing housing construction is determining who will cover the high fixed costs for small-balance loans. With the housing shortage potentially reaching up to 6 million units nationwide, there’s a pressing need to explore new approaches, including reforms to

programs like Opportunity Zones, to unlock the capital necessary for construction. This would help address supply gaps that affect nearly every city and town in the country. (Housing)

A key focus within the housing tax credit space is addressing the risk of affordable units exiting the program early through mechanisms like the Qualified Contract process. Although housing credit properties must remain affordable for at least 15 years, and often up to 30 years under extended use agreements, the Qualified Contract loophole allows some developers to convert units to market rates prematurely. To prevent this, many states have added provisions to their Qualified Allocation Plans requiring developers to waive their right to use the Qualified Contract process as a condition of receiving Low-Income Housing Tax Credits. Housing experts are advocating for more states to adopt these protections and are also exploring federal statutory changes to further limit early program exits, helping preserve long-term affordability. (Housing)

Our state has taken steps to strengthen long-term affordability by limiting the Qualified Contract process in its Qualified Allocation Plan and extending affordability periods to 50 years for tax credit developments. This approach reflects a commitment to both preserving existing affordable housing and ensuring responsible asset management over time. From my experience working in other places like Seattle, I have seen how critical it is to keep tax credit properties in good, livable condition. That requires regular engagement with property managers, developers, and owners, and often reinvestment to maintain quality. The state also supports restoring the 12.5 percent increase in Low-Income Housing Tax Credit allocations that was removed during the previous Administration. Even one extra project made possible by that increase can have a real impact in a state like ours. Whether it is Project-Based Section 8, Rural Development, or Moderate Rehab, the LIHTC Program is essential to both preserving what we have and building what we need. (Government – State)

Our Housing Finance Agency plays a central role in the state's affordable housing efforts. The agency is responsible for allocating Low-Income Housing Tax Credits and issuing tax-exempt bonds for both single-family and multifamily housing. It also offers first-time homebuyer programs, down payment assistance, and services approximately 6,000 mortgage loans in-house. The agency is focused on maximizing housing supply through the use of both 9 percent competitive tax credits and 4 percent credits paired with tax-exempt bonds. (Government – State)

Our state is not yet constrained by volume cap with our private activity bonds, but we're getting close. Our single-family and multifamily programs are starting to bump up against each other, which means they could soon be competing for limited bond capacity. We're doing everything we can to maximize what's available, but the need for more funding and flexibility is growing fast if we want to keep up with housing demand. (Government – State)

Our state has committed more than \$1 billion in state tax credits to boost affordable housing. These credits are used alongside federal funding and serve as a standalone investment to accelerate housing development statewide. (Government – State)

In our state, land costs can account for 20 to 30 percent of total development expenses, making land access and ownership a key focus of strategies. A recent Pew Research study also found that design requirements such as second stairwells, corridor space, and other inefficiencies can add an additional 6 to 13 percent to development costs. This does not include the challenges of assembling large parcels that often compete with uses like parks. These insights underscore the need to reduce land and design-related cost drivers to improve housing affordability. (Government – State)

HOME-funded developments often cap at 11 units to avoid triggering Davis-Bacon requirements, which apply at 12 units or more and significantly increase costs. This creates an artificial limit on project size, restricts the full potential of HOME funds, and reinforces calls for commonsense reforms to make federal housing programs more flexible and cost-effective. (Housing)

In the 119th Congress, as budget reconciliation talks begin and major tax changes are considered, affordable housing advocates are urging lawmakers to include provisions from the Affordable Housing Credit Improvement Act. Top priorities include restoring the 12.5 percent cap increase on housing credit allocations that expired in 2021, gradually raising credit authority by 50 percent, and lowering the bond financing threshold from 50 percent to 30 or 25 percent to unlock financing for millions of affordable homes. While the Low-Income Housing Tax Credit remains the most effective federal tool for building affordable housing, it depends on a broader ecosystem. That includes tax-exempt private activity bonds, soft financing through the HOME Program, and steady rental assistance funding. A coordinated federal approach is essential to support state housing finance agencies and grow the nation's affordable housing supply. (Housing)

Since the 1970s, housing finance agencies have helped build nearly 4.5 million affordable rental units, primarily through the Low-Income Housing Tax Credit, which remains the most important federal tool for affordable housing development. Even as federal housing policy faces growing uncertainty, two things are clear: the housing credit continues to enjoy strong bipartisan support, with past legislation earning broad backing across Congress, and as the federal role shifts, state housing finance agencies are positioned to play an even larger role by helping sustain affordable housing efforts and supporting low-income renters across the country. (Housing)

There is continued advocacy for enhancements to LIHTC to be included in the congressional reconciliation bill. Additionally, it is critical that Congress protect the favorable tax treatment of private activity bonds, as both tools are essential to financing and expanding affordable housing. (Housing)

All strategies play a critical role in housing production. The private sector, in particular, is a key partner throughout all stages of housing development. Together, public-private partnerships can drive housing production more effectively by leveraging capital, expertise, and innovative financing and construction models to address housing needs at the state and local level. (Financial)

The federal government plays a key role in offering programs that support housing supply. Several proposals aim to strengthen this effort, including legislation to expand and enhance the Low-Income Housing Tax Credit, create new tools to finance the acquisition and rehabilitation of single-family homes in economically distressed areas, and make the New Markets Tax Credit a permanent community development tool with greater flexibility for housing investment. Other proposals include establishing permanent funding for manufactured housing improvements, modernizing rural housing programs, increasing support for Community Development Financial Institutions, and providing state and local governments with the resources and guidance needed to overcome barriers to housing production. (Financial)

I see the REINS Act as a step in the right direction because it increases accountability for federal agencies. I also believe Congress should repeal the anti-backsliding provision, which wrongly assumes that more regulation is always better even when existing rules are ineffective. Too often, bad regulations are piled on rather than fixed, creating unnecessary costs. (Housing)

Clean energy has played a key role in lowering housing costs here. Recently, the state passed a requirement that ensures any municipality updating its building codes must adopt the International Energy Conservation Code 2021 standards, while not imposing a statewide building code. (Government – State)

To meet housing needs in communities across western states, Governors should prioritize predevelopment support, particularly in rural areas seeking to attract housing developers. Activities such as site analysis, market research, feasibility studies, design planning, community engagement, and permitting often create significant financial and logistical hurdles. By investing in these early-stage efforts and providing technical assistance, states can help reduce development risks and make projects more feasible and appealing to potential developers. This kind of support is essential for enabling rural communities to expand housing access and build the foundation for long-term growth. (Nonprofit Foundations / Organizations)

I believe we must maintain our existing housing stock. While it is important to address the West's housing challenges through new development, it is equally essential, especially in rural areas, to keep current homes available as rentals and affordable options. We need to tackle vacant properties and underutilized housing and support strategies that keep people housed, rather than only focusing on building new units. This balanced approach is critical to relieve housing pressures in our rural communities. (Nonprofit Foundations / Organizations)

Traditional construction loans use on-site materials as collateral, but with modular housing, those materials are stored in factories, which creates uncertainty for lenders. That's why we often see upfront deposit requirements, making financing more difficult. If we want to scale modular housing, we need a new approach to how banks structure these loans. (Government – State)

I'm observing a severe housing shortage, with strong headwinds raging against new housing production. These are caused by high interest rates, inflation (impacting materials, supplies, and labor), a labor shortage, and inadequate infrastructure. Adding to this, we're now seeing a loss of housing and increasing demand due to disasters. While states and many local governments have an abundance of data regarding housing demand, we should instead focus our resources on measures to increase housing production. (Government – County)

The Delaware State Housing Authority has launched the Area of Opportunity Land Bank Program with \$5 million in funding to assist affordable housing developers in securing site control and overcoming development challenges. This state initiative specifically supports projects in high-opportunity areas, making affordable housing more viable. (Housing)

Evaluate all housing-related regulations to determine their necessity and effectiveness. For instance, Stormwater Pollution Prevention Plan requirements can add significant costs to the price of a home, yet some measures may offer little value and lead to inefficient use of funds. (Housing)

There are two key points to consider. First, resources for predevelopment and land acquisition are crucial, as many people need upfront funding to get started. Second, we must support capacity-building in smaller communities and rural areas. We can't afford to leave them behind. These communities need flexible grants without excessive restrictions so they can carry out the early work effectively. (Government – State)

I'd like to point out that preservation might not seem exciting since there's no big ribbon-cutting, but it's essential. Buildings inevitably require major reinvestment over time. If these were market-

rate units, the income would naturally cover ongoing needs. Affordable units, however, don't generate the same revenue. We're fortunate that the Governor and our legislature have strongly supported preservation funding. We even created a preservation dashboard to forecast and track risks over the next five to ten years. This tool identifies federally assisted properties at risk of losing affordability and helps local communities see what's at stake. I believe every state should have a similar tool. (Government – State)

An organization in Appalachia is doing impressive work by pooling capital to support communities that wouldn't be able to do it on their own. Another great example is the Coachella Valley, where a housing coalition has successfully attracted private investment to address housing needs. Between 2018 and 2021, I saw construction costs in my state increase by 108 percent, while federal resources through the Low-Income Housing Tax Credit Program and local incomes didn't keep pace. As a result, rural communities often only saw new housing when we managed to secure tax credits for small developments, like a 9- or 18-unit project, and then had to acknowledge that we probably wouldn't be back for another decade. That's not a sustainable approach; rural communities need ongoing development, not just occasional projects. (Housing)

Applying for funding in small communities can be complicated, especially when pursuing small-scale developments like 8- to 16-unit projects. Sometimes, using tools like the Low-Income Housing Tax Credit isn't the best fit because it adds significant costs. What really matters is having a clear, community-driven vision that outlines what you need, what you want, and at what scale. Often, it's philanthropy and other funding pools that kickstart these projects. I've seen success when philanthropic investments attract major local employers to provide gap funding, making both low-income and middle-income projects viable. This collaborative approach meets communities where they are, and it works because capital tends to follow leadership rather than initiate it. The key is to set the vision first, then attract the capital. One piece of advice for rural areas is to think regionally rather than individually. Instead of having several small communities, each trying to tackle the challenge alone, regional collaboration can amplify success. While coordinating between communities can be challenging, forming regional partnerships has proven effective in boosting opportunities. (Housing)

Our legislative session just started, and we're focusing on key cost drivers in housing supply. The state has increased in-state modular production by 68.7 percent from 2021 to 2024, now accounting for 3.7 percent of all housing builds, which is up from around 2 percent a few years ago. In 2021, the state imported 91 percent of its modular demand from out-of-state factories, but by 2024, that number dropped to 43 percent. This growth, which reflects significant process in building our local supply, is driven by the Innovative Housing Incentive Program (iHIP), which passed in 2022. The state partnered with 13 housing manufacturing factories, providing up to \$10.5 million in grants to deliver 2,700 baseline units. Additionally, we've awarded \$38 million to support eight iHIP projects. Once fully operational, these factories are expected to produce 4,800 units annually and create 1,300 local jobs. (Government – State)

A well-known modular home manufacturer recently went out of business. One major concern was that they were using money from project deposits to cover general business expenses instead of keeping it tied to specific projects. Now, financiers are debating how to structure loans to avoid this problem. One option is to tie the loan directly to each project, meaning there would be clear ownership rights (a deed of trust) and specific collateral for the loan. The other option is to provide a general credit line to the factory, but that would mean the loan is backed by the factory itself rather than individual projects. (Government – State)

State credits are one of the most efficient ways for states to increase housing production. They have been around for a long time, with California introducing its state credit back in 1987, right after the federal credit was created. The advantage of a state credit over direct grants or subsidized loans is that it can piggyback on the federal credit, which already sets requirements, restrictions, use conditions, and rent limits. The state credit can then supplement this framework. However, there are a few important considerations when structuring state credits. Different states take varied approaches. For example, California allocates credits over four years, while some states spread them over 10. As a credit buyer, a shorter allocation period is preferable because it allows us to pay more due to present value. We receive more credits sooner, reducing the need for a long-term commitment since the federal credit already ensures asset maintenance. It's also common to separate state credits from federal ones because investors often come from a national pool and may not be able to utilize state credits locally. For instance, Nevada's one-year credit prices at about 90 cents on the dollar, while Colorado's five-to-six-year credit, with 70 percent delivered in the first year, now prices at 80 cents, up from 7 cents. In contrast, Georgia's credit matches the federal one-for-one over 10 years but prices around 50-55 cents. To avoid the risk of unused credits, as initially happened in Nevada, it's crucial to structure state credits properly by consulting industry experts in advance. (Housing)

We are winning the Low-Income Housing Tax Credit battle, but we're losing the affordable housing war. What I mean by that is, we have so much support for the tax credit, and we'll most likely get the Improvement Act passed during this next session. But it's not solving the problem. (Housing)

From the investor perspective, we look for a sustainable business model for nonprofits. This often means incorporating ongoing management or service fees to ensure consistent cash flow. While some nonprofits rely on charitable donations, tax reforms have reduced incentives for that. Our approach is to encourage stable revenue streams within each property's structure to support long-term sustainability. That's our perspective on the issue. (Housing)

We've been operating under the belief that any unit is a good unit, but traditional financing mostly supports mid-to-higher-end housing. As a result, that's what gets built, even though we remain under-supplied. While bringing new units online helps free up older stock, it's not the best solution. The ideal approach is to build housing that serves households in the 80-120 percent AMI range. I've spoken extensively with affordable housing teams and developers, and the funding process they navigate is incredibly complex. Between tax programs, credits, and multiple funding sources, securing financing is a major hurdle. There needs to be a simpler way to get money to developers faster, rather than relying on a patchwork of programs with complicated timelines. This fragmented system is one of the biggest obstacles to accelerating affordable housing development. (Government – City)

Efficiency is key. I'm an economist by training, so I see it as supply and demand. We have certain supply, such as state resources and federal resources. We also have a giant need, so how do we allocate those resources best? On the bond side, for example, we should look at how to maximize their impact. I see a lot of red tape in some states. I see deals that cost \$600,000 per unit to build. Are we really getting the best value? We need cost containment, but we also can't race to the bottom in quality. (Housing)

I would suggest that any state facing an affordable housing shortage offer state tax credits to supplement federal credits, make property tax abatements automatic for all affordable housing projects with no strings attached, as long as there is a long-term use restriction agreement on the property, and reduce red tape during the planning and development stages. These strategies rely

on private developers and owners to build, with local, state, and federal governments providing relief and support. I also think every state should take a hard look at its aging stock of affordable housing. Many of the restrictions on these units are expiring, which means they can be sold and converted to market-rate units, for-sale condos, or even torn down and replaced with commercial buildings. Right now, the United States is losing more affordable units with restricted rents than we are producing. States have control over where their federal tax credits are allocated, and making sure a meaningful portion goes toward preserving existing stock is going to be critical in the years ahead. (Housing)

We do have a first-time homebuyer incentive. Incentives can be inflationary, which is why I'm not usually a big fan, but we have structured ours so it can only be used for new construction. The thinking is simple: we just need more housing, so let's build more. As for teachers, some communities do offer targeted assistance. But for now, it's mostly an organic approach. Developers have found that projects are more likely to get approved by planning commissions if they say they're prioritizing teachers, veterans, and other essential workers, so there's a kind of natural incentive built into the process. (Government – State)

I've seen how tough it is for small- and mid-sized builders to get financing. When they can, it is usually at 10 to 12 percent interest. So, we created a program where if a builder commits to pricing 60 percent of homes under \$400,000, we work with local banks and credit unions to offer 3 percent construction loans. We just broke ground on our first project for around 240 homes, most under \$400,000. With the median price over \$500,000, it's a meaningful step. That developer is also prioritizing teachers, first responders, and veterans. (Government – State)

I'm focused on increasing housing supply to help avoid the kind of price spike we saw in 2021 when artificially low interest rates distorted the market. Through a \$300 million investment fund, we're offering lower-rate construction loans that reduce costs by about \$2,000 to \$4,000 per unit. It's a modest savings, but it creates the right incentives for builders and cities to collaborate on smaller homes and lots, even when some communities push back. (Government – State)

I see the passage of the Affordable Housing Tax Credit Improvement Act as an important first step in addressing gaps and barriers to housing availability. (Housing)

Improving housing programs also means we need to invest in a modern, functional federal housing workforce and upgrade systems. I've seen how tools like FHA's Multifamily Mortgage Insurance Programs still run on outdated systems from the 1980s and 1990s, and it creates real inefficiencies for developers. If we're asking states and local communities to build more housing, then the federal government needs to lead by example by upgrading its technology and making sure HUD staff can operate effectively in today's environment. (Housing)

We're prioritizing the preservation of existing affordable housing, especially in our small and rural communities, where rehab work can be tough because of limited scale and resources. To tackle this, we're using both federal and state funds to help finance the rehabilitation of smaller properties. One example is where we bundled six small project-based Section 8 properties across seven cities. That allowed us to create some economies of scale, which makes preservation more feasible. It's helping us reinvest in what we already have, while also continuing to build new affordable housing. (Government – State)

Our state remains strongly focused on increasing housing supply, recognizing it as a top priority alongside preservation. While preservation is acknowledged as important and is an eligible use of

all state funding sources and tax credits, the emphasis is clearly on the creation of new housing units. Nonetheless, state resources are available to support both strategies where needed. (Government – State)

The problem is that without available housing to buy, down payment assistance alone doesn't make a difference. The solution must combine financial support with increased housing supply. If we don't build more affordable homes, subsidies will just drive property values up, pushing more people out of the market. What we really need is greater investment in affordable development to create entry-level housing, giving people a real foot in the door. My concern is that while substantial funding goes toward down payment assistance, there isn't enough focus on increasing supply, leading to an unsustainable situation in the long term. (Housing)

While the Build America, Buy America initiative has strong intentions, it is creating significant cost increases of up to 30 percent for affordable housing projects, along with uncertainty around waiver processes and limited technical assistance. In response, I am working with developers who are impacted to share information and coordinate solutions. (Government – State)

Debt is the primary driver of housing construction and acquisition, but rising interest rates often stall new development by increasing borrowing costs. To support mixed-income housing, FHA should lower interest rates on 221(d)(4) loans for projects where at least 20 percent of units are affordable at 50 percent AMI. This would help offset reduced rental revenue. Affordability should be tied to the land, and tenant participation should be encouraged. During periods of slowed construction, FHA should automatically lower loan rates further, using federal economic indicators to help revive stalled housing projects. (Housing)

I believe we need to redirect federal spending away from excessive military programs and invest more in domestic priorities like housing. Community Development Block Grant allocations should be increased based on the gap between our current housing stock and what is actually needed. We also need to revise funding formulas more often to reflect changing populations and community needs. (Government – City)

From my perspective, city, and county strategies for land acquisition, especially when it comes to vacant homes, are crucial for preserving housing and transferring properties to mission-based partners. I believe that building capacity for nonprofits is essential, and that means providing flexible predevelopment funding to help keep them strong and resilient. (Financial)

As a federal agency, we're often seen as the "funder of last resort" since we step in when no one else is willing to finance a project. However, over the years, our lending criteria have become much more conservative, making our risk tolerance almost identical to that of other sectors. This shift has raised questions about the role of these programs, the specific needs they address, and the thresholds we've set. In many cases, we've unintentionally created significant barriers to utilizing our programs. (Government – Federal)

There has been a lot of conversation about metropolitan development and the collaboration it requires, but I think it is just as important to talk about the challenges rural communities face. From my experience, drawing down federal funds takes real capacity, and many smaller communities just do not have the staff or resources to manage that. Even getting to the point of doing a predevelopment assessment can be a hurdle. These barriers make it harder to access the tools needed to move projects forward and to unlock private capital markets. (Nonprofit Foundations / Organizations)

Aside from the Housing Credit, the HOME Investment Partnerships Program is considered the most critical federal resource for affordable housing, as it is the largest federal block grant dedicated solely to building new homes. Unlike CDBG, which serves multiple purposes, HOME is focused entirely on housing. However, the program has faced appropriations pressure in recent years, largely due to rising rental assistance costs and reduced revenue from FHA and Ginnie Mae activities, especially in high-interest rate environments. Despite these challenges, HOME remains one of the most cost-effective federal tools for expanding affordable housing. (Housing)

The HOME Investment Partnerships Program is highly versatile, supporting activities like down payment assistance, homeowner rehabilitation, and more. However, the majority of HOME funds are used for the new construction and rehabilitation of affordable rental housing. It is also a frequent and essential component in housing credit transactions, making it a critical tool in the affordable housing finance toolbox. (Housing)

The FHA HFA Risk-Sharing Program is a powerful but underrecognized federal tool that allows housing finance agencies to enhance bond and debt issuances through FHA multifamily mortgage insurance. Since its inception in 2001, the program has supported about \$20 billion in financing for 220,000 affordable rental homes, with participation from 28 housing finance agencies, including many in the West, most notably Colorado. While it is not used in every state, it serves as a critical gap-filling resource when housing credit transactions fall short. Advocates are encouraged to push for federal support to expand LIHTC, increase HOME Program funding, and preserve the FHA HFA Risk-Sharing Program. (Housing)

From my perspective, one of the biggest things we need to do is make it easier to access both public and private capital for sustainable affordable housing. We have heard time and again that navigating public funding is too complex, and many communities and developers just do not have the resources to get through that process. On top of that, accessing equity funding is a major hurdle. I think we need to simplify how public funds are delivered, provide more technical assistance, and find ways to reduce the risk for private investors, whether through public-private partnerships or other tools. If we can tackle those challenges, we will be in a much better position to move projects forward and meet our housing and infrastructure goals. (Professional Services)

We work closely with localities to ensure they use federal funds efficiently. For example, we encourage using federal funds first to keep local funds more flexible. We also visit communities to help identify HUD resources that can fill financing gaps to ensure no federal dollars go unspent. (Government – Federal)

Any strategy should help overcome funding barriers and improve access to housing, especially in tribal communities, where a lack of funding is often the greatest challenge. (Government – Tribal)

Governors should prioritize expanding housing funding for tribes, as additional resources would significantly support efforts to address urgent needs on reservations. (Government – Tribal)

Our Indian Housing Authority depends on federal funding, but the annual HUD block grant has consistently been insufficient to meet the maintenance needs of existing HUD housing in tribal communities, resulting in the ongoing deterioration of housing units. (Government – Tribal)

A freeze on federal funding presents a significant challenge to our housing authority and could limit our ability to fully serve our community. As a tribal government, we depend on steady and reliable

federal support to maintain our housing programs. Continued funding plays an important role in helping us provide safe and stable housing for our people. (Government – Tribal)

Supporting Families Through Initiatives That Help Renters and Homebuyers

We should learn from international housing models like co-ops, co-housing, duplexes, single-family homes, and condos. Community land trusts are essential tools for ensuring long-term affordability and equitable development. (Government – City)

The federal government could help address gaps in housing availability and affordability by expanding support for homeownership, which remains limited compared to the many rental assistance programs currently available. For example, the Low-Income Housing Tax Credit provides financing solely for the development of affordable rental housing. While there are many rental assistance programs provided by the federal government, support for pathways to ownership is more limited. (Government – Federal)

Nationwide, USDA has a portfolio of more than 14,000 multifamily housing properties that are owned by other interests. We provide rental assistance for a lot of those. A lot of them are facing the possibility of turning into market-rate housing in coming years. We're working really hard to figure out how we can preserve the type of rental assistance that comes with that if those properties depart. We are also working really hard with partners to find buyers who want to buy those properties and keep them as affordable housing. (Government – Federal)

Condo development is struggling across the country because of liability issues that create more problems than they solve. It's not just about risk. It's about how legal exposure is managed. In my experience, banks are often willing to take on financial risks, but the legal environment still makes it hard to build condos. In Utah, we've seen how this discourages developers and ultimately limits options for people who need entry-level housing or are looking to downsize into single-level living. Condos are a critical part of the housing ecosystem. Rather than having the state take extreme actions, I believe the better path is for industry leaders and policymakers to work together to manage that risk and engage insurance underwriters in finding solutions. Fixing the condo market is essential if we're serious about addressing broader housing needs. (Financial)

California is facing a severe crisis, with 200,000 people displaced, 12,000 structures lost, and costs potentially exceeding tens of billions. A federal response akin to hurricane relief efforts seems likely, though political challenges could affect progress. Even before the fires, an insurance crisis was unfolding. Many affected homeowners had lost coverage in previous years due to strict pricing regulations, prompting some insurers to leave the market. The Insurance Commissioner is now working on policy revisions, but concerns remain about the long-term viability of the state's Fair Plan, a last-resort insurance option. Crises often drive change. In affordable housing, rent caps limit the ability to offset rising insurance costs, straining budgets. Higher deductibles are one possible solution, but they require coordination with lenders and investors, whose agreements may dictate insurance requirements. These partnership dynamics must be considered in any policy adjustments. (Housing)

Property insurance concerns are growing in my state, not just in wildfire zones but in typical neighborhoods too. My neighbor saw a 30 percent rate hike, and 17 carriers have requested non-renewal policies. Unlike auto insurance, we lack authority to prevent non-renewals for property coverage, which is a serious issue. Our surplus lines market has doubled, signaling instability. To respond, we are creating a wildfire risk mitigation pool. It includes grants to help homeowners harden their properties and a financial tool, modeled after high-risk health pools, to keep insurers in the market. This is not reinsurance; it is a strategy to stabilize the market and ensure long-term access to coverage. (Government – State)

Over 20 years, our state paid \$38 billion in property and casualty premiums, yet only \$14 billion was paid out, including the \$2.4 to \$3 billion now going toward rebuilding homes and supporting victims. Nearly all wildfire-related claims were settled within a year for just over \$4 billion. Despite that, the insurance industry is now trying to subrogate \$1.6 billion from the settlement. If successful, this would block recovery efforts for families who lost homes or suffered life-changing injuries. There is \$600 million ready to be distributed, but it could all be derailed. At the same time, over \$24 billion was taken out of the system and invested elsewhere, where it continued to grow. So where is the fairness? People are now being told that “shock inflation” and “hard market cycles” are the reasons support is not available. Maybe that explains current conditions, but where was the help when it mattered? If the risks were known, why wasn't there stronger protection or guidance in place? Why are communities that paid into the system being left behind? If this is how the system functions, where resources flow out during stability and disappear during disaster, then we have to ask whether this model still works. And if it doesn't, maybe it is time to build a new one. (Government – State)

The insurance industry cannot separate itself from long-term responsibility. These wildfire risks have developed over decades, and as experts, the industry had an obligation to account for them. Supporting engineering research is valuable and appreciated, but it also reinforces the industry's accountability for understanding and managing risk. While the legal process will move forward, it's important to recognize that the nation is watching. No one wants to see insurers fail. However, the attempt to reclaim \$1.6 billion from a \$4 billion court settlement, which is nearly half the total, would severely limit recovery for those directly impacted. If the system cannot support people in times of crisis, its fundamental purpose is called into question. If insurers operate only when profitable and withdraw during loss, then the model no longer functions as true insurance. States may be forced to develop alternative solutions. Industry leaders should approach this moment with care. This is not just about economic cycles – it's about maintaining public trust in a system people have paid into for protection. (Government – State)

Across the West, a changing climate has contributed to one of the most challenging home insurance markets we have experienced. While wildfires are a major factor, other events such as hail, tornadoes, and floods also lead to increased claims. These climate risks are further compounded by economic pressures, including supply chain disruptions and inflation, which have driven up replacement costs and the overall expense of rebuilding. In recent years, the global reinsurance market has faced record claims, and those costs are ultimately passed on to consumers. In some areas of our state, as well as in other states, insurance companies are exiting the homeowner's insurance market altogether. The rising cost of coverage has become a key livability issue and a reflection of growing risk. (Government – State)

While higher resale value is a key benefit of property improvements, reduced homeowner's insurance costs are equally important. That said, there's a challenge, when a home's value

increases by \$80,000, insurance premiums can also rise unless the reduced risk is properly factored into the pricing. (Government – State)

To make housing truly affordable, it is essential to address all major household costs, including mortgage payments, property taxes, and homeowner's insurance. Insurance is not optional; it is often required by lenders as part of the mortgage. Reducing that cost is critical. Efforts have included creating a Fair Access to Insurance Requirements Plan, effectively establishing an insurer of last resort for areas where private carriers have withdrawn. Without it, many homeowners would be out of compliance with their mortgage terms. (Government – State)

From what I understand, insurance companies are paying out claims and doing their best to make policyholders whole within the limits of their coverage. However, there's a unique legal issue currently under review by the Supreme Court. While I won't get into the legal specifics, the potential precedent from that case could significantly impact market confidence. If the ruling undermines contract certainty, as it seems it might, it could weaken the industry's ability to reliably model and price risk, both now and in the future. Although the insurance market may have been profitable over the long term, it's important to focus on recent loss experiences, current capital levels, and what's needed to cover future risks. That context changes the picture, and we're already seeing that dynamic unfold in several states. (Insurance)

The main factors driving recent pressures on the insurance industry include high inflation, continued development in high-risk areas, and a rise in natural disaster activity, along with several other contributing elements. (Insurance)

Following recent hurricanes, especially in the Southeast, we've seen a wave of financial rating downgrades across the U.S. from agencies as insurers work to rebuild adequate capital levels. This reflects what the industry calls a hard market cycle, where premiums have fallen out of sync with actual losses and the true cost of transferring risk. That imbalance has eroded the capital needed to cover future claims. In the West, this situation is similar to a severe drought where dwindling resources prompt restrictions and mandates to preserve what's left. (Insurance)

Recovering from large-scale wildfire events is particularly difficult for communities, and in response, we've seen a range of legislative and regulatory actions aimed at expanding consumer protections and extending recovery timelines. While these efforts are well-intentioned, they also contribute to rising costs and make it more challenging for insurers to accurately model and price wildfire risk. Insurers in the West are already dealing with significant economic pressures, but they also face the added complexity of a widening wildfire threat, which is especially distinct in this region. As a result, it's important for policymakers to carefully consider the potential impact of new proposals that might increase exposure costs or regulatory burdens, as insurers are working to rebuild capital in one of the most difficult and expensive capital markets in recent memory. What companies need instead are practical tools to manage fast-changing risks and rising costs, while also supporting efforts to reduce overall wildfire exposure. (Insurance)

When it comes to the challenges facing the insurance market, two key issues stand out: capital and confidence. In many western states, we're seeing the terms and language of insurance contracts shift after a major loss, which creates uncertainty. (Insurance)

Historically, the industry has experienced this kind of market cycle before, though less frequently in the West. As the gap between actual losses and the cost of transferring risk narrows, availability tends to improve. However, long-term affordability often remains a challenge. In the western

states, we're seeing these broader market pressures play out, but there are also additional region-specific issues that make the situation more complex. (Insurance)

During a hard market cycle, insurers often need to manage limited capital by tightening underwriting standards. This can lead to temporary pullbacks from certain markets or increased emphasis on mitigation efforts to reduce preventable losses. These trends are occurring nationwide. As a result, consumers are facing higher premiums, fewer coverage options, and growing pressure to take proactive steps such as trimming trees, replacing aging roofs, or upgrading plumbing to help reduce the risk of fire or water damage. (Insurance)

Many people in my community have lost their homes. In small, rural areas without infrastructure like fire hydrants, getting insurance is incredibly difficult. As a result, some residents have no insurance and don't qualify for federal support, leaving them with nowhere to turn. This is a serious challenge we now have to confront and find a path forward on. (Government Relations)

When we talk about housing, ownership often comes down to affording a down payment, and renting is about managing monthly costs, which are driven by supply and demand. We have had significant savings over the biennium, and we are looking to create an endowment to help residents, whether it is with down payments, loan interest, or rent assistance, and distribute that support as widely as possible. (Government – State)

When it comes to homeownership, I agree. Once you're above 120 percent AMI, that's typically when people start considering buying a home. If homeownership is a goal, expanding to 140 or 160 percent AMI makes sense. However, for those between 70 and 120 percent AMI, homeownership is often out of reach, but market-rate apartments are still affordable. Our own data and research support that market-rate rentals serve the 80 to 120 percent AMI range well. While expanding the definition is worth considering, we should also recognize the significant needs within the existing 70 to 120 percent AMI group. (Housing)

Just to provide some context, here in Nevada, we serve as the social safety net, meaning we are responsible for delivering homeless services. We also partner with the state to provide permanent supportive housing, which I believe is a critical missing piece in many communities. In Washoe County, the cities of Reno, Sparks, and the county collectively invested \$87 million in homeless services. In Clark County, there's been about \$170 million invested in affordable and attainable housing for low-income residents. (Government Relations)

What we've heard on the road as I visited every county in our state and all the tribal nations is that housing is an issue across our state, throughout the urban, suburban, rural, and frontier. We all have a housing supply issue, and the most damaging result is that many folks are experiencing homelessness. (Government – State)

As we head into the new legislative session, housing production and investment strategies will remain a top priority. We are still developing ideas and are open to new ones because the issue is clear. The state has a housing supply problem. It affects our economy, our health, and who we are as a state. But we can get more housing built. What's great is the innovation we're going to see and the discussion of different ways to get to homeownership. If, at the end of the day, we can create an option for someone to have a home in the long term, that option revolves around homeownership. I'm excited about the coalition here in Oregon that's working on these issues. We've got to figure out how to pay for some of this, but we can do it because we have to. (Government – State)

Specifically, in 2019, the change in zoning is the difference for us. We were scheduled to build in a community that was going to have 120 homes. Because of that change and also the push to allow different types of housing, we are now going to be bringing 176 homes to market in that community, and we have been able to drop the price \$45,000. So we're offering homes that are going to meet the area median income between 90 percent and up to 130 percent. That's just one example of what we're seeing. (Housing)

With interest rates remaining high, a federal interest rate buy-down for first-time homebuyers, structured similarly to the USDA direct loan with a longer-term repayment option, could provide relief. Then, if they sell, they pay that back at the end. That would allow first-time homebuyers to get into middle housing, which is crucial for workforce retention. Many current programs are limited to households earning 80 percent of the area median income, but we are pushing to expand that support up to 120 percent AMI. In places like Bend, even households at 120 percent AMI struggle. A two-bedroom rental averages around \$2,400. Buying down interest rates could ease that burden. To truly increase housing production, especially at the levels we need, we must use every available tool. In Bend, money flows in at the top, but that only increases pressure on those earning 120 percent AMI and below. (Housing)

From the state perspective, it comes down to resources. We made a commitment to fund housing at 60 or 80 percent of the area median income, and we have a big gap at 80 to 120 percent. Legislators want more workforce housing supports such as loans and revolving funds. We need more resources on the table to make them available. That's my big ask for the federal government: Just give us more money. You can deficit spend, we know what works, simplify it, and give us more resources. Also, we need a backstop on the insurance side, which only the federal level can really provide. (Government – State)

We're in a housing crisis, like a lot of desirable mountain towns. There are a lot of people who want to move here. The average median home price is around \$750,000 to \$800,000, which is out of reach for the majority of people who actually want to live and work here. We see this as a housing crisis that also affects economic development and blends into a lot of the social service issues you see in western towns. (Government – City)

To tackle our housing challenges, I believe we need a comprehensive approach. That means leveraging state and federal funds to fill affordability gaps, especially for households below 120 percent and 80 percent AMI. We should work with developers in a way that aligns projects with city standards, not give away resources. Internally, our teams need to be aligned across planning, housing, and permitting to make good projects possible. And just as important, we need to communicate clearly with the public, helping people understand why partnerships and targeted subsidies are essential to building the housing we need. (Government – City)

The USDA 502 Direct Program plays a crucial role in rural Oregon by providing lower interest rates to lower-income, first-time, and first-generation homebuyers, funded through higher rates for higher-income earners. This model effectively expands homeownership opportunities where they are needed most. A comparable program tailored for urban and suburban communities could be equally impactful, encouraging for-profit homebuilders to better serve lower-income households while fostering more inclusive development. (Housing)

During the COVID era, we launched a fund to address the growing affordability crisis in places where even middle-income families are being priced out of homeownership. In Salt Lake City, for example, the median family can no longer afford a home. Our goal with the fund is to help tenants

build wealth differently by sharing 75 percent of project revenues at refinancing or sale. It gives people a path to savings and stability, even if they're not buying a home outright. (Housing)

While the state has made a strong commitment to permanent affordability through the land trust model for homeownership, there is still a need for clear policy and compliance standards. This kind of guidance is especially important for smaller or rural land trusts that are eager to launch but lack the tools to do so effectively. Establishing consistent standards will help ensure that homebuyers can trust the model as a reliable pathway to build wealth, whether they're in Bend, Ashland, or any other part of the state. (Housing)

I believe that education is the foundation for achieving homeownership, and understanding the process is essential. We collaborate with partners to provide both one-on-one counseling and group education sessions to foster community connections. It's important to note that those leading these sessions must not only be empathetic but also reflect the communities they serve. When I started working in Central Oregon four years ago, there were no Spanish-speaking lenders available. To bridge this gap, we even covered the costs to bring bilingual lenders from Portland to conduct our classes. Today, thanks to our partnership with a local bank that handles over 80 percent of our mortgages, we now have local bilingual staff who have made a significant impact. (Housing)

Systemic barriers, particularly those rooted in racism, have prevented many potential homeowners from achieving both homeownership and the stability and generational wealth it can provide. People are not only discouraged from pursuing homeownership, but they also often lack the necessary savings for a down payment or closing costs. In areas like Central Oregon, where housing prices significantly outpace wage growth, the dream of owning a home feels even more distant. Mortgage lending plays a crucial role in this issue. For years, funding has been directed toward affordable housing, based on the assumption that more financial support would reduce prices and make homeownership more attainable. However, the reality is that the average cost of a three-bedroom net-zero unit, around \$250,000, remains unaffordable for many due to high interest rates that make conventional mortgage products inaccessible. One example of this challenge is seen within the Latino community in Central Oregon, where homeownership rates are significantly lower. This disparity exists partly because there are limited mortgage options for those without a Social Security number. Even in communities where many could afford a home with the right mortgage products and competitive interest rates, the situation has changed. In early 2021, a development closed with a 3 percent mortgage rate, but that rate has since doubled, leaving many prospective buyers unable to make a purchase. (Housing)

In Central Oregon, more than 80 percent of the Latino population is legally authorized to work, even if they do not have Social Security numbers. However, there are currently very few mortgage lending options available for these individuals. We are collaborating with partners and our team to develop suitable products to address this gap. Building trust is essential, as sharing personal documents with lenders can feel risky. Culturally tailored communication is crucial to ensure families can pursue homeownership without compromising other areas of their lives. (Housing)

We've recently worked with Fannie Mae to ensure they can underwrite land loans. One current state-level program addresses the gap between the appraised leasehold value, which is typically about twice the home's sale price, and uses this difference as equity to eliminate private mortgage insurance. (Housing)

As awareness of these alternative loan options has grown, we have successfully helped immigrant communities refinance out of predatory real estate contracts and into conventional mortgages. (Housing)

Financial education is essential, and in our organization, we call it the path to homeownership. We guide borrowers through building credit, saving for a down payment, paying off debts, and staying engaged throughout their mortgage journey. When they're ready to move up, we assist them in selling their first home and purchasing a new one, maintaining an ongoing relationship. We also offer post-purchase support through our new home programs. It's important to note that not all down payment assistance is the same. Our assistance products are non-amortizing and deferred, meaning borrowers don't repay or pay interest unless they sell the home. In contrast, some lenders provide down payment assistance as an amortizing loan, which can increase the risk of delinquency or default. Promoting responsible and sustainable forms of assistance is key. (Housing)

I definitely support the idea of creating alternative ways to document that borrowers are responsible by better recording payments they make, whether through rent or other obligations. While eliminating credit scores entirely might be a long-term goal, the first step is to broaden the credit score to more accurately reflect a borrower's ability and willingness to repay debt. (Housing)

My concern is specific to HUD, particularly the home value limits set by the HOME Program. One major challenge we face when accessing down payment assistance through this program is that eligibility is tied not only to low income, but also to purchasing a low-priced home. This restriction makes it nearly impossible to offer assistance in communities that aren't highly disinvested, effectively leading to de facto segregation among low-income homebuyers. If I could change one thing, it would be to adjust the HUD HOME housing price limits. (Housing)

CDFIs and community and economic development groups can play a key role as lenders. Some CDFIs also function as real estate developers, which allows us to combine substantial down payment assistance with accessible mortgage products and comprehensive financial education to support homebuyers. (Housing)

Our CDFI uses a multifaceted approach to down payment assistance. As a CDFI, we leverage multiple revenue streams to stack down payment assistance from various providers, creating a substantial assistance pool. We also offer a soft second mortgage, where we originate three loans: a first mortgage, a soft second mortgage, and a down payment assistance mortgage. The soft second is a non-amortizing, deferred loan that is only repaid upon the sale of the house or if it no longer serves as the primary residence. This mortgage has the same rate as the first, allowing borrowers to avoid mortgage insurance by achieving a 20 percent down payment, which helps build equity over time. Additionally, we service our own mortgages rather than selling them to Fannie Mae, enabling us to closely monitor performance and support homeowners if they encounter financial difficulties. Our proactive approach has resulted in a delinquency rate of just 1-2 percent, significantly lower than the national average, helping homeowners stay in their homes and reduce ownership risks. (Housing)

While traditional mortgages provide strong consumer protections, certain housing types and lenders that do not qualify for conventional products turn to alternative financing that isn't always safe. (Nonprofit Foundations / Organizations)

During a recent site visit, a homeowner shared that she had participated in a homebuyer education program. It helped her create a budget, plan for purchasing a home, and gain the tools needed to maintain homeownership over the long term. (Nonprofit Foundations / Organizations)

As the mortgage industry evolves, I believe alternative underwriting factors like rent reporting will become increasingly valuable. The more evidence we gather showing it is a reliable indicator, the more likely it is to gain broader adoption. (Nonprofit Foundations / Organizations)

I'd like to focus a bit more on the demand side for now. One major point is that credit scores have become a significant barrier for many potential buyers. The average credit score for a conventional mortgage is now around 738 to 750, much higher than the historical norms of around 650 or 620. As a result, many people are ineligible for these products. (Nonprofit Foundations / Organizations)

I'd like to address the points about down payment assistance. Even if we prioritize assistance, without tackling the underlying supply issue, home prices will keep rising. To put it in perspective, from 2000 to 2022, median home prices rose by about 170 percent, while median household incomes only grew by around 77 percent. This gap makes it increasingly difficult for lower-income and first-time buyers to enter the market. Since down payment assistance is a key barrier to market entry, I'm interested in exploring potential solutions. Based on your research, what programs or strategies could help homebuyers overcome this challenge, especially given the variations in median home prices across different markets? How can we better support first-time buyers in accessing homeownership? (Nonprofit Foundation / Organizations)

One of the most urgent challenges facing individuals, families, and communities nationwide is accessing homeownership. As a key pillar of financial stability and intergenerational wealth, homeownership remains elusive for many due to rising prices, limited housing supply, and regulatory obstacles in the market. (Nonprofit Foundation / Organizations)

I'm not aware of any national mortgage product that operates across state lines and fully accounts for deed restrictions or community land trusts in a wholesale structure. From what I've seen, these programs require a lot of behind-the-scenes work to get approved. Most practitioners don't have a dedicated team or the internal capacity to support something like this at scale. While a national solution would be ideal, it really comes down to how committed each financial institution is to investing in and supporting that kind of model. (Housing)

If I could make one request at the federal level, it would be to address the interconnected barriers that make homeownership feel out of reach for so many people. Wages, down payment support, credit access, job stability, and essential needs like childcare and food all play a role. It is hard for someone to feel confident making a major financial decision, such as buying a home, when they are still struggling to cover basic household expenses. We need holistic solutions that meet people where they are. (Housing)

When buying a home with less than 20 percent down, mortgage insurance is usually required. Even with high interest rates and stagnant wages, a credit score of 738 can help secure better rates. But not all borrowers with a 5 percent down payment get the same rate, which can raise the overall loan cost. In my experience, lenders should not rely solely on credit scores. I have seen many unique credit situations that the current system overlooks. It is not a broken system, but it misses key factors. A more holistic approach could make the process fairer. For first-time homebuyers in underserved communities, credit and financial education are often the biggest hurdles. Once those are addressed, tools like down payment assistance can make a real difference. (Housing)

I believe banks and financial institutions must go beyond simply offering financial resources and also invest in people. One of the biggest barriers is the lack of personnel dedicated to serving underserved communities. While nonprofits are doing incredible work, they are often stretched thin and need additional support. For example, addressing language barriers is key to helping families navigate homeownership and build wealth. We need more staff to meet this need, and there is no shortage of talented professionals in the industry who are capable of doing this work. From a lending perspective, as an African American, I recognize that our community makes up only about 8 percent of those serving in this space. When there is a lack of culturally and linguistically representative staff, vital opportunities for connection and communication are lost. (Housing)

I believe we need to take a closer look at why loans are denied. Too often, people who are denied never get connected to local housing resources or support programs. One of the biggest barriers is the underwriting process, which can lack cultural understanding and flexibility. I worked with a buyer who had experienced homelessness and addiction but completed an apprenticeship and followed every step toward homeownership. Because he used money orders to pay rent, the underwriter asked for 12 months of canceled checks. When I explained his situation, the response was, what happens if he relapses? That kind of thinking reduces a person to their past and ignores their progress. We need to move away from rigid, one-size-fits-all underwriting and consider the full story. (Housing)

We provide a variety of housing tools to support homeownership. Our homeownership division offers lending products, assistance for manufactured housing communities transitioning to more energy-efficient homes, and dispute resolution services to help homeowners avoid lengthy court cases. We also manage three distinct development programs. As a state, it's important to create building-friendly environments that can replicate successful models. Additionally, we support a network of homeownership centers that serve as essential connectors, helping renters access resources like down payment assistance and personalized coaching throughout the homebuying process. (Government – State)

I'd like to highlight a new loan product that will soon be available in our state. While it might not seem like a direct solution, it's an innovative rate buy-down product. One of our challenges as a state is funding homes that are both permanently affordable and capable of building generational wealth. This new product, designed for shared equity mortgages, features a 20-year term but is structured with payments as if it were a 30-year loan. Developed by a CDFI, it's just one of many initiatives we're pursuing to increase affordable homeownership and strengthen public-private partnerships. (Government – State)

We have the ability to create tailored loan products by leveraging private activity bonds combined with taxable bonds to launch or rebrand programs. These products often include 4-5 percent down payment assistance and may feature rate buydown options, offering interest rates slightly below the market average. Down payment assistance acts as a crucial second layer of support for homebuyers. We partner with more than 20 organizations across the state to administer these programs. These partners not only provide financial assistance but also offer guidance before and after the home purchase. Recently, we updated the program to better serve first-time and first-generation homebuyers, and over the past two years, more than 75 percent of participants in this category have been from BIPOC communities. We also expanded the program to include manufactured homebuyers, addressing a gap that had previously been overlooked. (Government – State)

We need more access through various financial institutions to support efforts that expand access to capital. (Government – State)

It's important to note that stacking multiple down payment assistance programs, sometimes as many as five, can make homeownership possible for some buyers, but it's a complex process. It requires careful coordination among multiple agencies, along with significant communication and education efforts. Often, financial institutions must be actively engaged, as many do not routinely offer or promote down payment assistance options. (Government – State)

We are prioritizing funding for culturally specific organizations to better serve diverse communities. We support homeownership centers that focus on Native, Latino, and other groups, providing not only translation services but also tailored support that meets each community's unique needs. This approach is essential because these organizations act as vital bridges to other sectors, helping ensure that realtors and mortgage brokers reflect the communities they serve and communicate in a way that is both trusted and culturally relevant. (Government – State)

While we may not be directly engaging with every neighborhood, we make a point to share success stories that highlight the diverse ways homeownership can be achieved. An example is the introduction of a limited-equity co-op model. This development features 72 small, essentially tiny houses, where buyers can join the co-op with a down payment of around \$5,000. This model has proven effective in helping people transition out of homelessness and has contributed to community stabilization. People were against this development, but once it was built, they moved on and forgot it was ever controversial. (Government – State)

Decades of underbuilding have led to rising home prices that remain persistently high, with little chance of decreasing. Despite increases in the minimum wage, each dollar of wage growth has been met with more than a \$7 rise in home prices. This cycle leaves many struggling to cover a \$400 emergency expense, let alone save for a down payment. While the issue is complex, it's not beyond resolution. Everyone involved has a role to play in finding solutions. (Government – State)

I do think tax code reform is crucial. Specifically, reforms that prioritize incentives for people who live in, work in, and occupy their homes over those for investment properties are needed. In communities where an influx of second-home buyers drives prices up, such reform is essential. (Government – State)

Regarding the upcoming Trump administration's cabinet picks, they've named or signaled priorities: acknowledging the housing supply crisis, potential deregulation, and addressing inflation and interest rates. Also, on the FHFA side, they might revisit credit risk pricing for mortgages. We'll see. We sense some alignment on the problem, but we're in a wait-and-see for specific actions. (Government – Federal)

First, the most extreme form of poverty, unsheltered homelessness, has significantly increased since the pandemic. We've made some progress, largely because leadership has prioritized homelessness, and the legislature continues to invest in concerted solutions. We're seeing more people and families struggle. Second, the cost of everything, including goods, services, and gas, has gone up. Some incomes have risen, but not enough, so more families are struggling. Folks are having to make impossible choices, like paying rent or utilities, or buying food. That's a reality for too many families. You also have families living far from where they work to find cheaper housing or paying high rents to live closer to work. We can address this by rethinking how we manage transportation and housing. Third, consider the impact on children. We have kids experiencing

housing instability and even homelessness. If we don't intervene at that stage, those children often grow up to experience homelessness as adults. We need to take a comprehensive view and address this issue across the entire continuum. (Government – State)

I appreciate the focus on preservation, but I think we should broaden the concept to include distressed organizations. Many nonprofits are struggling with rising operating expenses like insurance and utilities, and some may not be able to sustain their work. If they're forced to sell, those units could transition to market-rate housing. Are there any states or jurisdictions currently using preservation funds to support these at-risk nonprofits and help them maintain their affordable housing stock? (Other)

About a quarter of our deals involve Project-Based Section 8 or other forms of assistance, which are essential. Programs like Project-Based Vouchers and Housing Choice Vouchers help bridge funding gaps. One major issue is that many voucher holders struggle to find units that accept them or meet inspection requirements, which is really disheartening. That's why we make sure to integrate vouchers into our financing strategies. (Housing)

We always advocate for increasing Housing Choice Vouchers. Local housing authorities have the option to use up to 20 percent of their allocation for Project-Based Vouchers, allowing new construction to accept those vouchers and benefit multiple families over time. Additionally, specialized vouchers are available for veterans and foster youth, which helps free up standard vouchers for others. While some housing authorities make good use of this flexibility, others face challenges. We encourage more creative and strategic use of vouchers, especially when paired with new housing development. (Government – Federal)

The federal government initially struggled to grasp the full impact of the COVID-19 pandemic on the national housing supply, revealing just how fragile the situation was for many Americans. However, some positive outcomes emerged from federal responses, like the CARES Act, the American Rescue Plan Act, and the Inflation Reduction Act. These measures introduced new housing interventions, programs, waivers, and initiatives, opening the door to future possibilities in federal housing policy. (Government – Federal)

Another key priority for me is preserving manufactured housing parks, as they play an important role in maintaining affordable housing options. (Financial)

Housing Choice Vouchers (HCVs) are a key part of the solution, but they don't get the attention they deserve. HCVs support as many or more households as LIHTC, yet the program remains underfunded and inefficiently utilized. The report identifying best practices in HCV administration nationwide is expected in the spring, and we hope it will guide policy improvements. (Housing)

We have a Single-Family Housing Program where we act as the direct lender for low- and very low-income individuals. It's a crucial program that requires significant staff time to assist people, including those on public assistance or with permanent disabilities, in achieving homeownership. Unfortunately, funding for this program is inconsistent, coming in fits and starts. Currently, the funding situation means that if someone applies now, we might not be able to start underwriting their application for a year or even 18 months. This is an important consideration if this type of program is needed for a specific segment of our rural population. (Government – Federal)

In 2024, within the Western Governors' Association footprint, USDA Rural Development invested over \$2.1 billion in rural housing. These numbers are expected to increase as data is finalized. The

largest portion of this funding comes from the Single-Family Housing Loan Guarantee Program. While it's an excellent program that spreads risk and allows lenders to sell on the secondary market, its usage has declined in recent years. One of my goals is to encourage lenders to take advantage of this guarantee program, as it offers significant benefits. (Government – Federal)

The USDA offers multifamily housing and farm labor housing programs, as well as rental assistance. Recently, we introduced the Native CDFI Relending Demonstration Program, which provides \$8.5 million in loan capital for Native CDFIs to support the construction, purchase, or repair of homes on Native lands. (Government – Federal)

USDA offers single-family home repair loans and grants, as well as the Rural Cooperative Development Grant, which has been particularly useful in Oregon. One successful example is the use of this grant to help manufactured housing parks at risk of closure or disinvestment transition to resident-owned communities. This change allows residents to reinvest in their community, access new funding opportunities, and take control of the quality and future of their housing. In some cases, these parks were on the verge of closing, and without this intervention, many residents could have faced homelessness. (Government – Federal)

We've utilized the Mutual Self-Help Housing Program as both a home repair and purchase option. In one instance, a nonprofit recruited families to purchase zombie homes, and with the financing we provided, and the families' sweat equity, they rehabilitated these neglected properties – essentially revitalizing some neighborhoods. It's also crucial to consider how we distribute home repair loans and grants. There are significant challenges when federal programs operate on a reimbursement-only basis, as that model can be particularly burdensome for families and contractors. We need to rethink how we structure and deliver these programs to make them more accessible and effective. (Government – Federal)

I believe partnerships are essential to addressing our housing challenges. One example is the Mutual Self-Help Housing Program, a sweat equity initiative we support through grants to nonprofit partners. These nonprofits recruit families who qualify for a direct mortgage and organize groups of four to twelve to help build each other's homes. Once completed, the project transitions into a mortgage. What makes this model so powerful is that about 65 percent of the labor comes from the families themselves. It significantly reduces costs and builds a strong sense of community. Programs like this, focused on collaboration and long-term land development, are incredibly valuable. (Government – Federal)

The biggest challenges we face are increasing housing supply while ensuring affordability. Addressing both of these factors is essential. (Housing)

When we talk about housing, it's not just about finding funding. It's also about ensuring we build the types of housing people want. A survey we conducted showed that 80 percent of people prefer single-family homes with a yard. However, achieving that can be challenging due to limited land and mismatched development. The pipeline is not just about money; it's also about meeting community needs. (Government – State)

Insurance has become a growing issue that we need to keep addressing, as we're seeing insurance coverage leave the states due to various impacts. We must proactively address this to prevent insurance companies from pulling out. This needs to be a collaborative conversation. (Government – State)

While HUD's budget rightly gets a lot of attention, we can't overlook the importance of the Farm Bill, especially when it comes to USDA Rural Development's impact on rural communities. From 2016 to 2021, about 22,000 units left the Section 515 program. Replacing those units at an estimated cost of \$425,000 each would total around \$9.38 billion, about the same as the entire nation's annual tax credit equity. Losing these units is a big setback, especially since many are small, 8- to 24-unit properties that the market is unlikely to replace. As we push for new housing, we can't afford to lose existing units that are crucial to rural communities. It's important to focus not only on building new housing but also on preserving what we already have by supporting the agencies that do this vital work. (Housing)

Time itself generates cost savings, especially in construction financing. This could open up a conversation about financing gaps and how the public sector might help. From my research, it is clear that real cost savings happen only when operating at scale. Small projects, like one or two units, do not yield much savings, while a 20-unit pilot might just break even. However, when a factory reaches full scale, uses automation, and maintains a steady demand, the economics improve significantly. (Professional Services)

FHFA, Fannie Mae, Freddie Mac, FHA, and Ginnie Mae could enable more mortgages for manufactured housing, because the lack of financing is a primary impediment to the supply of factory-built housing. (Nonprofit Foundations / Organizations)

If co-living units become a bigger piece of the housing supply, HUD could prioritize vouchers for these units because they require much lower subsidies than other housing types. The federal government could also study the extent to which the notable tightening of mortgage eligibility has affected supply by limiting the ability of prospective owner-occupants to obtain mortgages. (Nonprofit Foundations / Organizations)

Policymakers might consider the following:

- Increase rent caps: The ceiling for rent allowed to be charged to tenants needs to be increased (with other public policies to provide other resources to prevent homelessness). Example: Adjust the Operating Cost Adjustment Factor Methodology at HUD to ensure that it considers current costs, so multifamily properties are able to pass through costs.
- Increase incentives: If the rent ceiling is kept the same, then greater incentives and subsidies are needed to backfill the difference between the rent that is allowed to be charged and actual costs. Example: There may be opportunities to increase tax credits or lower property taxes for these property types or expand the reach of existing federal grants and programs to ensure that they include multifamily housing in eligibility for various resilience funding mechanisms/programs.
- Reduce underlying cost factors: There are opportunities to advance legal system abuse reforms. Example: Housing developers and builders have expressed growing concern regarding significant increases in insurance rates and/or tightening underwriting criteria for insurance policies related to affordable housing. This includes, for example, coverage for builders' risk and general liability. This is consistent with other reports that suggest all liability coverage lines are beginning to see pricing pressure as legal system abuse trends are continuing to climb. (Insurance)

We already have the science to guide us. What we need now is alignment among stakeholders to commit to building the right way so we can create a more sustainable system and keep both insurance and homeownership within reach for more people. (Insurance)

Although insurance costs have gone up, they aren't the main reason homeownership is becoming less affordable. The biggest pressures come from rising property values and high mortgage rates, which also discourage current homeowners from selling. For those who already own homes, the growing cost of maintenance, utilities, property taxes, and insurance, combined with the higher prices of everyday essentials like groceries and gas since the pandemic, have made it harder to keep up financially. As a result, more people are falling behind on mortgage, auto loan, and credit card payments. With interest rates remaining high, options like refinancing are limited, leaving households, especially low-income families and retirees, with fewer ways to manage rising expenses. In some cases, these financial burdens are pushing homeowners out of the market entirely. Making matters worse, there's a shortage of affordable rentals for those who can no longer afford to own. (Insurance)

I came across a recent study that highlighted a key challenge in the affordable housing space: rising insurance costs. According to the analysis, these increases are largely driven by inflation and climate-related risks. Notably, the study recommends shifting away from a reliance on government subsidies, which it argues fail to address the underlying causes, and instead prioritizing risk mitigation strategies and liability reform as more sustainable, long-term solutions. (Insurance)

The federal government plays a key role in improving housing affordability and insurance access by providing essential data, supporting flexible insurance options, and helping to mitigate disaster-related risks. Insurers rely heavily on accurate federal data – such as flood maps, weather forecasts, and environmental risk information – to assess and manage risk, price policies, and support disaster response. This data is critical to maintaining stable and affordable insurance coverage across the country. In early 2024, Fannie Mae and Freddie Mac issued revised insurance requirements that included annual verification of replacement cost value and restrictions on actual cash value policies. While aimed at reducing underinsurance, the insurance industry raised concerns about unintended consequences, including increased costs, reduced coverage availability, and misalignment with common insurance practices, particularly in disaster-prone regions. In response, the GSEs paused parts of the new guidance in May to allow for further stakeholder engagement, creating an opportunity for input from states like those in the West. Rather than strict federal mandates or backstop programs, insurers advocate for increased consumer education and federal investment in home retrofits and risk mitigation strategies. Long-term reforms to programs like the National Flood Insurance Program, along with improved risk-based pricing and updated flood maps, are also seen as critical steps to ensuring housing resilience and insurance affordability. (Insurance)

From my perspective, insurance discounts are a helpful tool for encouraging risk reduction, but on their own, they are often not enough to drive widespread mitigation. That is why I believe we need a more comprehensive incentive strategy, one that combines financial support to make resilience upgrades more accessible and appealing to both homeowners and communities. This could include grants to help offset upfront retrofit costs, especially when paired with public-private partnerships or cost-sharing. Low-interest loans, either through state revolving funds or built into mortgage financing, can make improvements more affordable by spreading the cost over time. Communities can also offer rebates or waive certain fees, like building permits or inspections, for homes that meet recognized resilience standards. Tax incentives are another key tool. Income tax credits for retrofitting, sales tax exemptions on materials, or property tax credits for homes that meet and maintain a resilience designation all reinforce the same goal: making our communities safer, stronger, and more economically secure. (Insurance)

Regulatory reforms at the state and federal levels could include evaluating tax policies related to second homes, seasonal residences, and investor-owned properties to better align incentives with efforts to expand housing availability and affordability. (Technology)

The federal government could help address gaps and barriers in housing availability and affordability by expanding subsidies for first-time homebuyers to make homeownership more accessible and ease entry into the housing market. (Technology)

Strategies like public-private partnerships, innovative financing models, and coordinated growth and infrastructure planning can help improve access to housing, especially when they are designed to create clear pathways to homeownership for renters. (Housing)

Santa Fe, New Mexico, is completely unaffordable for residents. Affluent individuals from California, Texas, and other parts of the country view Santa Fe as a charming, affordable playground compared to their home markets. Many own second homes here, and some use their properties for Airbnbs and short-term rentals, with over 3,000 units currently listed. This is fundamentally a local issue, but entrenched interests such as contractors, real estate professionals, and corporate investors are driving up housing costs and worsening economic and social segregation. Policy must prioritize the needs of local residents, not cater to corporate investors or tourists. The hospitality industry cannot sustainably support workers trying to survive in Santa Fe's high-cost market. (Other)

State and federal reforms should limit the portion of housing stock available for short-term rentals, second homes, and speculative investments. These uses should be taxed accordingly. Communities must assert values that prioritize residents over markets. Allowing housing policy to be dictated solely by market forces represents a failure in governance. Meeting the needs of working people requires courage and political will. (Other)

The federal government could address gaps in housing availability and affordability by updating current programs to reflect the true cost of living, by starting with revising the outdated median income standard and reevaluating the longstanding benchmark that defines affordability as spending no more than 30 percent of income on housing, which no longer aligns with the financial realities faced by many households. (Other)

Protecting mobile home parks from predatory purchases can protect the most vulnerable populations. (Education)

Governors should prioritize expanding first-time homebuyer opportunities. (Other)

One regulatory reform that could support housing solutions is incentivizing the liquidation of starter homes. (Other)

One idea is to expand the existing tax break for selling primary residences to include owners with a small number of properties (for example, 2 to 10), particularly when selling to first-time homebuyers. This could help unlock thousands of starter homes currently held as rental investments, especially by small landlords who may be reluctant to sell due to the tax burden. Many homeowners, like me, purchased modest homes, such as 600-square-foot two-bedroom single-family homes, as a first step toward financial stability. I later used the equity from that home to buy another small residence. These types of homes are essential building blocks of wealth, but they rarely enter the market again because selling a non-primary residence comes with a tax

penalty. I would gladly sell to a renter who wants to become a homeowner, but the current system disincentivizes it. By simply expanding the tax incentive, we could increase turnover of starter homes, housing types that are no longer being built, and give a new generation of buyers a real shot at stability. (Other)

One best practice being used to support housing development in the West is the implementation of first-time homebuyer education programs. (Other)

Prioritize solutions for those experiencing homelessness. (Technology)

Buying or owning a home is becoming increasingly difficult due to rising climate risks, related insurance challenges, and higher interest rates. (Government – Federal)

The federal government could adjust income tax benefits to support renters, incentivize savings, and promote alternative paths to building wealth beyond homeownership. (Housing)

Be open to changes. The homeownership, cost, and income dynamics have all shifted. While wages may not keep pace, we can support savings and wealth-building through alternative strategies. Housing has remained one of the least-evolved industries over the past 80 years. It's time to actively encourage innovation and technology to modernize how we build, finance, and access homes. (Housing)

State and federal regulatory reforms should focus on expanding community land trusts, implementing deed restrictions, allowing for greater density in zoning laws, and intentionally supporting nonprofits and entities focused on affordable housing. (Government – City)

To address housing needs, the Governors should increase funding for housing and homelessness services, as well as grant municipalities greater autonomy, flexibility, and trust to implement solutions tailored to their communities. Support for alternative housing models such as community land trusts, deed restrictions, and shared equity approaches is also essential to promote long-term affordability. Additionally, a balanced strategy for managing natural resources, like water, is needed to ensure development aligns with local needs rather than catering solely to luxury housing demand. (Government – City)

The West should reduce its reliance on housing subsidies. (Other)

Regulating short-term rentals by limiting them to an owner's primary residence ensures that individuals can operate only one. This approach helps preserve housing for local residents and reduces the impact of commercial short-term rental operations on communities. (Other)

Enforcing Short-Term Rental (STR) regulations, including restrictions on non-owner-occupied units through primary residency requirements, can enhance access to housing. (Other)

To help address gaps in housing availability and affordability, the federal government could modify current programs by implementing tax penalties or other consequences for investor-owned homes and condominiums used as short-term rentals. (Other)

One practice in the West is to recover existing homes and condominiums currently used as short-term rentals and return them to the long-term housing market. (Other)

Regulating short-term rentals by limiting them to an owner's primary residence ensures that individuals can operate only one rental. This approach helps preserve housing for local residents and reduces the impact of commercial rental operations on communities. (Other)

State government is the most important level at which policies can be improved to increase the supply of housing and preserve existing housing, making housing more affordable to all. Statewide policies to allow more dense development on lots above a certain size can help to increase housing supply close to where people work and on existing infrastructure. These policies must be paired with incentives for primary ownership, such as lower property tax rates, otherwise many new units will be vacant seasonal properties. (Nonprofit Foundations / Organizations)

The current state of housing in America is terrible. Far too many people are experiencing homelessness. I have personally been homeless twice in the past year. Rent prices are unaffordable for many people. (Other)

Governors should prioritize strategies that lower rent prices to better meet housing needs across their states. (Other)

Implementing rent caps at the state or federal level could help ensure that housing remains affordable. (Other)

Expand funding to local communities, while also requiring programs to eliminate or cap application fees that disproportionately burden low-income individuals. (Other)

Increasing homeownership should be a key priority, as it helps build wealth across all income levels. While the rental market already benefits from tax credits and other support, entry-level homeownership remains a major unmet need. (Housing)

The federal government should continue supporting Fannie Mae, Freddie Mac, FHA, and VA to ensure financing remains accessible for homeownership. This includes adjusting loan limits to reflect market realities and managing programs to promote broader access. In addition, a new federal effort to pilot a rent-to-own financing program, insured by FHA or VA, could help bridge the gap for households who are not yet mortgage-ready but are working toward homeownership. (Housing)

Each western state has a diversity of economies that contribute to the current housing crisis. Rural resorts that drive significant aspects of the state economy are not currently recognized for the nexus of issues that contribute to the housing crisis. Higher revenue generation can equate to what appears to be high incomes in an area; however, the cost of living makes 150 percent AMI equal poverty in some resort areas. This needs to be recognized in the standards that these communities compete for funds. (Government – City)

One helpful reform would be to reconsider how income is measured for different types of communities when they are competing for state and federal housing funds. Current methods don't always reflect local realities and can create barriers that slow down the production of affordable housing. (Government – City)

Our community is leveraging public-private partnerships to expand housing options across a range of price points and densities. Strategies include mixed-use development, presales, and direct sales

to employers with rental deed restrictions, and tools that help ensure long-term affordability and workforce access. (Government – City)

The West faces a serious shortage of housing across all price points, with a high degree of "filtering", where higher-income individuals occupy homes more appropriate for lower-income households. This dynamic further limits access for those with the greatest need. While we are flooded with data and have years of reports that thoroughly outline the challenge, what is missing is a focused effort to identify, prioritize, and implement proven policy and legislative solutions that have succeeded across the country. The time for analysis has passed; what's needed now is committed action. (Housing)

The federal government could help by creating a "one-stop shop" that consolidates all the various down payment assistance programs. (Housing)

We need to act boldly, be willing to make mistakes, and advance radical legislation that takes real risks. Government often seems highly willing to invest in studies and reports, creating the spectacle of action on housing. However, it remains reluctant or unable to implement programs that might reduce tax revenue in the short term, even if those same programs would strengthen the tax base and boost long-term revenue through meaningful investment in housing. (Housing)

In 2025, we're launching multiple projects across the state to test different land ownership models, financing strategies, and building typologies. The goal is to learn what works and what doesn't. (Housing)

There are a number of facets to this question, and I will address it from the private-sector perspective. When mortgage interest rates rise, it becomes difficult for buyers to afford homes, leading builders to slow production to align with the market's consumption rate. This exacerbates the housing shortage and fails to increase supply, which would otherwise allow individuals in government-funded affordable housing to transition into market-rate housing. When coupled with rent restrictions on multifamily housing, this creates a market with an extreme shortage of market-rate products affordable for middle- to lower-income individuals. (Housing)

Mortgage underwriting standards have become much stricter, a necessary response to past predatory lending. For most of the twentieth century, however, more flexible criteria still ensured responsible lending. The White House should direct the FHFA and CFPB to assess how safely easing access for near-prime borrowers, those who historically have qualified for mortgages, could impact housing supply. Expanding mortgage access safely could spur starter home construction by restoring demand among renters ready to buy. To protect new homeowners, HUD should continue investing in homebuyer education, expand Positive Rent Reporting to build credit, and offer post-purchase support, especially for first-time and first-generation buyers. (Housing)

The property insurance market is facing major challenges, with rising premiums driven by higher construction costs, frequent climate disasters, and underwriting practices. Affordable housing providers are especially at risk, lacking the ability to absorb these costs or access last-resort coverage like homeowners in some states. A proposed Blue Ribbon Commission should explore solutions such as federal reinsurance, a national property insurance program, or a pooled risk model to stabilize the market and protect affordable housing. (Housing)

Experts estimate that more than 340,000 subsidized rental units could be lost over the next five years due to expiring affordability restrictions and market pressures. While some units may be too

costly or outdated to preserve, many could be maintained with the right financial tools. One proposed solution is to expand the FHA's authority to offer below-market interest rates on 223(f) loans to support the rehabilitation of affordable housing, with long-term affordability ensured through deed restrictions. Additionally, modifying the Low-Income Housing Tax Credit Program, including the removal of the 10-year rule, could unlock new funding opportunities to preserve recently constructed affordable units. Together, these measures aim to prevent the further loss of affordable housing and support long-term affordability. (Housing)

Rent assistance programs should be modeled after successful public housing initiatives, and there should be strong enforcement of regulations to prevent the abuse of renters. (Other)

I try to frame the issue in human terms, not just statistics. It helps to ask, "Who gets to live here?" The people being priced out are often the ones who make our communities work and thrive: nurses, teachers, grocery clerks, mechanics. Highlighting their stories is far more powerful than simply citing housing targets or AMI thresholds. (Housing)

We have seen some promising approaches around starter homes. People often ask why we focus on starter homes. Because that's where the gap has been for the past 20 years. Developers are building apartments or high-end homes, but not much in between. And interestingly, when we talk about starter homes, it helps with the NIMBY issue. If you say density, some people picture slums in big cities. But when you talk about that first home, a place for a young couple or a small family, that resonates. I always ask how many people grew up in 1,500 square feet or less or started their families in something like that. Almost every hand goes up. And we all turned out just fine. That kind of messaging cuts through. We're not saying other housing types aren't needed, but when it comes to the biggest supply gap and the public conversation, starter homes are a smart place to start. (Government – State)

To help address housing gaps, I believe the federal government should prioritize stable and reliable funding. When there's uncertainty around whether programs will continue, it becomes much harder to plan and deliver effective, long-term solutions. (Housing)

I've noticed there are very few affordable homes or townhouses available for young people to purchase. Many feel stuck in corporate-owned apartments, unable to build wealth as rents keep rising year after year. (Nonprofit Foundations / Organizations)

I think Governors should consider requiring that a set percentage of new residential units be built and sold as townhomes to help expand homeownership opportunities. (Nonprofit Foundations / Organizations)

We should seriously consider banning corporate ownership of residential homes. (Nonprofit Foundations / Organizations)

We need to increase the availability of affordable housing. (Other)

Our State Constitution prohibits rent control, which gives landlords wide latitude to raise rents without limits. Developers can often pay a fee instead of including affordable units in new projects, and Wall Street investors are able to buy and hold properties only to re-list them at inflated prices. Until we treat housing as a basic human right, not just a commodity, the shortage of affordable homes will continue. I believe policies must ensure that housing is available to all people in every part of the community. We need housing for people, not just for profit. Unfortunately, NIMBYism

has become a modern form of redlining, reinforcing the harmful idea that some people are more deserving of a home than others. (Government – City)

I don't believe housing should be driven by profit alone. Real progress means making sure everyone has access to dignity, stability, and opportunity. When we rely solely on market forces, we often see environmental harm and deepening social inequality. Too many unhoused individuals face a complex web of challenges including violence, mental health crises, substance use, health disparities, food insecurity, incarceration, and the erosion of family and community ties. (Government – City)

I believe affordable housing is still a major challenge for people earning below 80 percent of the Area Median Income as defined by HUD. (Housing)

We need more housing that supports the general workforce, agricultural workers, older adults who need supportive services, and individuals with disabilities. (Housing)

We need to reform financial services at the local, state, federal, and private levels, including banks, to improve customer service and expand access to housing resources. (Housing)

I support programs like the Rural Mutual Self-Help Housing Program, which requires homebuyers to contribute volunteer labor to lower construction costs. We should streamline multifamily Low-Income Housing Tax Credit processes to cut down on bureaucracy and reduce unit costs. I also believe we need to expand access to housing rehabilitation grants for very low-income homeowners, as well as increase investments in HUD 202 housing for older adults, HUD 811 rental housing for people with disabilities, and HUD SHOP for site acquisition and development. These tools can help make affordable homeownership more achievable. (Housing)

We need federal and state programs to improve public personnel performance, customer service, and accountability in order to achieve better housing outcomes. (Housing)

We should elevate nonprofit housing developers by increasing their access to operating funds. State housing agencies need to improve customer service and accountability. We also need to remove unnecessary state-level administrative requirements and reduce excessive financial service charges and high interest rates from lenders. (Housing)

I believe the federal government should offer fair or subsidized loans to support homeownership and help fund the local development of high-quality, high-density housing. In many cities, ownership opportunities are limited, which leaves residents vulnerable to rising rents from large firms. (Other)

We should offer incentives and subsidies for first-time homebuyers to help families achieve homeownership. To make this possible, the government needs to reduce wasteful or unnecessary spending and redirect those resources toward addressing the housing crisis in the West. (Other)

I've seen that Community Development Financial Institutions are well-intentioned and have helped many families buy their first home. But recently, the focus has shifted toward quantity over quality, with smaller units, limited yard space, and missing features like street parking and garages. These conditions are not ideal, especially in high-crime areas. If we want strong communities, we need to return to family-oriented design that supports safety, stability, and growth. (Other)

I believe the government should offer subsidies for first-time homebuyers. Today, the cost of renting often matches or even exceeds a monthly mortgage, which is simply unreasonable. (Other)

In my view, the current state of housing in the West is a crisis. When I look at the data, total units built versus demand, affordable rental units produced versus demand, and the loss of existing affordable rental stock all point to a major production shortfall. The consequence is the worst homelessness crisis on record, which is unfortunately just the tip of the iceberg. The real issue is that 20 million households across the U.S. are rent-overburdened, and half of them are paying more than 50 percent of their income on rent. Many are literally a paycheck away from becoming homeless. (Housing)

I support continued funding for HUD's Housing Choice Vouchers and Project-Based Section 8 Programs. These tools are critical for expanding access to stable, affordable housing. Please refer to this upcoming study, set to be released in spring 2025, which focuses on improving the efficiency and utilization of the Housing Choice Voucher Program. I would recommend showing the film *Beyond the Bridge: A Solution to Homelessness*. It offers a powerful discussion on homelessness and outlines actionable steps that local and state governments, along with the private sector, can take to make real progress. (Housing)

One big issue we're all dealing with is what to do with secondary rentals, like short-term rentals, in our communities. I believe in property rights, but there's nothing truly free about the housing market. Government decisions often make it impossible to build everything we need. Some leaders are even exploring changes to their tax structures to significantly raise taxes on secondary rentals. If you want one, fine, but you'll pay a higher rate because you're adding to the community's burdens and pulling housing out of the local supply. That's an idea others might consider adopting as well. (Government – State)

I'm not looking to ban short-term rentals, but we do need a better balance, especially in rural, high-amenity areas where housing is tight. In a truly free market, we might not intervene, but zoning and land use restrictions already shape what is possible. We have gone from letting cities ban short-term rentals to requiring that they allow them, and that swing may have gone too far. With a shortage of about 30,000 housing units and nearly 28,000 short-term rentals, the gap is clear. A targeted tax or fee could help ensure these rentals contribute to local housing solutions. If that results in fewer short-term rentals, that may be a reasonable trade-off. (Government – State)

States should focus on building more starter homes and align resources to make homeownership more attainable for working families. (Government – State)

I'm seeing more institutional buyers coming in, purchasing entire neighborhoods or new construction, and converting those homes into rentals. That takes inventory off the market and makes it harder for first-time buyers to find a home. (Government – State)

To frame the conversation, our team's annual study found that the median price of a new home in 2024 is just over \$495,000, and 77 percent of U.S. households can't afford it. A \$11,000 price increase would price out another 16,300 households. That puts real pressure on communities trying to offer attainable, diverse housing options. (Housing)

A 30-year mortgage that is 100 percent debt-financed puts people right at the edge financially. I've seen the risks that come with 30-year mortgages that rely entirely on debt financing. A lot of buyers only qualify for these loans by counting on two incomes. But if something happens, like a

job loss or a health issue, and one of those incomes disappears, their financial stability can unravel almost overnight, leaving them unable to make their payments. The 2008 crisis didn't actually fix the mortgage market. The 30-year mortgage stuck around, but we never addressed the deeper structural problems. Now we're seeing new distortions. Investors are buying single-family homes as assets, which drives prices even higher. We need to find ways to align investor capital with homeownership instead of letting the two compete. (Financial)

I believe the current housing finance system needs targeted changes rather than a single solution. I've seen how the traditional 100 percent debt-ownership model can pit investors and homeowners against each other, ultimately driving up prices. One approach I think has real potential is shared ownership, where homeowners purchase a majority share and investors hold a minority stake. This model could lower upfront costs and make housing more affordable, but it would require changes to laws, tax regulations, and lending standards to really take hold. (Financial)

The pursuit of happiness, a core American ideal alongside life and liberty, is closely tied to housing. Banks are central to this pursuit, supporting savings, credit, and homeownership. The state, with over a trillion dollars in banking assets, plays a major role. However, housing affordability faces serious challenges on both the supply and demand sides. Post-2008 reforms failed to address key mortgage issues, and reliance on 30-year debt-heavy loans has made matters worse. Builders often prioritize higher-profit projects, further restricting affordable options. Without major reforms, millions risk losing access to the American Dream. (Financial)

There are major challenges on both the supply and demand sides of housing, and unlocking capital is critical to addressing both. After the 2008 financial crisis, I saw how the government's response focused more on finger-pointing than real solutions. Fundamental mortgage market issues were left unresolved, and measures like Dodd-Frank didn't fix the core problems. Now those issues are resurfacing in new ways. The 30-year mortgage model, built entirely on debt, creates inflexibility and makes it harder to solve affordability challenges without triggering major disruptions. Unless incomes rise dramatically, we have to find new ways to make housing more affordable. Builders tend to prioritize higher-profit projects, which makes it tough to produce the kinds of homes we actually need. Without real solutions, I worry that millions of Americans could be locked out of the American Dream and the pursuit of happiness that defines this country. (Financial)

We have to unlock capital. With the right regulatory changes and a fresh approach to how capital interacts with both the supply and demand sides, I believe we can solve this quickly. We need to start thinking beyond the traditional 30-year mortgage and its current structures. (Government – State)

The most innovative thing we have in housing finance is still the 30-year mortgage. It came out of the New Deal era, and that's pretty much where the innovation stopped. We've had a few periods of strong housing production. One that stands out is the boom in the 1970s going into the 1980s, when the savings and loan institutions drove a lot of that momentum. (Education)

I've seen how housing markets often face a disconnect between the demand for homes and what cities and neighborhoods are actually willing to approve. Closing that gap means rethinking how we finance housing and how we shape our zoning policies. It also requires changes at the federal level, especially around tax policy and investment rules. One pilot we've been involved with has already attracted \$100 million from investors who see real potential in shared ownership models. These give residents a stake in their homes beyond just renting, which helps reduce investment risk and makes housing more affordable for working families. (Financial)

I think on the demand side, and really in how we finance housing, we need to align investor capital with homeownership. If I could get one message across to folks in D.C., it would be that. Right now, there is the mindset that investors are bad while homeowners are good, but that framing doesn't get us anywhere. Capital is king. We can't bully it into submission. What we need to do is change our laws, rules, and structures so that investors' interests line up with what communities need. If we do that, we'll open up a lot more possibilities in terms of housing stock and we'll have better chances of making those homes affordable too. (Financial)

The current housing finance system, shaped by policies that go all the way back to the New Deal, just doesn't reflect today's realities anymore. (Financial)

Historically, the U.S. housing market was built around a stable ratio – median home prices were about three times median incomes. That shaped the financial structure: you'd put 20 percent down and borrow the rest. But over time, that ratio has ballooned to around six times the median income. Home prices have outpaced wages so dramatically that it now takes nearly double the income to afford what used to be considered a standard home. (Education)

We're prioritizing homeownership opportunities for teachers, first responders, veterans, and military families. Right now, entry-level homes still cost around \$350,000, which is the most affordable option we can support at scale. To go further, we're targeting condo development by providing revolving capital and using public land, like surplus transportation parcels. With prior liability reforms already in place, we're in a strong position to rebuild the entry-level ownership market and work hand in hand with local governments to create more pathways for families to put down roots. (Government – State)

We have a median homeownership capacity of 7 percent right now. If you drop prices down to \$375,000, we might increase that number to 25 percent of our non-homeowners who can afford those homes. That is a looming long-term disaster for our society, for our economy, and for our social structure. We're a 70 percent homeownership society, which has created the wealth that we're now enjoying. (Government – State)

My state is exploring insurance-related reforms to improve affordability and transparency for property owners. One approach focuses on helping residents understand how home hardening and fire-resistant construction can lower their premiums. Another strategy involves creating state-supported reinsurance models to reduce risk and stabilize costs, particularly for hazards like hail and wildfire. These efforts aim to lower insurance expenses for all types of housing, including naturally occurring and income-restricted affordable homes, ensuring that rising premiums do not derail critical development projects. (Government – State)

Community Development Financial Institutions and the U.S. Interagency Council on Homelessness have been vital partners to both state and local governments, supporting innovative funding and lending strategies. I am currently assessing the impact of a recent executive order that affects both. While it's still too early to know the full implications, I recognize the strength of our CDFI network and share concerns about how this order could influence our ongoing efforts to support affordable housing and community development. (Government – State)

A significant portion of the U.S. rental housing stock is aging and in poor condition. The median mid-sized apartment is over 50 years old and often needs serious capital repairs. Many subsidized housing programs like USDA Section 515, LIHTC, and Project-Based Rental Assistance come with

limited affordability periods and require upgrades after 15 to 40 years. Without reinvestment, we risk losing hundreds of thousands of affordable and naturally occurring affordable homes in the years ahead. (Housing)

Affordable housing preservation can be categorized into three main areas. The first is expiring affordability, which involves protecting existing subsidized housing and preventing rent hikes or evictions through tools like limitations on Qualified Contracts and the Right of First Refusal. The second is addressing aging properties, where both subsidized and naturally occurring affordable housing face significant capital repair needs. The third area focuses on financing solutions, such as expanding the use of 4 percent Low-Income Housing Tax Credits, lowering the private activity bond threshold from 50 percent to 25 percent, and increasing bond caps for states that have reached their limit. While the creation of a new federal preservation funding tool was recommended by the housing task force, it remains unlikely given the current political climate. (Housing)

Insurance has become a major cost driver that threatens the preservation of existing affordable housing. In recent years, property and casualty insurance premiums have surged, especially for multifamily developments, due to higher replacement costs and rising prices for construction materials. Unlike market-rate properties, subsidized housing cannot raise rents to cover these costs, leaving operators with little financial cushion. In some cases, this has led to foreclosures or bankruptcies, such as in Washington, D.C., where developers have exited the market because of unmanageable operating expenses. This creates a new preservation challenge: affordable units are being lost not because of aging infrastructure but because insurance-driven operating costs are outpacing revenue. (Housing)

Rental cost burdens are at record highs, with half of all renters now spending more than 30 percent of their income on rent – the threshold that defines being cost-burdened. While there are forms of rental assistance such as public housing and Housing Choice Vouchers, these programs are limited. Public and subsidized housing make up only 6 percent of the national rental stock, and only 1 in 4 income-eligible households receives a voucher due to funding constraints. As a result, millions of low-income households go without rental assistance despite qualifying for it. (Housing)

The federal housing policy agenda recommends streamlining administrative processes in the Housing Choice Voucher Program by easing burdens on landlords. For example, allowing local or pre-inspections to meet HUD standards could encourage more landlords to participate and help improve voucher success rates. At the same time, increasing the overall housing supply is essential to lowering rents. That would reduce voucher program costs and allow current funding to serve more households through both the voucher program and USDA's rental housing programs. (Housing)

There are plenty of opportunities for straightforward federal reforms. One example is the FHA 203(k) Program, which currently lets homeowners finance renovations, including ADUs, but only if the ADU is attached to the main home. A simple one-word change could expand eligibility to standalone ADUs, offering more flexibility and helping increase housing supply. (Housing)

We're seeing a growing mismatch between housing demand and supply here in Montana, especially in our mid-sized and smaller communities. Rents are rising sharply, and it's putting real pressure on our most vulnerable residents. My team is responsible for administering a wide range of federal housing programs to help close that gap, but the reality is, the need continues to outpace the resources we have available. (Government – State)

Montana's statewide public housing authority identified a major issue with how HUD calculates Fair Market Rents. The formula relies on rent data from recent movers at the 40th percentile, but in our frontier and rural communities, the rental market is too small to produce reliable numbers. That leads to FMRs that often fall short of actual rent levels. The problem got so bad that vouchers couldn't even cover 60 percent of AMI LIHTC rents, which made it hard to use them in affordable housing developments. To address this, we pursued a statutory option that lets us submit a local rent survey to HUD for a reevaluation based on statistically valid data. (Government – State)

Our local rent survey in our state found that the 40th percentile rent for FY 2025 is \$374 higher than HUD's current non-metro Fair Market Rent and \$634 higher than the national non-metro median. That gap makes it clear HUD's baseline doesn't reflect what's actually happening in our markets. This is not just a technical issue, and it has real consequences. About half of voucher holders here can't lease up within 120 days, either because rents are above the allowed limit or because units don't meet HUD's housing quality standards, which is a common challenge with our older housing stock. We're urging HUD, with support from our federal delegation, to update its FMR methodology so it aligns with local realities. (Government – State)

From the public housing authority side, I see a real need to strengthen both the Family Self-Sufficiency and homeownership components of the Housing Choice Voucher Program. If we provide better resources and incentives, housing authorities could do more than just offer rental assistance. They could help families move toward greater economic independence and even homeownership. (Government – State)

There are still major inefficiencies in HUD's outdated and fragmented IT systems. I've seen how public housing authorities have to work across dozens of separate platforms that don't always talk to each other. Even small administrative issues, like simple form updates, can delay access to funding for over a year. We need to modernize HUD's technology and simplify its processes if we want to deliver housing more effectively. (Government – State)

My state has recently raised its voucher payment standards to 110 to 115 percent of Fair Market Rents, which has led to a noticeable increase in voucher usage. The state also enforces source-of-income discrimination protections. While some call for stronger enforcement, these measures have helped improve access. Together, they show that increasing payment standards can make a real difference in voucher accessibility and success. (Government – State)

We are addressing the housing crisis from both the supply and demand sides, emphasizing the importance of preserving existing affordable housing, especially in the context of the executive order aimed at reducing housing costs. On the demand side, the state recognizes that new supply is unlikely to reach households earning below 60 percent AMI, underscoring the critical need for vouchers. The state prioritizes permanent supportive housing, where demand far exceeds supply. For example, 440 applications were submitted for just 124 project-based vouchers. The state administers 8,000 federal vouchers and 2,500 state-funded vouchers, but with over 45,000 households experiencing homelessness, the need is significantly greater, particularly for tenant-based assistance and prevention efforts. (Government – State)

The state is currently evaluating an emergency rental assistance program as a potential extension of the federal initiative. (Government – State)

The state is pursuing additional housing reforms, including an initiative to grant automatic entitlements for housing development on faith-based and educational institution properties, along

with single-stair reform to ease building design restrictions. The state has also incentivized public transportation, is advancing rail projects, and is promoting modular and innovative construction methods through its Innovative Housing Incentive Program. These efforts aim to expand housing supply and improve development efficiency. (Government – State)

The state passed a proposition establishing an automatic annual allocation of at least \$300 million from the state budget for housing gap financing and related programs. The state has also expanded support for middle-income housing and renewed its focus on promoting homeownership. (Government – State)

The cooperative housing market is expanding quickly, both in rental co-ops and limited equity partnerships. This growth accelerated after the state removed occupancy limits, allowing more unrelated adults to live together in a single home. The change has helped better utilize single-family housing stock to accommodate more residents and expand affordable housing options. (Government – State)

We've seen some activity around homeownership cooperatives, but there are currently no major efforts focused on rental-style cooperatives. This highlights a potential opportunity for future exploration in the state. (Government – State)

I'm tracking USDA's new decoupling pilot closely. It lets rental assistance stay with properties even after Section 515 mortgages expire, giving owners a reason to keep units affordable instead of converting them to market rate. The pilot is capped at 1,000 units in 2025, but with over 400,000 units at risk, we need to scale this fast. If we want to preserve rural housing, states with large USDA portfolios should be pushing hard for more funding and authority in future federal appropriations. (Housing)

The Section 515 program under USDA's Rural Housing Service has historically financed affordable rental housing in rural areas, with over 400,000 units currently in its portfolio. However, no new financing has been provided in recent years, and the affordability restrictions tied to these properties only last for the duration of their original mortgages. As these mortgages mature or are prepaid, many of these properties are at risk of converting to market-rate housing, posing a serious threat to the availability of affordable housing in rural communities already facing housing shortages. (Housing)

USDA's decoupling pilot, also known as standalone rental assistance, allows Section 521 aid to continue after Section 515 mortgages expire. The goal is to preserve rural affordable housing. If successful, states with large USDA portfolios should advocate for expanded authority and funding through the federal appropriations process, as more properties face the risk of conversion to market rate in the coming years. (Housing)

We know there is a growing issue where homeowners in climate-vulnerable areas are losing their insurance coverage, leaving them without protection for their primary residence, which is often their most significant investment. (Housing)

On the land trust issue, I don't have a definitive answer because I've seen them structured in very different ways. Some seem to work better than others. Right now, we're exploring one model that includes manufactured housing to see if it helps address the cost of land by splitting it from the structure. But how the trust is structured really matters to investors, and I don't think I have any clear insights to offer yet. As for the income side of things, I guess what I'm trying to say is that we

already know what the problems are. In theory, one way for incomes to catch up to housing costs is through inflation. But realistically, I think that ship has sailed. Trying to fix the ratio between incomes and housing prices by forcing prices down would be economically painful and potentially even disastrous. (Financial)

Many people assume that running a land trust requires a nonprofit and traditional tools, but I believe we need to think more creatively and embrace innovation. In fact, some groups are already leading the way. For-profit developers, cities, and counties are using deed restrictions in smart, strategic ways. For example, some offer programs that incentivize developers to keep homes affordable for a set period, which helps reduce housing costs and expand access. (Housing)

Ten years ago, the community land trust model was often referred to as the best-kept secret. Unfortunately, that meant it wasn't reaching enough people. Today, I'm encouraged to see that growing interest from state and local governments in permanent affordability has significantly increased awareness of the model. Community land trusts help maintain long-term affordability by using deed restrictions or renewable land leases, ensuring homes stay accessible while protecting public investments and down payment assistance. When a home is resold, it remains within reach for future low-income buyers. I've seen examples where a home initially priced at 65 percent of the area median income can be resold 10 years later at 47 percent AMI, showing the powerful, lasting impact this model is designed to create. (Housing)

I see the community land trust model as more than just a path to affordable homeownership, because it's a vital support system. It gives us the ability to identify early when a homeowner is struggling, so we can step in with post-purchase counseling and education before issues escalate. This proactive approach has helped keep our foreclosure rate below 1 percent while still supporting meaningful equity building. Offering help with estate planning and small business development also ensures homeownership becomes a foundation for long-term financial stability. (Housing)

I believe we need more innovation through public-private partnerships rather than relying solely on subsidies, which often fall short of covering rising costs and interest rates. Many private companies have substantial resources but are not actively involved in housing support. For example, we created a workforce housing program where major employers in manufacturing and health care contributed to down payment assistance in exchange for hiring and retention benefits. This approach doubled our resources and raised over half a million dollars for just two projects. There was a state-level matching program in 2018, and I'd like to see it reinstated, possibly even expanded at the federal level through a tax credit program. (Housing)

The thing that bothers me most is when we try to create something at the state level to replicate across the state. That doesn't work – we need more local input and more local control. That's my two cents on it. (Government – State)

Shared equity models and land trusts are one set of tools to lower home prices and preserve permanent affordability, which seem to be gaining meaningful traction. (Nonprofit Foundations / Organizations)

I was grateful to hear how state and local efforts are working together to reduce barriers in the housing development process, making it easier for nonprofit partners to build and help people achieve homeownership. As I was preparing for this panel, I struck up a conversation with a bartender and learned that he owned a home in one of the developments we had visited earlier that

day. What stood out to me was not just his sense of financial security but the pride he felt in being a homeowner. Later, the owner of the restaurant joined the conversation and shared his experience with the mortgage process. For him, homeownership was clearly a community effort, involving his employer and a local nonprofit working together to help him build financial stability. It was an inspiring moment that reminded me how impactful local partnerships can be in helping people achieve lasting homeownership. (Nonprofit Foundation / Organizations)

To improve efforts on insurance and resilience, states should draw on the expertise of research institutions and industry groups that have helped shape this work. (Government – State)

Fast-growing tourist destinations need to be able to harness revenue from tourists to ensure they pay their share to mitigate impacts on local housing. Reforming lodging tax rules to enable tourism offices to apply this money to affordable housing for the tourism workforce can help to support local businesses and alleviate housing pressures. Real estate transfer taxes can be tailored to target non-primary homeowners or properties over a certain value, with these funds used to support housing affordability programs. (Nonprofit Foundations / Organizations)

Manufactured housing is a key affordable option, but most buyers can't access traditional mortgages due to titling issues, relying instead on limited and costly chattel loans. FHFA should require GSEs to purchase these loans to expand credit access and boost supply. Private equity ownership of manufactured home communities has led to rising rents and fees. Federal efforts should support resident ownership, infrastructure upgrades, and affordability through programs like HUD's PRICE initiative and FHA's 223(f) updates. (Housing)

Investing in Strategic, Innovative, and Data-Informed Initiatives Across the Housing Ecosystem

I've found that people want credit for their own mitigation work, like getting a grade for their personal effort. But wildfire is different. It's a group project. Individual actions help, but without a coordinated, community-wide effort, even the best-prepared home can still be at risk. Wildfire resilience really depends on all of us working together. (Insurance)

From my perspective, Governors and state leaders have a critical role in shaping policy and helping local jurisdictions manage wildfire risk, especially as new science emerges. Take the first five feet of defensible space around homes, for example. It's a key wildfire mitigation insight that surfaced during COVID, but it still hasn't made its way into most catastrophe models or local policy. Unlike hurricanes, where public awareness starts early, wildfire risk just isn't deeply understood in many communities. This challenge has been building for decades and tackling it will take shared responsibility and some tough conversations at every level of government and society. (Insurance)

The insurance think tanks are advancing wildfire adaptation through practical, science-based solutions like fire-resistant construction and hardscaping. Starting in 2025, new programs will support individual homeowners, homeowners associations, and developers, aiming to create the first wildfire-resilient neighborhood by the end of the first quarter of 2025. These initiatives focus on building fire-adapted communities that not only protect individual properties but also maintain neighborhood-wide resilience. While forest management is still important for environmental

health, the core priority here is stopping homes from catching fire and reducing the risk of widespread suburban fires through thoughtful design and planning. (Insurance)

At this point, we're no longer playing Mario Kart. We're playing Donkey Kong. Once structures start burning, we're dealing with a whole different challenge than just a grass fire or a forest fire. The real crisis around insurance affordability and availability isn't about how many acres are burning. It's about the structures, because that's what insurers are actually covering. We've seen the return of urban-style conflagration. Back in the early 1970s, the U.S. led the developed world in deaths from structural fires. That was completely unacceptable, and we responded. The America Burning report helped drive big changes through updated building codes, widespread use of smoke detectors, and better construction practices. It worked. We turned the tide. We can do that again, but we have to recognize that the risk wildfire poses to our built environment can be managed. As an engineer, I believe deeply in applied science. I like to build things. And I believe we can apply science and engineering to solve this. (Insurance)

We focus on programs designed to reduce the risk of homes catching fire from embers that blow into neighborhoods. We take it a step further with another program, which also protects against radiant heat from nearby burning structures, such as a neighbor's house on the same cul-de-sac. These programs tackle both the initial threats from embers and spot fires and the more dangerous chain reaction that happens when multiple homes ignite close together. At the core are hardening measures recommended by fire professionals, such as upgrading siding, windows, and other structural components to make homes more resilient. (Insurance)

There's been concern raised about the potentially high cost, which is around \$20,000 per household, for retrofitting homes to be wildfire resilient. But from what I've seen in studies out of states like Montana and California, and research from national homebuilding organizations, many of the most effective wildfire mitigation steps don't need to be that expensive. Simple measures like installing mesh vents, creating defensible space, and using fire-resistant landscaping can often be done for just a few thousand dollars. While upgrades like dual-pane windows and noncombustible siding can certainly help, I see those as secondary. They're not essential for achieving solid, baseline wildfire protection. (Government – State)

During a live demonstration led by a state fire marshal, two homes were constructed to appear identical, featuring the same bark mulch and vegetation. The key difference was that one was built using fire-resistant materials and protective features like mesh over the eaves. Both were ignited under the same conditions. One structure was reduced to ashes within 20 minutes, while the other, just ten feet away, remained standing. This proves how effective mitigation measures can be in protecting homes from wildfire. Fire behavior modeling presentations also illustrated how wildfires spread and how fire-safe building strategies can make a measurable difference. We reviewed real-world examples, including the Lahaina fire in Hawaii, where the homes that survived were the ones that had been properly hardened and protected. The takeaway was clear: with the right materials and preparation, we can significantly reduce wildfire damage. (Government – State)

We all recognize how serious wildfires are, and the toll they take on people's lives, the damage they do to our economy, and the pressure they're putting on the insurance market. But what's important to highlight is that, unlike many other catastrophic risks like hurricanes or hail, wildfire risk is both preventable and manageable. Of all the major natural threats we face, this is the one where we can truly make a meaningful difference. (Government – State)

If we don't change the conditions on the ground, especially in and around our existing homes and structures, then we shouldn't expect different outcomes. The science is clear. With the weather patterns we're seeing and what's ahead, wildfire risks are only going to intensify. Without action, things won't stabilize. And if the conditions stay the same, the damage and the cost of transferring that risk won't change either. In other words, we won't see improvements in insurance availability or affordability until we start mitigating. I often sum it up this way. It's not pleasant, but it's the truth. We can't price, regulate, or suppress our way out of this problem alone. Those tools matter, but they aren't enough. We have to make mitigation, especially for our existing building stock, a core part of our strategy moving forward. (Education)

This gets to community-level mitigation, and we know how to do it. I took a research team to Chile after seeing a photo of about 90 tightly packed homes that survived a major wildfire near Viña del Mar. They were untouched, not by chance, but because of how they were built. That is the kind of outcome we need to achieve by design. Research shows this is possible, but we are not focusing enough on mitigation. Like many, I defaulted to the traditional tools of insurance rate making, regulation, and suppression. These approaches have value, but they are not enough on their own. We also need to move from static risk assessments to dynamic models that reflect how conditions change with mitigation. Most systems rely on snapshots that do not capture real-time risk. I am also concerned about risk contagion, starting with insurance, moving into the real estate market, affecting property values, and eventually touching municipal bonds backed by taxable property. If homes become uninsurable, the financial impacts will ripple through communities, and they will not be felt equally. We need to align around core mitigation strategies. That is how heat transfers, and that is how we manage risk sustainably. (Education)

Heat moves according to its own rules, and if our goal is zero loss, we need to approach this in three layers. First, we must harden the structure itself, especially its outer shell, to resist ember cast and low-duration, low-heat flux ground fires or nearby fuels. Second, we need to extend that protection outward by creating defensible space, ideally up to 100 feet, though the most critical range is between 50 and 70 feet, depending on lot size and layout. This involves managing vegetation and minimizing connective fuels. These first two layers are crucial for resisting embers and lower-intensity heat, but they won't hold up once a structure ignites. At that point, the heat and duration exceed what parcel-level mitigation can handle. That's why we need to scale this approach across neighborhoods. Think of it like herd immunity. You need enough homes protected to prevent a wildfire from gaining momentum and overwhelming a community. (Education)

We have significant resources available to reduce fire risk and potentially even hail damage. Through utility regulators and other mechanisms, we have the capacity to take meaningful action. Utilities are often supportive, especially under a cost-plus structure. The real challenge is determining what investments are truly accretive. We need better information flow. If the data shows that investing a billion dollars could reduce homeowner insurance costs by \$1.5 billion, we can justify that. But without clear data, we might spend \$100 million and see no impact on insurance costs. If the science supports it, we simply need to run the numbers. Our ability to mobilize funding is substantial, not just through the general fund, but through utility regulation as well. The key is demonstrating value. We won't spend a dollar to save 70 cents, but we will spend a dollar to save \$1.20. The question is how to connect those dots and ensure our investments generate real returns for homeowners. (Government – State)

It's important to recognize that multiple industries, including insurance, finance, and real estate, have a vested interest in resilience. There is a measurable return on investment when mitigation efforts are clearly documented, especially during property transfers. If those financial gains – such

as lower insurance costs, reduced deductible losses, and broader tax base stability – are made visible, these industries are more likely to engage and invest in mitigation strategies. This is an opportunity for cross-sector alignment that we should take seriously. (Insurance)

Other states are also taking action. Idaho held a wildfire risk forum to examine the impact of fire on insurance markets, and Hawai'i issued an emergency proclamation to stabilize its market. Across the board, states are searching for solutions, particularly around how risk mitigation can translate into meaningful reductions in insurance costs and improved access to coverage. There is an opportunity to dive into those challenges and explore how mitigation can directly benefit homeowners. (Government – State)

We've entered a new era of wildfire risk, marked by an increase in large-scale, destructive fires. Rising property values, the buildup of hazardous fuels, and more extreme climate conditions are all contributing to greater ignition potential and faster fire spread. This is driving the surge in both the size and cost of wildfire events. A growing number of these incidents involve utility-related ignitions during high-wind conditions across the West. It's the rapid pace at which these fires spread that has resulted in some of the most devastating and deadly losses on record. (Insurance)

Alberta is experiencing more frequent and severe wildfires, driven by rising asset values, hazardous fuels, and intensifying climate conditions. In recent years, fires have resulted in billions in insured losses and widespread damage. In response, the province has made significant changes to wildfire management, including earlier fire seasons, night firefighting with advanced technology, expanded training programs, and mutual aid agreements. Mitigation strategies have been expanded through wider firebreaks, partnerships with the private sector, and a community FireSmarting Program to reduce risk in vulnerable areas. These efforts aim to improve outcomes and rebuild confidence in the insurance market, which has been impacted by rising costs and increasing disaster exposure. While progress has been made in areas like auto insurance, property insurance remains a complex challenge requiring further collaboration with industry leaders. (Government Relations)

I've had the opportunity to work closely on our land management issues and what they mean for western states more broadly. One key point worth emphasizing is the importance of continuity and leadership within BLM. Too often, leadership is rotated out just as meaningful communication and collaboration are established. This constant turnover can be frustrating, especially for states trying to maintain consistent partnerships and long-term planning. It's critical that we support leaders who are committed to staying in the region and who demonstrate clear vision, communication, and cooperation on the ground. (Government – State)

There's a federal bill aimed at expanding the use of BLM lands located in or near cities to support housing development. It offers more flexibility, not just for capital-A affordable housing, but also for what's being called attainable or affordable housing, along with other local needs. The hope is that this proposal gains support, as it could be a valuable tool to address housing challenges in communities adjacent to federal lands. (Government – State)

While not all of our designated land is buildable, I've seen little pushback against using suitable parcels for housing. After the 2023 wildfires destroyed around 3,000 homes and 1,000 other structures, the state quickly partnered with FEMA and local governments to respond. We began placing transitional modular housing on public lands. The crisis lowered resistance to modular units, and partnerships, including with the carpenters' union, helped us accelerate the effort. These units are expected to be used for about three years, after which the land, now equipped with infrastructure, will be available for permanent development. (Government – State)

In most of our states, we manage state land trusts and hold state-owned land. This process often isn't smooth because Governors don't directly control that land, and legal frameworks govern its use. Much of this land must benefit public schools, which creates challenges when considering other purposes. We're exploring whether some of it could be allocated for teacher housing. (Government – State)

Access to land is just one part of the housing challenge, but developable land is projected to run out by 2032. In situations like this, we need to build more efficiently and explore new ways to access land for responsible growth. (Government – State)

The fair market value of public land, often around \$800,000 to \$1 million per acre, is determined by the Department of the Interior's Appraisal and Valuation Services Office. When setting our policy, we aimed for a number that would benefit the entire state. In Eastern Nevada, typical land appraisals range from \$500 to \$1,000 per acre, so affordability was key. In urban areas like Clark, Washoe, and Carson counties, land values are much higher. To keep things simple and equitable, we moved away from fair market value discussions and settled on a flat \$100 fee. It's a number we've stuck with for the past three years and reevaluate annually. (Government – Federal)

I recognize the workforce shortages in the construction and development sectors and have even been working to attract developers and contractors from neighboring states. I believe it's important for states to collaborate rather than compete in counterproductive ways. By leveraging our collective resources, we can achieve more. Interstate cooperation can help address these shortages and create a more balanced, effective approach to development. (Government – State)

In areas with high average home prices and AMI, even with public land acquired for \$100 per acre, high assessments and property taxes can make housing unaffordable without long-term affordability restrictions. The concern is how counties handle the assessed value when ownership transfers and what happens when someone moves into a home that they can't afford to pay property taxes on due to a high assessed valuation. In Nevada, land and property are assessed separately. While there's no cap on assessed value, there is a cap on property tax bills. Similar issues exist in other high-demand areas. Since land is only about 7 to 10 percent of costs and infrastructure can run into millions, the other real challenge is financing gaps. For example, if we acquire BLM land in a remote area, it might cost \$4 million just to extend utilities, which offsets the benefit of low land prices. In Nevada, we've bridged these gaps with LIHTC and strong state and county contributions to build a significant amount of housing. I'd like to explore how a similar model could work in your state. (Housing)

During development, our team, BLM, and other stakeholders met weekly to streamline the land disposal process. One major outcome was a memorandum of understanding (MOU) we've since adopted. This MOU was an agreement between BLM and HUD with pre-approved legal language. The disposal process used to take over six months, but now it's down to about 60 days. This has been a big improvement. It's about identifying all the necessary steps and finding ways to do some steps in parallel or stagger them to fit within a 12- to 13-month timeline. Working closely and patiently with their team has been key to that success. There's a lot we've learned and can build on from this experience. (Housing)

Expanding land availability not only in the Las Vegas area but throughout Nevada and across the West can have a significant positive impact on housing. (Government – Federal)

We need to reduce land costs to help developers realize savings that can be passed on to meet the definition of affordable housing. (Government – Federal)

The Southern Nevada Public Land Management Act (SNPLMA) is a critical tool. Though SNPLMA was passed in 1998, we've only recently leveraged the provision to sell public land below fair market value for affordable housing. In the last three years, we created a policy in Nevada that enables land sales to qualified affordable housing authorities at just \$100 an acre. We designed our policy to ensure a balance between housing affordability and other land uses. We decided that 80 percent of the land must support affordable housing. The remaining 20 percent can be market-rate housing, commercial space, or other uses that help sustain the overall development. To protect this commitment, we included a five-year requirement for a certificate of occupancy. After that, the land transitions out of federal ownership with no reversion clause, but it must remain dedicated to affordable housing under state, county, or local management. Once a city, county, or the state nominates land, we have 12 months to complete the land disposal process. The real benefit comes from lower land costs, leading to millions in affordable housing investment. (Government – Federal)

We wish that some of the decisions from the federal government weren't being made in Washington, D.C. and were being made here more at the state level, and we'll continue to argue for that. (Government Relations)

In Oregon, the statewide revolving loan fund and the requirement that housing be attached to infrastructure funding have been phenomenal. I've talked to two small communities that have attached housing to infrastructure because of this bill, and it's helping them. (Housing)

You don't just take no for an answer. You ask, how can we work around this? I'm going off script a bit, but it's clear how fortunate our city is. You have a local government with a can-do attitude, private developers who are engaged, and real alignment across the board. (Government– State)

I believe the state legislature made the right move in the last short session by allocating \$100 million to specific infrastructure projects with a clear requirement to produce housing. I urge the legislature to continue in that direction. While every community faces aging infrastructure and the federal government can play a role, at the state level, our limited resources must be tied directly to housing. Whether it's upgrading existing systems to support more units or installing new infrastructure, it must be connected to housing to address the urgency of the crisis. (Government – State)

Having a statewide office, because this work is so locally based, is important. Under the legislation that passed this past year, we now have that office. It's a place to go not only for help but for coaching. We can say: they're doing it in this other city; you can do it too, and here's how. That approach is better than requiring local governments to implement certain policies. There are a range of ways to encourage local governments to optimize what is available. (Government – State)

We've been hearing about a homebuilder who had been building more upscale housing but saw a need for workforce and affordable housing in his community. Due to the construction workforce shortage, he incorporated prefabricated housing, which is built off-site and assembled on-site. He established a training program for high school workers and a manufacturing facility for prefabricated construction. He can build more housing if he has infrastructure funding. That's a great public-private partnership that addresses multiple issues, including workforce training, new innovative

housing types, and faster construction. It's not the NIMBY story, but it's an example of needing other resources to succeed. (Housing)

The federal government can enhance housing access on federal land by advancing the HOUSES Act, but stronger guardrails, such as deed restrictions, are essential to ensure affordability and local benefits. The LODGE Act represents a promising step in supporting federal employees in high-cost areas. Additionally, expanding funding and implementing targeted programs are critical for fostering housing development in rural communities. (Government – City)

From my perspective, both infrastructure funding and simplifying the affordable housing funding streams at the federal level are critical. Affordable housing professionals know how difficult it is to stack multiple sources of funding and streamlining that process would make a real difference. The federal government can also play a role by supporting climate-resilient building materials, appropriate site selection, and innovative housing types that help stabilize insurance markets. Transportation funding is just as important. People need access to jobs, schools, and services without having to drive long distances or rely on multiple vehicles. This becomes even more urgent as the population ages. We cannot afford to let people become isolated. Integrating transportation planning and funding into all communities, especially rural ones, is essential. (Housing)

What we have heard from smaller cities is the strain on local capacity, especially when it comes to understanding all these new laws and rules. They may have outdated codes. Another issue is integrating the local planning department with public works, which is often where delays occur. Finally, there's community outreach, which is time-consuming and expensive, but important for helping the public understand the changes. Change is hard, and people should know that someone might want to downsize and stay in their neighborhood. That's how choice works. (Housing)

I see public-private partnerships operating on multiple levels. One key aspect is financial collaboration, where a fund follows a competitive process, often involving deed restrictions or contracts. Another example is infrastructure planning. We identified a chance to bring 150-240 affordable housing units online, but they required 2,000 feet of sewer line to be viable. Since they couldn't build it alone, we gathered our team to figure out if we could adjust our capital improvement plan. This project is scheduled for 10 years out, and should we move it forward? That allowed us to present the idea to City Council for approval. Partnerships also involve practical coordination. We hold weekly or bi-weekly meetings with major developers to navigate entitlement issues, infrastructure needs, mitigation, and project timing. This collaborative approach ensures efficiency. Ultimately, successful partnerships require strong relationships at all levels. That's the mindset we embrace to make these initiatives work. (Government – City)

I always say it takes a village to build a village, because we are in partnership with everybody in the community, including the builders and the environmental organizations. If that gets out of alignment, everything becomes extremely challenging. (Government – City)

We are fully aligned with the state and want to note the importance of funding. To accelerate housing development, we need financial support for infrastructure and affordable housing. The plans and codes are ready; we just need the resources to make it happen. (Government – City)

Streamlining federal funding for affordable housing is important, but infrastructure is the real challenge. Developers often understand building costs and site work but struggle with the uncertainty of infrastructure, such as expansions and traffic studies, which can take up to a year to resolve. The faster we secure infrastructure funding and create a plug-and-play system, the quicker

projects can move forward. Developers make better decisions when all costs are known upfront. This applies to projects of all sizes, not just large-scale developments. In our core area, urban renewal efforts are setting the stage for redevelopment, but if roads and other infrastructure are not in place, progress stalls. Addressing this issue is a critical part of the broader conversation. (Government – City)

At the federal level, tying infrastructure loans to housing production is critical. States should be able to access these loans and repay them through the housing they help build. (Housing)

Our priority is ensuring staff and policymakers are fully aligned when tackling housing initiatives. This coordination goes beyond just the housing team and involves the entire city. We strategically direct infrastructure where housing is needed. It is essential to have all components like water, sewer, and transportation that are working together in the same area. Having strong water access in one place and reliable sewer in another means little if they do not converge to support development effectively. (Government – City)

Over the past decade, between the recession and COVID, the city has invested about a billion dollars in infrastructure, entirely funded by the community. For a town of 100,000 people, that's a significant commitment. Much of this investment supports growth and federal mandates, such as the cryptosporidium-related upgrade to the water system. While these initiatives serve important purposes, we are reaching a limit on what we can reasonably ask of our community. Additional support and funding are essential to continue progress. (Government – City)

I'll add one point about infrastructure and public facilities. Many cities are dealing with major budget shortfalls, especially when it comes to ongoing maintenance. If a city has a large infrastructure network but a smaller tax base, there's simply less funding available for long-term upkeep. Middle housing can help by making more efficient use of existing infrastructure. However, one challenge is that our current methods for estimating impact are outdated. They treat all housing units the same, but middle housing often uses less water, less energy, and generates fewer vehicle trips. Our evaluation methods need to evolve to reflect these realities. (Government – State)

I want to add that the state is entering new territory in getting housing built on the ground. We see how effective these partnerships can be, but there are so many agencies involved. Many of these agencies play a role in the development process but historically have not worked together or communicated effectively. If you are developing a housing project, you might need to engage with several agencies to address different challenges. Why isn't there better coordination at the state level? One of the most important roles we can take is building capacity for this. (Government – State)

We've siloed a lot of infrastructure investments. Take transportation funding, for example. We treat it separately from housing, but they're deeply interconnected. The systems we fund with federal dollars are absolutely essential for housing production. Beyond that, expanding opportunities for product types like manufactured homes, which can be constructed more cheaply than traditional stick-built housing, would be powerful. (Government – State)

A functioning housing market depends on every household having access to affordable options that meet their community's needs. Here in the West, I truly value the collaboration among state leaders, community partners, and the private sector. I am eager to bring tools, resources, and partnerships to the table, whether that is business expertise, policy insights, data, or philanthropic

support, to help advance real solutions. As we begin today's conversation on improving affordable housing access, I want to highlight the importance of public-private partnerships. From my perspective, these collaborations are essential for driving impact at scale. By improving alignment and coordination across sectors, we have a real opportunity to make meaningful progress. (Financial)

We rely heavily on nonprofit partners, but they're stretched thin. If we're relying on them to produce, we also need to ensure they're stable and have the organizational resources to manage projects. (Government – State)

We're focusing on making our public-private partnerships more effective by identifying what works, proving the model, and sharing those successes. The goal is to demonstrate where adjustments can make the biggest impact and clearly communicate that. If we don't prove the model or try something new, it's unlikely the federal government will fund a completely innovative approach. They might support a part of it, but we also need the private sector, state government, philanthropy, and lenders to come together. We need to support innovation, figure out what works, and move away from practices that aren't effective. (Government – Federal)

At the national level, we need leadership that's willing to examine the difference between what's mandated by statute and what's set by regulation and then find areas where there's flexibility. This requires innovative leadership at the agency level, which can be challenging to achieve. Working at the state level, I used to think that federal headquarters had thousands of staff to address these issues. In reality, it often comes down to just one person managing an enormous portfolio. The complexity of the system is truly overwhelming. (Government – Federal)

We need to focus on housing cooperatives, but we also can't overlook the infrastructure side. Housing and community economic development are inseparable because you can't build housing without adequate water and wastewater systems. For rural communities, the challenge lies in navigating complex programs, financing mechanisms, and lengthy planning processes that can take years. This is not a quick fix or a one-off project; it's a long-term, continuous effort. Rural communities need support to develop the level of planning sophistication required to tackle these issues effectively. (Government – Federal)

Our programs address many of the same areas as other federal agencies, but they are specifically designed to meet the needs of smaller, capacity-challenged communities. We have staff on the ground in rural areas because we understand that rural communities are less likely to access resources without dedicated support to guide them through the process. (Government – Federal)

Our programs aren't particularly flexible when it comes to incorporating new types of housing, and we're not set up as a disaster response agency. We focus more on long-term recovery investment. Overall, we need greater flexibility in our programs to go beyond simply restoring what was there before. Instead, we should be investing in future needs, whether that's water and wastewater infrastructure, community facilities, or upgrading single-family housing. Rather than funding the bare minimum, we should aim to support the most resilient solutions, maximizing the impact of our resources. (Government – Federal)

Our local school district faced a situation two years ago where they had nine new teachers ready to start. These teachers were fully hired, had cleared background checks, and were prepared to move in, but they couldn't find housing. As a result, they took jobs elsewhere and never became part of our community. We're seeing a similar challenge with our hospitals. We have 10 small hospitals in

the state, and they constantly struggle with cash flow just to keep rural health care running. Hearing a hospital CEO say that they can't recruit primary doctors really drives the point home. That's the message we're trying to share with the community, so when people in the grocery store overhear it, they start asking how they can be part of the solution. (Housing)

There is a broader conversation to be had about how we approach new funding opportunities at the state level. When new legislative funding became available, my team decided to test the application process as a trial run. After reviewing it, we quickly realized we were not prepared and would not have scored well. In fact, we scored just 7.5 out of 40, primarily because the requirements focused heavily on land use codes, which our communities are still developing, a process that will take around 18 months. As a result, we decided not to submit the application. This experience raises an important question for state leaders and partners: How can we create adaptations that account for rural challenges without diluting the intention of the funding criteria? It's not about asking for special treatment because we're rural, but rather about recognizing the unique barriers we face. Rural communities are often forced to innovate with limited people and expertise, essentially finding ways to fit things together. While I hesitate to use the phrase cobble it together due to its negative connotation, that's often the reality. The goal should be to push the boundaries of innovation and take calculated risks, continuously evaluating and adjusting along the way. To do this effectively, we need to build stronger relationships with local leaders who have the community's trust and allow for local decision-making when it comes to allocating funds. This approach respects the unique needs of rural areas while fostering more sustainable, community-driven solutions. (Housing)

The things that keep me up at night are pretty straightforward: basic needs like water, sewer, transportation, and ensuring public safety through adequate police and fire services. One of the biggest challenges we face in the western states is dealing with wildfire, especially given the vast amount of federal land. This year alone, we saw 1.9 million acres burn, and that has a massive ripple effect on our communities. As we deal with the aftermath of fires moving from federal lands into populated areas, this also becomes a legislative challenge. We are not the only state dealing with this issue, so I think it's important to keep the conversation going and look at the problem from a broader perspective. (Government – State)

Our state is incredibly diverse, with communities that grew from people settling in areas rich in natural resources. Whether it was timber, water, agriculture, livestock, or even gold, these resources shaped the development of the West. As people gathered around these opportunities, small settlements formed, eventually evolving into the rural towns we know today. Each of these towns has its own unique character and culture, and I feel strongly about preserving that distinct identity as we continue to move forward. (Government – State)

The intersection of wildfire and flood risk is a growing concern. My family ranch is a prime example. Our land falls within both a major floodplain and the new high-risk fire hazard map. It's hard to understand how an irrigated field can be classified as both. If I'm experiencing this firsthand and seeing similar concerns in my inbox daily, it's clear this is a conversation we need to have across western states. By working together, we can amplify our voice and address these overlapping risks more effectively. (Government – State)

Capital, opportunity, and resources tend to flow repeatedly to the same people and places, much like a river following a familiar path. Our role is to intervene and redirect that flow, ensuring that these benefits reach areas they wouldn't naturally go to, especially rural communities, which often miss out when you look at where funding typically ends up. (Housing)

Our challenge in rural areas is finding innovation and partners when our local governments lack the capacity to do so. We don't have the grant writers or workforce that urban areas often take for granted. One resource worth highlighting is regional solutions coordinators. These individuals, appointed by the Governor's office, have a broad perspective on what's happening across their regions while staying connected with the Governor's staff. They play a key role in identifying innovative opportunities and partnerships throughout the state. The upcoming legislative session includes ideas like regional housing coordinators. While these are promising ideas, they add another layer when we're already well into existing projects. Time is often the downfall of great initiatives, so we need to focus on leveraging resources we already have, such as the regional solutions coordinators. How can we make better use of what's already in place to advance our rural communities? We've seen the value of these coordinators firsthand, but it's clear we need to use them more effectively without overburdening individuals. (Government – State)

In the past, when I was less experienced, I used to think of housing as simply where jobs go to sleep at night. However, I realized that was an oversimplified perspective. A better approach now is to use the Jobs-to-Homes Index to assess community needs. This index compares the number of jobs to the number of homes available. Ideally, there should be at least two homes for every job, and closer to 2.5 for a healthy market. If your community doesn't meet that ratio, it may face challenges, especially considering the country's shifting demographics. (Housing)

I hesitate to call it a housing crisis, because the word crisis suggests something sudden and uncontrollable. In reality, the housing situation in the United States didn't happen overnight; it's the result of long-term decisions and priorities. We've been steadily moving toward this point, and now we're facing a human crisis because we haven't built enough homes or maintained the ones we have. It's important to frame it this way because, while urgency is needed, we must be strategic about where we focus our efforts. Addressing housing is more of a marathon than a sprint. We need to build systems, organizations, and capacity at the community level that can sustain long-term progress. No single administration or short-term plan will completely solve the housing challenge. This doesn't mean the current efforts aren't valuable; it just means we need to channel our energy wisely. (Housing)

There's now a shared understanding that housing is a collective responsibility, not just something for housing agencies or the federal government to handle alone. Collaboration across all levels of government, along with public, private, and nonprofit sectors, creates unprecedented capacity. This opens up opportunities to introduce new capital, explore innovative solutions, and push boundaries in addressing housing challenges. (Housing)

Homes are an essential part of our economic development landscape, influencing the types of jobs available in our communities. In the United States, we face a significant shortage; according to the National Association of Home Builders, we need around 500,000 construction workers to keep building homes. A clear example of this challenge comes from a development project I worked on in Vermont before moving to Oregon. The housing developer was building homes specifically for his own construction workers so they would have a place to live while building more homes. This highlights the cycle of housing needs within the industry itself. (Housing)

We are having conversations about adjusting and adapting our infrastructure. There is a responsible way to adjust growth boundaries and how and where you're building. Some states are looking at creating a 5-foot ban on any shrubs or trees near the house. There are things we can do.

We might also need to look at the way our growth patterns are working, including in rural communities, and that is really hard. (Housing)

To build four- or five-story modular structures over a podium, I have to meet Tier 2 Fire Code standards. That means installing fire sprinklers in the factory and using only noncombustible materials. I use cementitious flooring, nonflammable siding, and durable 16-gauge, zinc-coated, two-by-six wall studs. The result is a fire-resistant multifamily structure suitable for dorms, apartments, or similar uses. When I scale this down for single-family homes, they are already built to high resilience standards, making them ideal for post-fire recovery. This is something we can do more efficiently and consistently in a factory than relying on general contractors to meet new fire codes. Factory-built housing offers a more dependable path to the fire resilience we need. (Housing)

Having lived through the Sonoma County wildfires in 2017 and the devastating fires in Oregon four years ago, I can't stress enough the urgency of innovation in housing. With the wildfires we're seeing now in L.A., if we don't grasp the need for new building methods, I'm not sure what we're doing. We need to produce homes differently, not just to cut costs and save time, but to tackle the severe housing shortages affecting our communities. (Housing)

Mass timber is mainly used in high-rise and commercial buildings but rarely in modular construction. I see an opportunity to change that, especially with ongoing efforts in Oregon and Washington. If we harvest timber sustainably through selective thinning, we can restore forest health, support rural communities, and revive closed mills. To make mass timber more viable, we need to train architects and engineers in its applications. There are promising examples using mass timber in ceilings and floors. We don't need to replace traditional builders. We need a diverse approach that includes mass timber, combining sustainability, energy efficiency, and forest restoration. (Housing)

Modular construction not only offers efficiency and cost benefits but also improves working conditions. In harsh environments, year-round outdoor construction can be unsafe and challenging. Transitioning to advanced manufacturing jobs within modular construction provides safer, more stable work. Colorado is already innovating in this area, including opportunities for individuals with intellectual and developmental disabilities. Additionally, many European countries, like Sweden and Japan, are ahead of us in using mass timber. I am part of a team studying these trends to see how they can be applied here. (Professional Services)

I'm leading a project to build three prefab modular townhomes with the goal of improving wall panel integration, enhancing automation, reducing costs, and demonstrating climate resilience. One key feature is the ability for homes to switch to low-power mode during grid stress events, cooling only part of the home instead of the entire space. If scaled, this approach could support grid stability. We're also working to make buildings more resilient to wildfires, heat waves, heavy rainfall, and coastal risks, while sharing findings through modeling, outreach, and policy analysis. (Government – Federal)

Many people still associate modular homes with outdated models, similar to the misconceptions around missing middle housing. But I see that unfamiliarity as an opportunity. We can position modular housing as an innovative and sustainable solution, just like how hybrid cars eventually became status symbols. Instead of each state launching its own outreach campaign, we should work together across states to create and share high-quality educational materials that build public understanding and support. (Government – Federal)

Modular construction, because it takes place primarily off-site, has the potential to increase female participation in a field that remains largely male-dominated. In the United States, about 85 percent of construction workers are men. In other countries, modular companies have achieved workforces that are 40 to 45 percent women, showing this approach can make the industry more inclusive. Modular construction also creates opportunities for skills development and reskilling, especially in factory settings and on-site assembly. For example, we are working with partners to train workers on how to properly assemble modular structures in the field. (Government – Federal)

Addressing homeowners associations is a priority. Last year, we passed a law preventing HOAs from banning sustainability features, and we may take a similar approach by emphasizing modular housing's sustainability. Once people see modular homes that meet design standards and blend into neighborhoods, perceptions tend to improve. Sharing examples of high-quality modular homes can make a big difference. (Government – State)

Infrastructure is critical. In 2024, we allocated over \$100 million to help cities build out water and sewer systems to support housing development. We also launched a revolving loan fund to give communities easier access to financing for housing-related infrastructure. In 2025, we're turning our focus to road improvements. (Government – State)

Post-wildfire housing challenges have made it clear to me that we need stronger quality control and better public education. If we want to build trust, we have to clearly explain the differences between housing types, ensure proper regulatory oversight, and make sure offsite-built homes meet high standards for resilience and safety, especially in fire-prone areas. (Government – State)

Land is a key issue. We need more of it for all types of housing and development. That starts with expanding urban growth boundaries more efficiently. Increasing the land supply can help lower costs. Today, we're focusing on modular housing, which I fully support, but we still need places to put those units. We often face two opposing views: some are against sprawl, and others are against high density. That's the tension we're navigating. (Government – State)

We should study which housing solutions have worked in other regions of the country and adapt those successful models to the unique needs of the West. (Other)

Reviewing the outcomes of prior reforms is an important part of the puzzle. Including practitioners, especially homebuilders, is essential to ensure that any proposed changes are effective in practice. (Nonprofit Foundations / Organizations)

From my perspective, one of the most effective ways to strengthen community resilience is by incorporating risk-reducing features during new construction or rebuilding, whether that's reinforcing structures or designing safer landscaping. Research and data backs this up, showing that every \$1 invested in these measures can save \$11 in future disaster recovery costs. That's not just smart planning; it's a strong return on investment. (Insurance)

While upfront funding is important, I believe we need to focus more on the long-term return of investing in resilient construction. For homeowners, it can lead to higher resale values, lower insurance costs, and fewer financial burdens after a disaster. For governments and the financial sector, the benefits include fewer defaults, reduced reliance on disaster assistance, and a more stable tax base. The evidence is clear. Communities that have prioritized smart planning and stronger construction standards have experienced less damage during disasters. Homes with

fortified roofs have seen fewer insurance claims, lower losses, and higher resale values, along with insurance discounts. These upgrades also help families stay in their homes and reduce risk for lenders. Even state-level audits have shown that the long-term financial benefit of resilient construction outweighs the cost. That is why I believe resilience certifications should be viewed like EnergyStar, clear, trusted indicators of long-term value and savings for consumers. (Insurance)

From my perspective, science-based standards developed by the insurance industry are making a meaningful impact on how we prepare homes and communities for natural disasters. I have seen firsthand how these programs help reduce damage and lower insurance costs from wind, hail, tornadoes, and hurricanes. Their approach to wildfire resilience is equally important, focusing not only on individual homes but also on neighborhood-level design to reduce ignition risks. One example promotes defensible space and fire-resistant materials, offering two levels of protection, with the higher tier designed to guard against direct flame exposure and radiant heat. But wildfire mitigation does not end with construction. It requires ongoing upkeep and coordinated action across entire communities. I've seen developments that successfully integrate both home- and neighborhood-level wildfire resilience standards. For earthquakes, simple retrofits like bracing cripple walls and securing water heaters can significantly reduce structural damage. In the case of flooding, the right solution depends on local conditions, but there are helpful resources that guide homeowners in reducing risk. Altogether, these resilience measures not only protect lives and property, they also lower long-term costs and improve access to insurance, making our communities safer and more sustainable. (Insurance)

After the 2018 Camp Fire, one community became the first to require that all new and rebuilt homes meet a wildfire resilience standard. Builders across the West are increasingly adopting higher standards, recognizing the long-term benefits for both safety and affordability. Given the ongoing housing shortage, it is essential that new development incorporates climate-resilient design. Studies have shown that wildfire-resistant upgrades in new construction are relatively low-cost when spread across a mortgage. In contrast, retrofitting existing homes can cost anywhere from a few thousand dollars to more than \$100,000, depending on the level of protection. At the same time, insurers are facing record losses from severe convective storms, with damages exceeding \$50 billion in both 2023 and 2024. A major factor is the aging asphalt shingle roof, which tends to deteriorate after 8 to 10 years. New testing programs are helping evaluate roofing durability and provide performance ratings to guide consumers. This all points to the need for science-based building standards and better homeowner awareness. These steps are critical to reducing risk and building long-term resilience in the housing market. (Insurance)

To better understand the challenges and guide policy aimed at expanding housing access, it is important to assess what information is currently available and what gaps remain, especially the need for a comprehensive breakdown of homebuilding costs at the state and county level. (Construction)

To meet housing needs in communities across western states, Governors should prioritize expanding the housing supply, improving infrastructure, especially access to water, growing the construction workforce, reducing regulatory burdens and fees, and safeguarding federal lands rather than selling them off. (Construction)

In my experience, collaborative partnerships have played an important role in helping develop housing at different price points and densities across the West. In Helena, Montana, for instance, a 100+ unit project is moving forward through a partnership between three nonprofits and the local faith community, using land provided by a church. Another 72-unit project in the area is being

supported by a combination of city and state housing funds, along with private investment. These examples show how combining resources and working across sectors can help increase housing options. (Construction)

In my view, the federal government could help address housing challenges by providing funds and facilities to train and retrain the workforce. There should also be greater investment in housing innovations that make it possible to build homes more efficiently, effectively, and quickly. Programs that bring awareness to groups of people who are often overlooked for careers in construction are also important, along with updates to school curricula and apprenticeship rules to better align with the needs of today's workforce. (Construction)

To meet housing needs in communities across western states, Governors should prioritize research that builds comprehensive datasets on housing construction, vacancy rates, second home ownership, pricing trends, including investor activity, and the availability of housing that supports the local workforce. Developing a long-term, data-driven strategy that continuously monitors the housing market and provides effective planning tools is essential to expanding affordable housing options. (Technology)

In my view, specific strategies like public-private partnerships, innovative financing models, and thoughtful growth and infrastructure planning can significantly improve access to housing. By working closely with the real estate community, developers, and construction professionals, I've seen how these collaborations help us better understand evolving market conditions and shape more effective strategies to expand affordable housing options. (Technology)

From our perspective, the current state of housing in the West is defined by significant affordability challenges and a growing disconnect between supply and demand. In our outreach and analysis, housing consistently emerges as the top concern, often described by communities as a lack of affordable options. To better understand these issues, we've relied on several key data sources: community surveys, where "housing" is regularly identified as the most pressing issue; the Industry Home Value Index, paired with local income data to assess affordability; U.S. Census Bureau data to evaluate the share of cost-burdened households; and USPS and HUD vacancy data, which offer limited but useful insights into housing availability. While these sources help highlight supply-side challenges, they provide limited insight into demand – particularly the needs and preferences of different population segments. Much of the existing data assumes affordability is the universal goal, but we've found that's not always the case. What is missing is a comprehensive demand-side data agenda. We need more localized, population-specific insights and better forecasting tools that connect population growth, income trends, and housing availability. That kind of information would allow us to design more targeted and effective housing solutions that truly meet the needs of diverse communities. (Nonprofit Foundations / Organizations)

As Governors and others advance a housing strategy, it is important to recognize the unique challenges rural communities face. These areas often lack economies of scale, have limited access to developers, and face historical barriers to capital. That is why rural communities deserve specific attention in any housing agenda. In my experience working on rural quality-of-life issues throughout the Mountain West, I have seen firsthand the need for tailored solutions that reflect the realities on the ground. One size does not fit all, and a strong rural focus will be essential to making real progress. (Nonprofit Foundations / Organizations)

Solving the housing crisis requires collaborative, cross-sector input to ensure we build more housing without repeating past mistakes or relying on short-term, low-quality solutions. It is

essential to bring a wide range of voices to the table, including sustainability experts, landscape architects, bankers, and other key stakeholders. Every decision should be grounded in long-term sustainability, balancing affordability, resilience, and environmental impact. (Housing)

From my perspective, the housing situation in the West is becoming more complex and urgent. We're seeing rapid gentrification, unchecked sprawl, and a clear disconnect between what's being built and what people actually need. Too often, development isn't aligned with long-term community or environmental goals. To make smarter policy decisions, we need better data on what types of housing truly match local needs, who lives there, what their incomes, skills, and resource use look like, and how they move through their day. We also need to rethink how we transform car-centric areas into walkable, inclusive neighborhoods that improve quality of life, like the 15-minute city model. (Housing)

To meet housing needs in communities across western states, Governors should prioritize a whole-systems approach that integrates social, economic, and environmental goals. This means supporting the development of communities that are healthy, affordable, environmentally sustainable, and offer a high quality of life. (Housing)

State and federal regulatory reforms should move away from one-size-fits-all, top-down planning approaches, which have often resulted in social, economic, and environmental setbacks. Instead, reforms should focus on empowering local communities to lead their own redevelopment efforts. This includes providing flexible tools and resources that enable the creation of mixed-use, mixed-income, walkable, and sustainable neighborhoods tailored to local needs and strengths. Governments can further support these efforts by incentivizing neighborhood-scale collaboration. Offering tax benefits, reducing insurance costs, and supporting community cooperatives can encourage local innovation, promote healthier living environments, lower long-term healthcare costs, and foster more resilient, self-sustaining communities. (Housing)

Specific strategies such as public-private partnerships, innovative financing models, and integrated growth and infrastructure planning can expand access to housing by leveraging untapped household resources like financial equity, cash flow, and underutilized land. Investments in community autonomous vehicle fleets can further reduce car ownership, lower mobility costs, and repurpose land for housing and public space, ultimately fostering more vibrant, connected, and people-centered neighborhoods. (Housing)

Strategies such as public-private partnerships, innovative financing models, and coordinated growth and infrastructure planning can help improve access to housing, but they must be supported by strong policies that promote accountability and equitable outcomes. In places where the economy is driven by tourism and a growing digital sector, thoughtful and adaptive policy is essential. Some cities face significant income and class divides. Economic systems are shifting from a focus on shareholder primacy to broader stakeholder accountability. Addressing housing affordability will require policies that promote more inclusive economic practices and consider long-term social and environmental impacts. (Other)

Change takes time. Building meaningful buy-in requires long-term vision and a deep understanding of community needs, not just for today, but for the future. (Other)

The current state of housing in the West can be described as dire. To better understand and address the crisis, we need more data on how the growing view of real estate and residential units as investments, especially since the 2008 financial crisis, has contributed to reduced housing access

and affordability. Data on land ownership change and accumulation in recent years offer valuable insights and should be made more widely accessible to help inform policy efforts. (Education)

The federal government could help address gaps in housing availability and affordability by making permanent the Forest Service's sales and lease authority from the 2018 Farm Bill, which allows underutilized Forest Service land within municipalities to be used for housing for both agency employees and local workers. Expanding this authority to other federal agencies, such as the Department of Defense and BLM, would further support the development of workforce and community housing on underutilized federal lands. (Education)

Existing data on housing burden, housing price and income trends, and climate risks already highlight the challenges of the housing crisis. Additional data on single-family zoning policies, more detailed climate risk assessments, and data on insurance costs and policies would be valuable for informing further actions to address these issues effectively. (Government – Federal)

Public-private partnerships have been widely utilized in affordable housing development. According to HUD, community development corporations have increasingly played a significant role in these efforts. Such partnerships can help allocate government-assisted funds more efficiently while aligning with various social goals. However, they are not a silver bullet, as they can require significant time and face challenges such as staff turnover, business sustainability, and the impact of electoral changes. In terms of infrastructure planning, mixed-use or transit-oriented developments have proven effective in enhancing housing accessibility and quality of life in many parts of the world. (Government – Federal)

We are facing serious housing shortages, and affordability is becoming a major barrier. Not just for individuals, but for overall economic competitiveness and social mobility. In some metro areas, the median income household can only afford a small share of homes on the market. Normally, we would expect about half of homes to be within reach, but that is no longer the case. Renting is not much better. A small percentage of renter households have the income needed to buy even a moderately priced home. High interest rates and rising prices are shutting out more and more people from the goal of homeownership. Mixed-use development is not a silver bullet, but it is one piece of a broader strategy we need to seriously pursue. (Education)

Our lab and other nonprofit organizations have been supporting research on energy-efficient and resilient housing, as well as pilot projects on modular housing, to reduce housing costs while advancing energy and climate goals. (Government – Federal)

Housing in the West remains deeply challenging and, in many ways, reflects broader affordability trends in both high-growth markets and rural America. While U.S. Census data is available, it can lack reliability in rural areas where higher margins of error limit its usefulness. More localized data is needed, especially around rental housing, including quality, affordability, and other non-economic indicators. In resort communities, a clearer definition and delineation of vacancy rates, particularly between second homes, vacant homes, and general vacancies, are necessary for informed decision-making. (Government – City)

Housing in the West is more of a housing policy crisis rather than simply a supply crisis. While over a million homes are needed, few state or local governments are stepping up to take on the challenge. What is missing is data identifying which cities actually want to grow. We also need better data on how much land is owned by state, county, and city governments that could be placed into land banks and made available for housing construction. (Government – City)

Indiana's HB1005 (2023) offers a strong model for infrastructure collaboration. The state awards funds to cities where local governments and developers work together. When the government contributes to infrastructure costs, those expenses aren't passed on to consumers. Likewise, providing or leasing state and local land at low or no cost, such as through 99-year leases, can lower development costs and improve housing affordability. (Housing)

The bipartisan CONSTRUCTS Act would expand opportunities for students at community colleges and technical education schools to enter the residential construction workforce. This type of workforce development is essential for increasing housing supply and reducing construction costs. (Housing)

Poor housing conditions drive up energy bills for residents and increase system-wide costs by forcing utilities to invest in more infrastructure to meet demand from inefficient homes. This disproportionately affects low-income renters, seniors, and other vulnerable groups who often live in homes with health and safety issues that must be addressed through pre-weatherization efforts, such as mold remediation, moisture control, and structural repairs, before energy efficiency upgrades can begin. After these issues are resolved, weatherization improvements like air sealing, insulation, ventilation, and energy-efficient appliances can greatly reduce both individual and community energy burdens. When combined with programs like utility bill assistance, Solar for All, or demand response initiatives, households can save hundreds annually. Some demand response programs even offer financial incentives to participating customers. Governors should ensure utilities and state agencies offer a full range of energy efficiency, electrification, and cost-saving programs, turning homes into part of the solution for health, safety, and affordability challenges, rather than a driver of economic instability. (Energy)

To improve access to housing for low-income households in relation to energy transitions, developers in the West should focus on sustainable, all-electric construction. There are examples of projects certified according to certain building performance standards across income levels and densities. (Energy)

All-electric technologies like heat pumps are far more efficient than gas systems, offering both heating and cooling while easing the strain on electric grids during extreme heat. They boost grid resilience and help prevent brownouts. Combining heat pumps or thermal energy networks with rooftop solar and community microgrids enhances health, affordability, climate outcomes, and resilience. (Energy)

The West continues to face a shortage of affordable housing options, with significant opportunities to improve energy efficiency. Enhancing energy performance in homes can help lower utility bills, increase comfort, and support better air quality. More localized data is still needed to identify housing gaps, energy burdens, and the potential impact of energy-efficient upgrades across different community types. (Nonprofit Foundation / Organizations)

Governors should prioritize improving the long-term affordability of new homes by advancing energy efficiency measures that reduce utility costs. Additionally, they can help improve air quality by incentivizing the use of emission-free appliances and equipment in residential construction. (Nonprofit Foundation / Organizations)

Regulatory reforms at the state and federal levels should include coordinated financial and non-financial incentives to support energy-efficient and low- or zero-emission housing. These efforts

should align with utility rebate programs and leverage established national standards to streamline implementation and maximize impact. (Nonprofit Foundations / Organizations)

To help close gaps in housing availability and affordability, the federal government should prioritize energy efficiency in new affordable housing to keep long-term utility costs low. This includes partnering with local technical colleges and trade associations to expand training programs focused on energy-efficient construction practices, such as Grade 1 HVAC and insulation installation, and the use of Manual J, D, and S in HVAC design. The government could also provide seed funding to contractors who hire trained subcontractors and establish regional training hubs that align with national best practices. These efforts would strengthen the workforce pipeline and ensure consistent, high-quality building performance. (Nonprofit Foundations / Organizations)

Housing development in the West is hamstrung by limited water availability, particularly for affordable starter homes, which require deep public subsidies for infrastructure. These needs go beyond water systems and include roads, utilities, and sewer lines for new subdivisions. (Manufacturing)

Governors should prioritize implementing deep water conservation protocols that are consistent across jurisdictions. One effective approach is adopting the Water Efficiency Rating Score, a performance-based system developed and codified in Santa Fe, to guide water-smart housing design and promote long-term sustainability in western communities. (Manufacturing)

Financial commitment is key to driving development. When governments and partners show them the money through public-private partnerships, innovative financing models, and infrastructure investments, developers are more likely to build. (Manufacturing)

One best practice in the West is adopting maximum water and energy efficiency codes to lower long-term living costs and promote sustainability. (Manufacturing)

WGA should prioritize fostering regional cooperation and coordinated policy implementation among states that rely on the Colorado and Rio Grande River watersheds. (Manufacturing)

Governors should focus solely on their own states rather than participating in organizations that make collective decisions for multiple states. Each state has unique needs, and decisions should be made by that state's citizens through their elected representatives, not through multistate agreements. That should remain the priority. (Other)

Public-private partnerships are not how government is intended to function; they often promote corporate activity, blur the roles of public institutions, and primarily serve corporate interests. Infrastructure planning should remain a local government responsibility, with direct input from the citizens who elected those officials. A one-size-fits-all approach to housing policy is misguided. There are significant differences, such as the hot climate in New Mexico versus the cold winters of Montana, that directly impact housing needs and solutions. (Other)

The federal government should step back from housing policy and allow states to take the lead. (Other)

The United States was not founded on a framework of regionalism, and I believe governance should remain within individual states. I'm concerned when my Governor collaborates with Governors from other states who may not share the same values or policy priorities. (Other)

Access to housing in the West is increasingly overshadowed by wildfire risk. Home hardening is necessary to reduce the loss of housing to wildfires and to retain access to insurance, but it adds costs that worsen the affordable housing crisis. (Government – State)

As Governors consider wildfire resilience, I believe we should prioritize reducing hazardous fuels around high-risk communities and creating retrofit grant programs for low- and moderate-income residents. It is also critical to ensure that manufactured housing meets wildfire-safe standards, as none currently do. Adopting proven models like wildfire-resilient building standards or the Wildland Urban Interface Code would be a strong step forward. (Government – State)

Establish state programs that include statewide building codes, retrofit grant programs, and requirements for insurers to provide coverage for homes participating in the program. A major challenge is achieving 80 percent participation within a neighborhood or community, since isolated retrofitting efforts are ineffective at preventing house-to-house fire spread. Research shows that reaching 80 percent compliance with wildfire-safe standards offers the strongest protection. (Government – State)

While climate change is expected to increase the frequency and severity of natural disasters, I don't view any region as "uninsurable", as long as insurers can charge rates that adequately cover risk and provide a reasonable return. That said, in areas where state and local leaders continue to allow development in high-risk zones without meaningful efforts to reduce risk, such as adopting and enforcing modern building codes or strengthening homes and businesses, insurance affordability and possibly availability will become bigger challenges as losses grow. I believe the greatest opportunity to improve resilience lies in new construction or rebuilding after disasters. It's much more cost-effective to build strong from the start than to retrofit existing buildings. That's why I think we need to focus on smart policies that influence where and how we build, especially through better land use decisions and stronger building code enforcement. While adding resilience features might slightly increase the upfront cost of a home, the long-term savings in reduced risk and lower loss costs far outweigh the initial investment. (Insurance)

In the West, land use is rarely zoned, which has led to more homes being built in areas with high wildfire risk. While building standards can make new construction safer, they typically increase costs by 10 to 15 percent. A greater concern is retrofitting existing homes to meet wildfire preparedness standards. If this issue is not addressed, it could have serious economic consequences. Uninsurable homes mean prospective buyers can't secure mortgages, which could lead to declining property values. (Government – State)

There is a lack of available housing across all price ranges for local residents to rent long-term or purchase. Nationally, there is a conservative estimate of a 3 million shortage of homes and more than 1 million short-term rentals. This data should be gathered and tracked at the city, county, and state levels. (Other)

Agency-wide best practices at the federal level for building housing on public lands are urgently needed. With the exception of the Southern Nevada Public Land Management Act, such projects are currently carried out on an ad hoc basis, with little guidance on how to maximize benefits for communities and the American public. (Nonprofit Foundations / Organizations)

The primary areas of focus should be policies to incentivize primary homeownership (and discourage secondary homeownership), increase the skilled workforce needed to build housing,

and make existing housing more resilient to hazards like fire and flooding with statewide minimum building codes. (Nonprofit Foundations / Organizations)

A practical strategy would be to encourage municipalities to provide off-site infrastructure such as arterial roads, water, and sewer to the edge of developable land. Developers can then manage on-site improvements. This would expand developable land supply and lower overall costs. (Housing)

Governors should recognize that urban, rural, and rural resort communities all have different housing needs. It's important to address those differences without favoring one type of community over another. (Government – City)

An initiative that focuses on identifying development-ready properties across the state that are financially unviable due to various jurisdictional impediments involves finding creative solutions by working with landowners, developers, and their professional subcontractors to help advance these projects. (Housing)

DOT and DOE now manage loan programs with more than \$100 billion in available funding. While these programs could help support housing development, they currently come with barriers that make them difficult to use for that purpose. For example, DOT's Transportation Infrastructure Finance and Innovation Act loans require a high credit rating and cannot be guaranteed by HUD. At the same time, DOE's loan programs are often too large for most housing projects to qualify. To make these funding sources more accessible for housing, federal agencies should work together more closely and bring in more staff with housing expertise. Practical solutions include allowing FHA to insure or directly underwrite Transportation Infrastructure Finance and Innovation Act loans, simplifying DOE's loan process, and creating smaller, more flexible loan options, especially those tied to reducing carbon emissions in housing construction and renovation. (Housing)

I would prioritize investing in both infrastructure funding and financing and the essential funding of affordable housing projects. (Government – County)

How do strategies to increase housing production and meet demand actually improve access? For me, it comes down to their ability to align all levels of government at the state, local, and regional levels, alongside the public, private, and nonprofit sectors. This coordination enables shared responsibility and resources. Cities that leverage every available strategy to increase housing supply are a great example. (Government – County)

The key is to provide federal funding for infrastructure to support housing production. (Government – County)

I believe we should provide construction and electrical training programs in high schools and community colleges, along with built-in job placement assistance or support to help students transition directly into the workforce. (Other)

Every city, whether large or small, has its own housing goals. I believe public education about the long-term costs of ignoring housing needs, such as rising homelessness, is critical to building support for real solutions. (Other)

I think some of the best practices in the West include using land lease or land trust models to lower acquisition costs, offering pre-approved model home plans to streamline development,

implementing programs like Oregon's Moderate-Income Revolving Loan Program, and requiring that 30 percent of units in new developments be designated as affordable. (Housing)

When structured efficiently, I believe strategies like public-private partnerships, innovative financing, and thoughtful infrastructure planning can accelerate home construction. By reducing risk and carrying costs, these approaches can ultimately improve housing access. (Housing)

I believe state- and city-owned land should be used to establish community land trusts that support building homes of different sizes and price points. (Government – City)

I think it's time for the federal government to return public land to state management. Federal agencies simply aren't equipped to manage western lands effectively. (Housing)

I've found that most people feel safer and more at ease in places built at a human scale, where they can recognize familiar faces, notice details on buildings, and feel welcome to walk or stay awhile. Studies show that 84 percent of people prefer traditional-style buildings with clear sections, like a top, middle, and bottom, along with decorative features that make walking more enjoyable. In contrast, modern buildings that look great from above can often feel cold or uninviting at street level. I believe good design should focus on how people actually experience a space, whether they are walking, standing nearby, or sharing it with others. (Other)

I believe that to create more livable and inclusive communities, urban planning needs to prioritize the human experience over car-centric design. That means rethinking where we place parking, supporting walkable and bike-friendly infrastructure, encouraging higher density and human-scaled buildings, and designing public spaces that invite people to stay, connect, and feel a sense of belonging. (Other)

When I talk about livability, I mean housing that's affordable and part of a neighborhood where people can walk, linger, and enjoy the space. That happens when residential and commercial areas are thoughtfully mixed, not when buildings are surrounded by parking lots and empty concrete. Cities should be designed at the human scale – what you see when walking at two to three miles per hour or biking at six. This isn't about banning cars. It's about prioritizing people: those who walk, bike, sit, and build community, not just traffic and parking spots. (Other)

Any tax subsidy should meet a high standard. It shouldn't just promote higher-density housing; it should also support affordable homeownership and enhance the overall livability of a city. That means developments should offer aesthetic value and include inviting public spaces. Concrete blocks and high rises owned by private equity firms, surrounded by parking lots, often create environments that fuel loneliness, depression, and crime. I don't believe tax subsidies should go to projects with unnecessary amenities like pools or tennis courts, especially when they drive up HOA fees. These features are rarely well-maintained and often become liabilities. As an investor, I don't want my down payment tied up in a development where my property value depends on how well a private firm maintains amenities I didn't ask for. It's too risky. I also think property taxes should reflect the actual demands a home places on public infrastructure. A single-family home uses more resources, like roads, water, and electricity, than a smaller, higher-density unit. Taxes and fees should reflect those differences. (Other)

I think the West is becoming oversaturated with low-quality new infrastructure. Right now, we are prioritizing quantity over quality, and that approach needs to change. (Other)

I believe new communities should be built as quality environments that include parks, backyards, and space for families to grow. The focus should be on prioritizing the family. (Other)

I believe we need to focus on supporting families by maintaining and investing in parks and public spaces and strengthening the communities we already have. We need to make city living desirable again by addressing crime and enforcing the law. If we fail to do this, residents may leave the West, taking their investments and their votes with them. (Other)

The current state of housing in the West is very poor, and progress has been slow at best. We need innovation and industrialization to deliver affordable and scalable solutions. We also need better data to understand what is driving slow productivity growth, workforce shortages, and the regulatory burdens that continue to hold back innovation and industrialization. (Housing)

I see public-private partnerships as a powerful tool for addressing the housing crisis. One strong example comes from California, where a partnership brings together modular construction, sustainability, and community benefits, supported by federal funding from the Inflation Reduction Act. Another initiative aims to make zero-carbon modular homes more affordable than traditional housing, demonstrating that, with the right incentives and collaboration, the market can lead in solving our housing challenges. (Housing)

We've seen the costs of solar panels, EV batteries, rockets, and semiconductor chips drop significantly thanks to the right mix of deregulation, unified standards, and smart supply-side incentives. I think it's time we applied that same logic to construction. If we recognize the power of learning and experience curves in manufacturing, we can dramatically cut building costs, lower greenhouse gas emissions, and improve both the physical and mental health of construction workers. (Housing)

I've seen how community-driven investments can make a real difference in rural housing. Our work has included renovating homes through revolving loan funds, supporting short-term medical and transitional housing, and helping launch a rural housing nonprofit. We've also focused on predevelopment funding and building local planning capacity, both of which are critical to making rural housing projects viable. (Nonprofit Foundations / Organizations)

Change takes time, and gaining buy-in requires a clear understanding of a community's future needs and long-term vision. (Other)

I'm seeing more developers understand that energy efficiency matters because it saves people money. From my perspective, we should do everything we can to support that. Too often, we're told we have to choose between building enough housing or protecting the environment. That's not true. Take water, for example. After 20 years of drought, we need smarter growth. One step we've taken is requiring local communities to factor water into their expansion plans. That wasn't required before. It's a start, and there's more work ahead. (Government – State)

Yes, there's real tension between state and local governments on housing. Everyone's trying to figure out the right balance. As a former mayor, I know how important local buy-in is. Top-down approaches don't work nearly as well without it. One model I value shows that density isn't automatically good or bad. It depends on infrastructure. If you add housing without roads, transit, parks, or schools, quality of life suffers. But if you build it right and include a mix of housing types, it adds value. What stands out is the idea that people can stay in the same community as their needs change. Starting in an apartment, moving into a condo or townhome, and eventually into a

single-family home, all within the same neighborhood. That kind of lifecycle housing creates stability. We emphasize starter homes not just because we need them, but because the message resonates. And the data is clear. Communities with economic diversity see more upward mobility. That's the kind of environment we should be working to build. (Government – State)

The federal government owns about 70 percent of the land here, including large areas of public land near or even within city limits. We've been watching some of the creative proposals happening in other states, and there's federal legislation in the works focused on this issue as well. We're also reviewing the state's own land inventory to see how it might support housing. That could unlock some real opportunities. In addition, we can't keep building half-acre lots and expect homes to stay affordable. I wouldn't be surprised if we saw a bill in the next legislative session aimed at using state public land for smaller, more attainable housing. (Government – State)

I believe government-owned land is a great resource for developing workforce housing. Cities should take a closer look at their land portfolios to identify underutilized properties that could be put to better use. (Nonprofit Foundations / Organizations)

We're focusing more on urban infill, especially in areas where strong infrastructure already exists, like transit and stormwater systems. And yet, a massive amount of government-owned land remains locked up, even in prime locations. It's puzzling. I used to teach law, and I would start class with a joke: Two economists are walking, and one points out a \$10 bill on the sidewalk. The other replies that there isn't, noting that someone would have picked it up by now. That joke sums up how I feel about government land. Why is so much of it sitting unused when it could be solving major housing challenges? In one city I work in, there is a salt pile sitting on land that was once cheap and industrial, but today it's one of the city's most valuable neighborhoods. We proposed relocating the salt and developing the site for housing, maybe reserving 30 percent of units for households at 80 percent AMI. Even though the land was worth millions, it felt insignificant compared to the city's multibillion-dollar budget. So, the project stalled. Eventually, after years of pushing, the city drafted an RFP, but it got bogged down with layers of added requirements: climate targets, affordability thresholds, open space, and civic use. In the end, the private developer said they would need a \$20 million subsidy just to make it work. The land wasn't free anymore because the process had made it unworkable. That's the problem. The systems are broken. We're now working with governments to fix that by rethinking procurement and modernizing the RFP process so these underutilized parcels can actually be put to use through innovative public-private partnerships. (Nonprofit Foundations / Organizations)

I believe billions in unused government real estate could help address our housing shortages if we're willing to get creative. By contributing land to low-risk projects and deferring compensation until cash flow stabilizes, governments can open the door to new development opportunities. When paired with innovative financing models and aligned with integrated federal initiatives, this approach could be a key part of a broader, long-term solution. (Nonprofit Foundations / Organizations)

I think our statewide Land Use Task Force has been a very effective tool for shaping good legislation. It's a great example of how to build consensus among diverse stakeholders to expand housing options and increase the number of units on the ground. The Task Force, which began in 2006, has been a powerful tool for modernizing our land use laws through a consensus-driven approach. Instead of fighting over proposals during the fast-paced legislative session, stakeholders commit to working together throughout the year under shared principles. Not everyone gets everything they want, but the process consistently leads to better outcomes. From my perspective,

it works because key players like cities, property rights advocates, and legislators stay engaged and reinforce trust. And while most bills are developed months in advance, the process is flexible enough to incorporate strong ideas and late-breaking changes. The effort respects local government roles while promoting policies to streamline housing development. It's helped us avoid reactionary policymaking and produce legislation that's more thoughtful, more durable, and more broadly supported. (Housing)

A lot of the challenges we face come from fragmented information. A builder might raise an issue, and the legislature reacts without the full picture, leading to unintended consequences. That's why we've created collaborative groups where cities, developers, builders, and others come together to work through issues. These conversations help us shape policies that may not be perfect but are more balanced and workable over time. (Government Relations)

I've seen how growth puts a huge strain on infrastructure, and the reality is there's no simple answer to who should pay for it. (Government Relations)

Are all decisions best made at the local level? I don't think so. When I worked at the state level, I often found myself asking about what was going on with local government. Sometimes it came down to personalities or who was in office, but more often, the real challenge was a lack of resources. (Government Relations)

In my work, which often operates at a more bureaucratic level, I've noticed, along with many others, that we tend to gather around the table and admire the problem, but we rarely move beyond pointing out the issues. It's frustrating. Efforts like the Land Use Task Force and the Commission on Housing Affordability acknowledge that the problem still exists, but we're trying to shift from just recognizing it to actually breaking it down and fixing it one piece at a time. (Government – State)

I believe collaborative teamwork, involving stakeholders at every level, is essential to effectively addressing the housing crisis. (Government – State)

In my experience, when we keep people at the table and focus on shared principles, real progress happens. For example, most of us can agree that homeownership strengthens families and communities. We also value private property rights and the rule of law. Principles like accountability, transparency, data-driven decision making, consistency, and predictability help guide tough conversations. When we build on that foundation, it keeps everyone aligned and leads to stronger, more effective policies. (Government – State)

Just last year, an independent legislative state auditor conducted a housing audit across the state. They came back with completely independent and neutral observations and recommendations about what the state should do; they were a new set of eyes on these issues. These recommendations are now being reviewed by our interim legislative committee, which is comprised of senators, representatives, and other experts, to help inform policy recommendations for the upcoming year. (Government – State)

I like to use the analogy from Oklahoma!, the classic musical where farmers and cowmen, despite their differences, come together for the good of the community. That's the kind of collaboration we need to tackle housing challenges. When diverse stakeholders focus on shared goals instead of differences, we can make meaningful progress. I've seen how bringing together voices from

government, business, and the community can lead to smarter, more lasting solutions.
(Government – State)

In my experience, most people don't pay attention to general plans until the changes start happening in their neighborhood. They usually don't show up to meetings about conditional use or higher density. But once the changes are real, they push back. I get it. People want to feel a sense of control, especially now when so many are tired and overwhelmed. For me, the challenge is helping everyday residents see how housing, transportation, and long-term planning are connected. That understanding is essential if we want to create lasting solutions. (Other)

I believe people should be able to move through the housing cycle, whether that's upsizing, downsizing, or staying in the communities they love. We also need to create 15-minute neighborhoods where main street-level density supports local businesses and gives people the flexibility to live where they want. (Housing)

I've found that infrastructure can be a major barrier, especially in fast-growing communities. Making sure there's proper funding in place is essential if we want to meet housing demand.
(Housing)

I believe creating vibrant communities starts with affordable, diverse housing and access to jobs, transportation, and services. While solutions will look different in each place, public and private collaboration is essential to overcoming barriers like land use restrictions and permitting delays. Open communication and better processes are key to helping communities thrive. (Housing)

There's growing interest at both the local and state levels in identifying public land that isn't being used effectively. I recently spoke with a local official who surveyed county-owned parcels and found examples like nearly empty office parks surrounded by large parking lots. In dense metro areas facing severe housing shortages, those sites are worth a serious look. (Housing)

I'd love to see our federal partners take on collaborating with the development community and supporting strong regional planning efforts. (Government – City)

For me, the biggest barrier is helping people understand what they're really concerned about. Most of the time, it's not just about the project. It's about fear of losing their quality of life. If we can show that growth can be planned well, with good infrastructure and community-centered design, it doesn't have to mean more traffic, more crime, or declining neighborhoods. We have a responsibility to guide growth in a way that protects and even improves the quality-of-life people care about. (Government – City)

The Housing Transit Reinvestment Zone is a great example of how we can bring all the right partners together. It focuses on building infrastructure around transit and supporting higher-density housing in the right locations. It ties in affordable housing, water requirements, and measurable reductions in water use, all aligned around smart and coordinated growth.
(Government – City)

One of the biggest barriers to addressing housing is the need for new tools and a shift in mindset, and that takes time. The crisis has reached a point where even longtime homeowners are worried about where their kids will live. In the past, we've seen strong resistance to change. People push back on higher density and vote out leaders who support it. That pushback often comes from a fear

of losing the quality of life they've invested in. Helping people move past that fear is key to changing how we grow and solving the housing crisis. (Government – City)

Our community is in a unique position. We're growing quickly, including areas near long-standing industrial operations, which brings real environmental challenges. For example, our groundwater is no longer a viable source due to historic contamination, so we rely entirely on purchased water. That's not a sustainable long-term solution. In response, we've adopted local policies requiring all new developments to use water-wise landscaping that is both attractive and highly efficient. (Government – City)

I've lived in one of the fastest-growing cities in the country for the past 20 years, and the transformation has been remarkable. What started as a quiet, single-family neighborhood surrounded by open land has become a vibrant, master planned community that continues to expand. When I moved in, the population was around 30,000. Today, it's close to 100,000, and we expect that to double in the coming decades. The way we grow has changed too, from large-lot homes to a mix of housing types that better reflect today's needs. At the time, buying a home here was a stretch for us, but we made it work and built a life we love. I'm grateful to the early leaders who had the vision to plan ahead and set the foundation for the kind of innovative development we are known for today. (Government – City)

I'd add that a resilient community is one where it's easy to start a business, where multiple industries can thrive side by side, and where a failed business can be quickly replaced. A community's ability to adapt, rebuild, and grow stronger over time is essential to long-term livability. (Housing)

I find myself asking some tough questions. Why are so many new apartments being built with windowless bedrooms? Why are we still focused mostly on studios and one-bedrooms instead of homes where families can put down roots and build equity? Why can't a small developer add a few apartments above a one-story shop? Sometimes I wonder if the "Five over one" is the only mixed-use building we'll ever build. Do we really have to tear apart vibrant neighborhoods to add housing? These aren't abstract questions. They affect how we live, how we move, and how we stay connected. (Housing)

I believe the relationship between cities and rural areas has long been the foundation of American prosperity. Cities drive innovation and growth, while rural communities feed and sustain us. But that relationship has become strained. Outdated regulations and inefficient policies are holding cities back. Housing has become too expensive, urban mobility is often unsafe or inconvenient, and sprawl is putting pressure on our farmland. Central cities are becoming less welcoming to families, traffic is getting worse, and our institutions are struggling to meet the needs of the people they serve. (Housing)

I see real value in engaging the community throughout the development process. The conversation has shifted from asking if we should accommodate density to how we do it. I support a flexible approach that balances our density goals with the character and needs of each community. It's about finding the right fit, not forcing a one-size-fits-all solution. (Housing)

Some regions face unique challenges because of their geography. Limited space, difficult terrain, and natural hazards can drive up the cost of infrastructure and development. These constraints make careful planning and smart investment even more important. (Housing)

I want to highlight the challenge of distance and affordability. Many people who work in our community can't afford to live nearby and end up commuting long distances, which makes it harder to hire and retain workers in certain income brackets. We need to create more opportunities closer to where people work, not just through greenfield development, but also by focusing on redevelopment and transit-oriented projects across the entire region. (Education)

Many of you will have a chance to visit a community that demonstrates smart growth and mixed-use development in action. It features smaller lots, walkable access to daily needs, strong street frontage, shared green spaces, and integrated pedestrian and bike infrastructure. It's a great example of what thoughtful planning can look like, and there's a lot we can learn from it. (Education)

Mixed-use development is an important part of the conversation, but I know it won't solve all our housing challenges. I think about the broader economic factors we're facing, like mortgage rates, global supply chain disruptions, and changing demographics. I've seen how many baby boomers are staying in larger homes longer, which limits options for others who want to downsize or move. These pressures all impact the supply and flow of housing in real ways. (Education)

For the past 25 years, I've worked on a development that has served as a kind of living lab for smart growth. We took best practices from research and tried to apply them on the ground. What we found is that zoning codes and ordinances are often designed to prevent the worst, not to enable the best. But new policy tools are emerging that support larger-scale, principle-based planning and allow for more adaptive, market-responsive development. What made this project successful was having the flexibility to stay true to core values while adjusting over time. (Housing)

I've seen how fear plays a major role in housing resistance. People worry about their property values and tend to prefer slow decline over sudden change. A lot of that fear comes from a lack of trust in the development process, which has often felt too transactional. For me, housing is about creating a sense of place, not just building units. Developers need to think in terms of integrated systems that work at scale. I've seen projects that doubled property value per acre because they invested in the bigger picture. That means public spaces, thoughtful design, and larger tracts of land that reduce fear and build trust. The typical subdivision model creates artificial boundaries that make it harder to plan and collaborate across communities. We need to shift that approach. (Housing)

What we've learned is that you can't always force outcomes and expect them to work right away. But we've found a way to develop at scale and deliver housing across multiple segments, from first-time renters to retirees with significant means, all within one community form. When done well, it avoids the kind of social rejection that fuels the NIMBY mindset. This has been our approach to creating more inclusive, accepted development. (Housing)

I believe we shouldn't plan communities by just grouping people by age or income. We should be building places where people truly connect, where everyone feels like they belong, and where they have the freedom to live in a way that works for them. (Housing)

In my experience, large-scale projects that start with a clear plan, strong guiding principles, and by-right entitlements can significantly speed up the development process. They also provide the community with a clear vision of what to expect. (Housing)

Trust, flexibility, and high-level, principle-based planning lead to better outcomes than overly specific plans. When we focus on the bigger picture, we create space for stronger, more responsive development. (Housing)

I work on water policy, and we're already concerned about how water fits into existing development. In many parts of the region, water availability is limiting growth more than anything else. (Government Relations)

Housing in the West is under significant strain, with a major shortage of both market-rate and affordable or workforce housing. In my view, the goal is not only to expand housing supply across these markets but also to ensure that new construction meets high-performance standards, especially when it comes to water efficiency, energy use, and indoor air quality. Affordable housing should not only be low-cost to rent or own; it should also be affordable to live in and designed in a way that reduces the negative impacts of expanding the built environment. (Housing)

I've seen how wildfires and floods are becoming more unpredictable in their scope, timing, and location. We're now seeing disasters happen during seasons when they normally wouldn't, which makes planning even harder. When I look at official risk maps, they often don't reflect recent events or current conditions. That gap between real-world impacts and official designations is a growing concern. (Government Relations)

I'd emphasize infrastructure and funding for CDBG. When it comes to housing resilience, it starts with having a solid plan. Local jurisdictions are often where innovation happens. Even if a state doesn't require it, cities should proactively plan for growth, and, in addition to ensuring that land use plans support economic development and housing, address affordability and avoid high-risk areas prone to natural hazards. It's about tailoring those plans thoughtfully and having honest conversations about how to meet housing and economic needs within the existing footprint as much as possible. And when expansion is necessary, it should be done in a way that reduces risk. (Government – City)

Balancing housing needs with affordability requires coordination at the federal, state, and local levels. Each has a role to play. We need honest risk assessments based on the best available science, supported through federal or state programs. But it's up to local governments to apply that science, avoid high-risk areas, and mitigate where development does happen. Avoiding the highest-risk zones is often a local responsibility, but it needs strong policy support. (Government – City)

From my experience, infrastructure and infrastructure planning are critical. In fast growing communities, I've seen how the lack of infrastructure puts real strain on housing development, especially when affordability is a goal. The more funding we can dedicate to infrastructure, the more we reduce the cost burden on developers and cities, which often have limited budgets. When we take on that responsibility as a city, we remove a major barrier and make it easier to deliver housing at more attainable price points. It also creates room for deeper affordability that the market alone can't provide. (Government – City)

We spend billions of dollars on landscape treatments in the forest, which is definitely needed. We need to log, prescribe burn, and thin because all of that work is important. But we're not going to solve this problem through logging or burning alone. Much of our funding comes from the Forest Service, and that's valuable, but some of that money needs to go directly to communities so they can tackle this issue and make themselves safer. (Nonprofit Foundations / Organizations)

As mentioned earlier, every city and county department can play a role in reducing wildfire risk. One city is a great example of this. We've talked about the importance of bringing together fire officials, irrigation staff, public works, parks departments, and school districts early in the planning process to identify actions they can take. Each group can contribute to risk reduction, even if they don't realize it yet. Part of our job is to help educate them on their role. For instance, when public works reviews water or sewer systems, or when the parks department opens new fields, they can include measures to reduce wildfire risk. Those fields can also serve as emergency spaces. The same goes for school districts. There are many ways to involve the entire municipality in mitigation efforts they may not yet be aware of. (Nonprofit Foundations / Organizations)

Oregon really sticks with me when it comes to supporting communities with hazard mitigation. I focus on wildfire, and our state was one of the first to adopt a wildland-urban interface code. It wasn't perfect. We made mistakes and ran into challenges, but we took the leap. It paid off, and we've continued to refine and improve the approach. Other states are now starting to consider similar policies, and I think that's encouraging. What it showed me is how essential state support is, especially for communities with limited capacity. If a town only has one land use planner, that person is already overwhelmed and can't realistically take on wildfire planning too. States have to step in, but I also believe the federal government needs to do more. Take the BRIC Program, for example. Less than five percent of its funding has gone to community wildfire resilience. That's a problem. We need to rethink our priorities and start investing in what really makes a difference, helping communities plan ahead and reduce their risk in a lasting, meaningful way. (Nonprofit Foundations / Organizations)

From my perspective, we need consistent state and federal funding to help local communities actually implement wildfire mitigation. (Nonprofit Foundations / Organizations)

Homes in wildfires usually ignite from embers, not trees. It's more about design than vegetation. Embers can travel miles ahead of a fire and ignite buildings, especially in dense neighborhoods where heat can spread from house to house. That's when it stops being a wildland fire and becomes an urban one. While high-density housing comes with fire risks, it also presents a chance to build smarter. Double-pane windows, limited openings, fire-resistant materials, and perimeter roads can make a huge difference. Multifamily housing often follows stricter fire codes, like sprinkler systems. If planners, builders, and fire officials collaborate early, we can design neighborhoods that are fire-resilient, affordable, and ultimately safer for everyone. (Nonprofit Foundations / Organizations)

I think this is one of the biggest issues we face. Retrofitting homes is expensive. My own parents couldn't afford to replace their roof or install new windows after living in the same home for decades. That's why the federal government needs to step in. We need funding and support to help communities tackle this challenge. People need practical guidance on what they can do themselves, what really requires a contractor, and how to get it done with limited resources. There are many ways to approach this, but we can't expect homeowners to do it alone. (Nonprofit Foundations / Organizations)

There are plenty of tools out there, but not all work in every community. What matters is finding what's effective and adaptable. I always highlight that our land use planning and research support is completely free, which is especially helpful for small communities with limited staff. These services help them understand their risks and develop strategies to reduce them. (Nonprofit Foundation / Organizations)

I know the science is there. We already understand how to build homes and communities that are fire resilient. The real challenge isn't technical, it's social. It's about helping communities understand how to apply these practices, supporting leaders as they make tough decisions, and securing the funding to actually get things done. (Nonprofit Foundations / Organizations)

Before we even talk about wildfire, we need to understand this is not a wildfire problem. It is a structural ignition problem. If we build homes and communities that do not burn, then wildfire does not become a disaster. The science behind this is solid. Decades of research by people much smarter than me have shown us exactly how to design and build in ways that keep communities from burning down. (Nonprofit Foundations / Organizations)

Retrofitting can be expensive, especially for things like roofs or windows, but some upgrades cost just a few thousand dollars and make a big difference. We know how to protect homes, and we just need to do it. If we don't invest in resilience now, the problem gets worse. Housing is already unaffordable in many places, but after a major fire, rents go up, prices spike, and people get displaced. We need to act before that happens. We have the tools, and for new construction, building resiliently doesn't even cost more. (Nonprofit Foundations / Organizations)

FEMA found that every dollar spent on disaster mitigation saves four dollars in recovery, which shows that proactive investment works. The issue isn't with current building codes. It's the older homes. For example, about 95 percent of the homes lost in recent California wildfires were built before the 2008 WUI code, which is the strongest in the country. That means most of the damage hit homes that weren't built to modern standards. We shouldn't judge today's codes based on past disasters. In fact, where the new standards have been used, they've worked. There's no tradeoff between safety and affordability. Every family deserves a safe, resilient home, and we know how to build them. (Nonprofit Foundations / Organizations)

There are 115 million people in the U.S. living in what we often call the Wildland-Urban Interface, or WUI. That's about a third of the population. In the West, most of the remaining land available for development falls within these areas. Personally, I don't love the term Wildland-Urban Interface because it makes it sound like there's a clear line between what's safe and what's not. That's just not true, especially when you think about how embers can travel and spark fires miles away. A better term might be wildfire-prone lands. A lot of people already live in these areas, and many more will in the future. The good news is we know how to make these places safer. Safe, wildfire-resistant homes don't have to be expensive. In fact, they can be built affordably. Research shows that using wildfire-resilient materials like Class A roofs, double-pane windows, and fire-resistant siding doesn't add much cost at all. For new construction, it's often cost-neutral. (Nonprofit Foundations / Organizations)

For me, the funding issue has two sides. Retrofitting a home like replacing windows or a roof is expensive and often something I couldn't do without help unless I was handy enough to do it myself. But managing vegetation and landscaping around a property is more doable, and in some places, it's even required. The real challenge is making sure it actually gets enforced. As wildfires affect more communities, I think it's clear we need more public awareness and dedicated funding to support and enforce these efforts. (Nonprofit Foundations / Organizations)

For affordable housing providers, there are federal funding sources that can support retrofitting. Programs like community change grants, green and resilient retrofit initiatives, and hazard mitigation funds are available. (Nonprofit Foundations / Organizations)

We've made solid progress in areas like master-planned communities, but emergency response and evacuation planning are still falling behind. Too many communities are unprepared for large-scale disasters, even after recent fires have shown how urgent this is. The problem isn't just funding. It's a failure to fully integrate emergency preparedness into land use and development planning. During the Camp Fire, many people didn't even know where to go or how to evacuate safely. My sister, for example, has been out of her home for nearly two weeks and still can't find clear, reliable information even though she's educated, online, and actively searching. We need to make emergency readiness a real part of planning discussions as we grow, not an afterthought. (Housing)

A bill introduced last year is expected to be reintroduced this year to focus on workforce development in rural and underserved communities. This is an area where federal, state, and local governments all have a role to play in strengthening the labor force. We are facing a major labor shortage nationwide, especially in the West. With the rebuilding efforts ahead, this gap is becoming even more urgent. For every ten people retiring, only one is entering the skilled trades. This shortage, much like the housing crisis, is worsened by the loss of existing housing. Now we are dealing with a growing labor problem alongside our housing challenges. There needs to be a strong focus on workforce development. National programs are already providing effective training across the country. If there is not already a training program in your area, more effort should go into expanding them. We should also start earlier by introducing trades in high school. Not everyone needs to go to college. (Housing)

I'm also from Southern California, and the neighborhood I grew up in no longer exists. My family is still in the area, and my sister lives in a house built in 1947. While the neighborhood around her has been largely destroyed, her house and her next-door neighbor's house still stand. She's currently living in a short-term rental with her husband and three children, unsure when they'll be able to return home. We've talked a lot about why her home survived while others didn't. One key factor may have been an insurance inspection last year. After a drone flyover, her insurer required her to reduce vegetation around the property and replace her damaged roof. While a new roof is a significant expense, vegetation management and improvements like attic vent upgrades, such as installing finer mesh, are more about effort and awareness. We believe those changes played a role in making her home more resistant to ignition. (Housing)

In California, new construction follows strict building codes, especially Section 7A of the state building code, which focuses on fire resistance in areas where development meets wildland. I've seen some great examples of this in action, like a master-planned community built in a high-risk area that prioritizes wildfire resilience. Their approach to planning and design really shows what's possible when we integrate safety into development from the start. (Housing)

Wildfires, especially with the growing impacts of climate change, have become catastrophic in scale and intensity. If we don't significantly increase funding and focus on retrofitting existing housing, we risk making the housing shortage even worse. Some people hesitate to call it a crisis, but the reality is we've been building toward this shortage for years, and now it's here. We can't afford to let it get worse. Just recently, 12,000 homes burned down in Southern California. The state needs to build 2.5 million homes by 2030 just to keep up with population growth and household formation. Yet even in our best year, back in 1986, we only built 220,000. It's nearly impossible to meet that target under current conditions, especially as more homes are lost to fire. Communities impacted by major fires like Caldor and Camp still haven't been rebuilt. If we don't act now to retrofit and protect the homes we already have, we're only making the problem harder to solve. (Housing)

During the FEMA deployment I just returned from, I saw firsthand how, after a presidentially declared disaster, FEMA assigns an incident commander to coordinate across multiple federal agencies. That structure is critical and works well for rapid response. I believe we should take that same approach proactively, identifying high-risk communities ahead of time, whether they're prone to wildfires, flooding, or both. We need to build federal collaboration before disaster strikes, using FEMA's post-disaster model as a framework. That would mean close coordination with Governors and strong interagency cooperation to improve mitigation and planning. (Federal – Government)

I believe there's a critical need for proactive interagency collaboration before disasters strike, especially with how disasters across the West are growing in both scale and intensity. (Government – Federal)

As the federal government, we serve as both funders and regulators, and there's significant mitigation and planning funding available to help communities prepare for these kinds of events. What works well is having federal staff from multiple agencies meet with you in your community to talk about how we can best support you and your local efforts. (Government – Federal)

We need to treat this housing situation as an emergency, like a humanitarian disaster. We've been talking about it for a long time, but when there's an official disaster, it suddenly unlocks all these resources. I worked with disaster survivors who got an auto-dialer call on their phones, pressed 1, and within three to five business days, received two months of Fair Market Rent deposited into their bank accounts. It's incredibly fast. To truly address this housing emergency, the federal government needs to prioritize streamlining processes, waive unnecessary requirements, and deploy resources with greater urgency and coordination. (Government – Federal)

Affordability and disaster resilience are not mutually exclusive. It's entirely possible to build homes that are both affordable and resistant to natural disasters. (Government – Federal)

Addressing these challenges requires collaboration across sectors and all levels of government. Federal programs play a critical role in helping states align housing production with evolving environmental realities, invest in adaptive and resilient housing, and ensure that resources reach the communities most in need. (Government – Federal)

In some states, nearly every type of natural disaster poses a threat, including wildfires, floods, earthquakes, ice storms, tsunamis, and even the occasional tornado. At the same time, communities face severe housing shortages driven by years of underproduction, limited federal investment, and rapid population growth. These overlapping challenges highlight the need for a new approach to housing that prioritizes resilience, sustainability, and long-term affordability. (Government – Federal)

I'm already seeing strong examples of resilient technologies being put into practice. In several communities, mission-driven developers are doing great work by incorporating federal housing subsidies into their designs to support both resilience and affordability. It shows what's possible when smart policy aligns with local action. (Government – Federal)

To talk about retrofitting for a moment, there are a couple of FEMA programs that stand out, including the Hazard Mitigation Grant Program and the BRIC Program. funds can support upgrades such as reinforcing roofs or even elevating homes. Improvements like these help protect the long-

term investment in a home and reduce future repair costs, which also helps preserve affordability for residents. (Government – Federal)

Current programs are underfunded and not equipped to address the scale of risk in the West when it comes to natural disasters such as fires. (Government – Federal)

Two key points stand out: the importance of proactive planning for growth and housing, and the role of state and local requirements in shaping that process. In Oregon, they have a strong land use planning system. Communities are required by the state to create 20-year plans that balance growth, infrastructure, economic development, and hazard mitigation. Growth is directed within urban boundaries to prevent rural sprawl, supporting more sustainable development. While Oregon's model may not be easily replicated everywhere, other states can learn from its key elements. Strong, enforceable planning helps communities manage growth effectively and prepare for future risks. (Government – City)

I think when it comes to affordability, there's a lot happening right now. In some areas, new laws require cities to look 20 years ahead and plan for specific levels of affordability. For instance, our community is expected to plan for around 32,000 housing units within its urban growth boundary over the next two decades, and about a third of those need to be affordable to households earning under 80 percent of the area median income. It's not just about the number of homes – we also have to plan for who can afford them. As this process begins, wildfire risk will be front and center in the conversation. It's going to shape how we grow, where we grow, the trade-offs we make, how we avoid high-risk areas, and how we build resilience into the way our communities develop, all while meeting those affordability goals. (Government – City)

People are asking what we are doing about wildfire. Within our organization, we're developing talking points and working across departments to find answers. It's challenging because wildfire preparedness and response involve so many areas of local government. Addressing both planning and response requires strong collaboration across departments and agencies. While there are already multi-departmental and interagency groups working on this, like any complex system, coordination and effectiveness can still be improved. (Government – City)

In some states, both the executive and legislative branches are actively experimenting with housing policy, giving communities the flexibility to test innovative approaches, and the results have been encouraging. One example involves legislation that allows a city to expand its urban growth boundary on the condition that new developments include a required percentage of deed-restricted affordable housing, typically for households earning 80 percent of the area median income or less. In some cases, that requirement can reach 20 to 30 percent of total units. These developments are also being held to higher standards for fire resiliency, showing a thoughtful balance between affordability and safety. (Government – City)

As extreme weather and natural disasters become more frequent, balancing resilience and affordability requires a multifaceted approach for both new construction and existing homes. (Government – City)

From what I'm seeing, the private market is genuinely excited about these new affordable housing opportunities. Developers and investors clearly see value in participating in efforts that support more accessible housing, and that momentum is encouraging. At the same time, I think it's important to balance that energy with a smart approach to where we build. Expanding affordable housing matters, but we also need to make better use of existing urban land, especially in areas that

are already low risk, before pushing development into higher-risk zones. In my view, focusing on well-established, safer areas is not just more efficient, it is also a more responsible and resilient way to grow. (Government – City)

Many of our production successes depend on nonprofit partners, but they're shouldering a heavy load, and we want them to keep building. Colleagues from other housing finance agencies have identified this as a significant national challenge. If nonprofits close or sell, the whole community feels the impact. We're actively looking at ways to stabilize them, but it's part of a larger issue. (Government – State)

The role of a long-range planner is to support the community and local decision-makers in creating plans that guide economic development, housing supply and construction, and infrastructure planning over time. This also includes integrating considerations for resilience and natural hazard risks that may be present in the region. (Government – City)

I recommend expanding the distribution and accessibility of retrofit checklists to help make existing homes more resilient, especially in high-risk areas like the Wildland-Urban Interface. I understand that it is hard to create a one-size-fits-all list because every home faces different risks depending on its location, but sharing cost-based guidance and rankings on practical upgrade options is a meaningful step toward building resilience. (Nonprofit Foundations / Organizations)

We are developing modular homes made from steel with noncombustible exteriors, built almost entirely in the factory to maximize efficiency and safety. These homes are designed to operate as virtual power plants in alignment with Department of Energy initiatives. Each unit will include rooftop solar panels, lithium-ion battery storage, and electric vehicle charging stations. The system is bidirectional, meaning the car can both charge the home and receive power from it. (Housing)

The main challenge we face in rural communities isn't the lack of programs or funding, but the lack of capacity to access them. In these areas, capacity means having the right people on the ground. The definition of rural can vary, with about 17 different definitions, but generally, rural areas are small communities of around 1,000 residents. In these places, local leadership is often stretched thin. The mayor might have another full-time job, the city recorder may only work part-time, and someone might be keeping utilities running with minimal resources. These communities usually lack grant writers, housing experts, or dedicated planners, and sometimes a single county planner is responsible for supporting everyone. To address this, we need to find ways to maintain the unique character of rural communities while providing the necessary resources for assistance. This involves creating predevelopment and technical support solutions that acknowledge the limited staffing in small towns, as not every community will have its own specialists. (Government – Federal)

When the federal government passed ARPA, it was the first time funding went directly to every city and town in the country, with 19,000 cities, towns, and villages receiving direct allocations. For us, the majority of our members do not have full-time administrative staff, so they were suddenly receiving dollars for infrastructure, housing, water, sewer, and more, but did not always have the in-house capacity to figure out how to use them. As a multi-city coalition, we stepped in and brought together over 150 of those communities. They contributed a portion of their ARPA dollars to us, and we hired a staffer who helped them navigate the process and put those funds to work in their communities. (Government Relations)

Forming regional teams and coordinating strategies helps strengthen applications for federal grants. From my perspective, collaboration and long-term planning across different infrastructure areas are essential to being competitive for new federal funding opportunities. (Government – Federal)

CDBG dollars can be used to support a wide range of infrastructure investments. The Section 108 Loan Program allows local municipalities and grantees to better leverage their CDBG funds for infrastructure investments. (Government – Federal)

Over the past few years, with all the new funding made available through the Inflation Reduction Act, the Bipartisan Infrastructure Law, the CHIPS Act, and other initiatives, we've really focused on working across the federal family to break down silos and barriers. Our goal has been to create new technical assistance tools and resources that help communities access these funds and make meaningful infrastructure investments. (Government – Federal)

It is important to make sure that as you reach out to communities and stakeholders, all voices are truly heard. I know there has been a lot of new technical assistance made available to support that effort, to ensure that, as planning takes place, you are engaging with communities in meaningful ways and elevating the voices that matter most. Of course, everyone has a unique role to play and breaking down silos across agencies and sectors can be challenging. But I think some of the new funding, especially through planning grants, can really help support that coordination and inclusive engagement. (Government – Federal)

A successful public-private partnership requires three key players. First, the city must be involved in helping navigate processes, coordinate with utility providers, secure funding, and bring projects before city councils. Second, a nonprofit partner is often essential, especially when subsidies are involved. They manage deed restrictions, land trusts, and help ensure long-term affordability and homeowner education. Third, builders or developers bring the technical expertise to permit, construct, and deliver code-compliant homes. We've seen strong examples across Oregon. In one community, state-managed land is being used to support housing connected to an education fund, with teachers given priority. Faith-based organizations have partnered on housing projects that help families move toward homeownership. In another city, local leaders are advancing a 72-unit project on former timber land, with area employers contributing down payment assistance or purchasing homes for their workers. (Housing)

State tribal-inclusive policy changes have helped ease the housing crisis on our reservation, but significant gaps remain. (Government – Tribal)

There is a significant amount of funding currently flowing from the federal government to state and local governments and into individual projects. There are also a wide range of technical assistance programs, grants, and planning resources tied to these new funding opportunities. I think one of the most important aspects of any planning discussion, as many of us have mentioned, is the need to break down silos, and not just at the federal level, but also at the state and local levels. It is essential to make sure all voices are heard and included at the table, especially when it comes to housing and affordable housing. (Government – Federal)

When you think about the investments being made under the CHIPS Act in new manufacturing plants, it is important to take a holistic approach. It is not just about the infrastructure needed to build those facilities, but also about the housing needs that will emerge around them. If we are not forward-thinking about the housing and planning that needs to go alongside those investments, we

risk unintended consequences like displacement and increased pressure on existing communities. (Government – Federal)

With a lot of the federal funds that come down, there are different planning requirements. With our CDBG funds, there's a consolidated plan that all grantees need to prepare every five years and there's an annual plan. Similar requirements exist for money that you get from the Department of Transportation, from the Department of Energy, and from FEMA. I think part of the big coordination that needs to happen is the conversation around how all of those plans speak to each other. HUD has been working really closely with FEMA on some of the hazard mitigation plans that all states need to prepare, as well as the impact around the housing plans that also need to be prepared. So, then you're having a conversation about where your housing is in relation to your hazards and thinking about housing in advance of those types of disasters that may end up happening. Similar conversations need to happen across state and local governments around how all of the plans relate to one another and the critical role of housing. (Government – Federal)

The Bipartisan Infrastructure Law created a new \$1 billion program for Community Wildfire Defense Grants. However, parallel programs are needed at the state level to support home hardening through retrofit grants. A model program is the Strengthen Alabama Homes Program, which provides targeted grants up to \$10,000 to help low-income homeowners strengthen their homes against natural hazards. The program is funded through a portion of the state's property insurance premium tax. (Government – State)

To measure and meet national housing production targets and affordability goals, the federal government must collect better data related to building permits, construction, prices, and rents. The Building Permit Survey and Survey of Construction, administered by the U.S. Census Bureau, have well-known data-quality issues and are administratively burdensome. The American Community Survey, Rental Housing Finance Survey, and American Housing Survey provide important sources of data, but do not cover all geographies, and have severely delayed data releases. Housing experts must work with the Census Bureau, HUD, and other relevant federal agencies to identify administrative improvements and propose legislative reforms to the measurement systems used to track the housing industry in the United States. For instance, the Survey of Construction should be expanded to include features of the permitting process, impact fees, and exactions, with an enlarged sample size to allow for data at more granular geographic levels released on a monthly level. The federal government must commit sufficient funding to help states and local governments bring their housing data into the twenty-first century, with modern tools to track housing starts, zoning and land use, local development fees, housing completions, actual rent prices through local rental registries, housing prices, house price appraisals, and foreclosures/evictions. (Housing)

Tracking trends in mortgage and rental costs over time relative to wages earned helps me understand how effective our policies really are. I've found that detailed housing data, especially related to financing and capital availability, is particularly useful since those are major challenges in many rural communities. (Nonprofit Foundations / Organizations)

Over the past few years, the federal government has launched an initiative called the Rural Partners Network. This effort brings together multiple federal agencies to focus on the unique challenges facing rural communities. It is designed to connect those communities with the expertise and resources each agency can offer, helping to strengthen local capacity and address long-standing infrastructure needs. In addition, there is a growing body of work focused on energy communities, particularly around expanding housing, especially affordable housing, in places transitioning from

legacy energy economies. The federal government is investing in these areas through various programs aimed at supporting both economic development and housing stability. For tribal communities, there are also several independent funding streams specifically targeted at infrastructure development. These include federal programs that support energy resource development in both tribal and rural communities. There are many federal resources available, and I would be happy to share more details following the session. (Government – Federal)

I have found that rural development takes careful planning, meaningful community engagement, and a thoughtful pace of change. That is how you maintain community character and build trust along the way. (Housing)

I want to highlight something that has not come up yet: the importance of local wildfire risk assessment programs. Some communities have led the way by offering home risk assessments and attaching home hardening incentives to those efforts. We see wildfire mitigation as a shared responsibility, especially at the homeowner level. While avoiding high-risk development areas is important, we are also seeing fires in urban areas. There is a clear need for more support, especially for homeowner education and outreach. (Other)

We promote the use of energy-efficient, durable materials through both the HOME Program and the Community Development Block Grant Program. These programs can support technologies that are essential for climate resilience, including green roofs, permeable pavement, and fire-resistant building materials. I appreciate the concern about costs. It's important to note that building with materials like concrete exteriors doesn't necessarily cost more than using other types of siding. (Government – Federal)

First, the investment community wants certainty. It is really hard to get capital to move when there is uncertainty. We need clarity when it comes to entitlements and infrastructure. Those pieces need to be in place for capital to flow. If even one of those is missing, the perceived risk becomes too high, and the investment just will not happen. (Financial)

If you look at development in general, most of the easy and cheap stuff has been developed, right? We're at a point now where it is a little more complicated and a little more nuanced, and it does take a little more planning and coordination. And when you think about the challenges of some of the growth and the areas that we're growing into, it's expensive to do it and there are challenges in a variety of ways as it relates to infrastructure and other things. (Financial)

We have a lot of perspective on what is limiting growth or slowing it down, whether that is infrastructure or how we make sure it is done in a smart and coordinated way. As mentioned earlier, this coordination needs to happen not just at the town hall or state level but all the way up to the federal level. When you think about infrastructure, the costs are significant. Looking across the West, especially in the Intermountain region where I focus, the growth has been incredibly fast, and we are undersupplied from a housing standpoint. At this point, infrastructure challenges cannot be solved solely at the local level. We have to think bigger and make larger, coordinated investments. Aligning efforts from the federal to the local level is critical if we are going to put the right infrastructure in place to support the housing and development we need to keep up with this rapid growth. (Financial)

I think there are some great examples to look at. If you go up the map geographically, there are major semiconductor and manufacturing projects in different states that have similar support packages. I do not think the same level of planning has been done around some of those projects

yet, but there is a huge opportunity if we can bring the right stakeholders together. I like the idea of having a smaller group. I am not saying we should skip public input or leave out broader engagement, but sometimes it is more effective to have a focused group that can cut through the layers and stay aligned on the key objectives. (Financial)

Solving housing shortages will take a mix of strategies such as greenfield development, infill, building along transit corridors, and building vertically where it makes sense. No single solution is going to be enough. We need all housing types and approaches working together to keep up with the demand. (Financial)

From my perspective, unified infrastructure planning and shared funding are critical to supporting large-scale housing development. Neither developers nor local governments can take on those major costs alone. I believe state or federal dollars should help cover large infrastructure investments, while developers can take responsibility for the local connections. It takes effective planning and cost-sharing to make larger, more sustainable housing outcomes possible. (Financial)

The good news is that the unified plan for our community gets updated every few years. It is a massive effort, but there is strong buy-in from political leaders, and that support is reflected in the buy-in we see from the general public. At the end of the day, regardless of who the Governor is or who holds elected office, the power comes from the people, and it is their money that is being invested. (Government Relations)

The Unified Transportation Plan here in Utah brings together a wide range of stakeholders, including the Department of Transportation, the Utah Transit Authority, counties, cities, state leaders, and federal partners. Everyone is working together to identify and address the state's transportation needs. A lot of this coordination happens through our Metropolitan Planning Organizations, especially since most of Utah's population is concentrated along the Wasatch Front. The plan looks at what roads we need, what kind of transit and bike lanes make sense, how to tie everything together into one comprehensive strategy, and importantly, how we are going to pay for it and which funding streams we will use to get it done. (Government Relations)

Here in Utah, we have a variety of funding streams dedicated specifically to transportation infrastructure. While I could touch on pipelines, I'll focus on transportation for now. We use several federal funding sources, and we also have a state gas tax. In addition, Utah is one of the few states with a road usage charge program, which we hope will help address long-term funding challenges as fuel efficiency and electric vehicle use continue to grow. On top of that, we have a state sales tax that the legislature earmarked for transportation about 15 years ago, and that has been a major factor in helping us keep up with transportation needs. I think the legislature made a smart move by dedicating those funds. It limited some flexibility, but it also made transportation a top investment priority. They've also given cities and counties several different financing tools, which vary a bit depending on the urban county you're in, to support local infrastructure needs. (Government Relations)

The Unified Transportation Plan has really been the backbone of our ability to go to residents and say yes, we're increasing your sales tax, but we're doing it to fund critical infrastructure projects. One of the biggest examples goes back to the mid-2000s, when we were in the middle of a major public outreach effort asking voters to support a sales tax increase. That effort ultimately led to the creation and funding of three light rail lines that helped connect the region. The public supported it because they saw the planning behind it, the coordination between mayors, council members, state

leaders, and the private sector. And we were successful. Then in the following decade, we did it again, passing another quarter-cent sales tax to continue that investment. (Government Relations)

We need to cut the red tape surrounding road connections and throughways. Too many important infrastructure projects are stalled because of excessive regulations and a small number of objections. Improving connectivity will support more comprehensive community development and help reduce traffic congestion as growth continues across the West. (Other)

To maximize existing transit infrastructure, we need to rethink planning around transit stops, using a unified regional transportation plan rather than city-by-city approaches. Expanding the light rail system isn't financially feasible, so better leveraging current assets is critical. The Wasatch Choice strategy outlines a vision and tactics for this, including developing town centers where housing can be concentrated around existing transit networks. Planning must remain local to engage residents effectively, but local efforts must align with state objectives for housing affordability, transportation connectivity, environmental sustainability, and access to economic and educational opportunities, coordinated through Metropolitan Planning Organizations. (Government Relations)

I have seen how effectively integrating transit policy, planning, financing, incentives, and community engagement can support infrastructure development and promote sustainable urban growth. In my experience, the most successful strategies are the ones that prioritize building housing where it makes the most sense – close to jobs, transit, and existing services, so communities can grow in a smart and connected way. (Government Relations)

I believe states should consider using flexible federal funds, like ARPA dollars, to create local matching grant programs that encourage infrastructure investment and strengthen collaboration across the state. At the same time, states can establish regional administrative support programs to help small and rural communities navigate grant applications and overcome administrative challenges. I also think consolidating grant information at the state level can make it easier for even the smallest communities to access funding and take full advantage of state and federal investment opportunities. (Government Relations)

We're facing a national housing shortage and need a unified, coherent strategy. Many federal agencies are involved in housing, including the Treasury for the Emergency Rental Assistance Program, the Internal Revenue Service for LIHTC, EPA, DOT, VA, USDA Rural Development, and HUD. To make the most of federal funding, we need a coordinated effort and a national housing strategy that enables states to continue building efficiently. (Government – Federal)

To effectively address housing needs across western states, Governors should focus on strengthening the capacity of rural communities, where limited staffing, expertise, and funding often pose major challenges. While local leaders in rural areas are motivated to pursue public funding and develop housing solutions, they frequently lack the resources and technical knowledge to navigate the complex requirements involved in publicly funded housing projects. Providing dedicated support to help these communities create strategic housing plans and implement effective policies is essential. There is also a clear need to build local understanding of tools used to maintain long-term affordability, such as deed restrictions, shared ownership, capped equity gains, and soft second mortgages. These strategies require specialized legal and policy knowledge that many rural areas currently lack. In addition, rural applicants often struggle to meet state and federal funding criteria tied to zoning, land use, or affordability standards. Without targeted investment and support, small communities are at a disadvantage before the process even begins. Governors should recognize these realities and champion solutions that reflect the unique needs of

rural areas, ensuring that they are not left behind in broader housing policy efforts. (Nonprofit Foundations / Organizations)

As a federal agency, one of my ongoing frustrations is that rural communities are often very innovative and have great ideas, but our programs are not designed to support that innovation. They tend to be quite rigid. Many of our programs were originally developed with input from farm interests in the East and Southeast, so they don't always fit well when applied in the West, especially across various agricultural programs. There are plenty of good ideas we'd like to support, but the lack of flexibility in these programs makes it difficult to adapt them to the unique needs and limitations of rural communities. I think more attention needs to be given to this issue. (Government – Federal)

Housing is a fundamental part of our social and human infrastructure, shaping who gets to live in our community. If we fail to increase and maintain affordable and diverse housing, it will directly impact who resides in our neighborhoods. Looking ahead, the demographics of the United States are shifting. By 2041, the global majority will make up most of the U.S. population, meaning we will no longer be a white-majority country. Additionally, by 2036, for the first time in history, there will be more people over 65 than those under 18. To keep pace with these changes, our communities must adapt by creating inclusive, diverse housing opportunities that welcome people of all ages and backgrounds. (Housing)

I think when it comes to prioritizing infrastructure investments, you really have to take a comprehensive approach. You cannot afford to do just one thing at a time. Different types of infrastructure come with different costs at different times, so the priority may shift depending on the moment. For example, we have seen challenges to our electric grid from new demand sources like data centers. That kind of pressure forces us to think about infrastructure needs holistically and act on multiple fronts at once to ensure we are keeping up with growth and maintaining resilience. (Government – State)

We have developed a 100-year water supply model, which is the only official one of its kind, and it triggers action if future unmet demand is projected, including for housing. While some media outlets have suggested that a water crisis is imminent, the reality is that we are proactively managing these challenges. Urban areas are already tightly regulated, and new rural groundwater management legislation is moving forward to give local communities more of a voice. Even though this region is geographically well-positioned, we are shifting from a developer-driven water model to a more regional, centralized approach that can leverage economies of scale. The Water Infrastructure Authority is actively pursuing new water sources, possibly from outside the state, while also focusing on collaboration with neighboring regions on long-term solutions like Colorado River management. The goal is to ensure sustainable, large-scale water supply planning that supports future growth. (Government – State)

As rents rise faster than inflation and access to affordable housing declines across the West, energy insecurity is also growing – largely due to the poor condition of aging housing stock. Low-income residents often live in inefficient homes and lack access to energy-saving appliances, leading to higher utility costs and greater difficulty paying rent. To truly address housing insecurity, efforts to expand affordable housing must also include retrofitting existing homes and constructing new units that are energy-efficient, resilient, and healthier. Doing so can reduce monthly costs, lower harmful indoor air pollutants, and ease financial strain for vulnerable populations. (Energy)

New development needs certainty. When unexpected infrastructure demands come up, such as being asked to upsize a water system without a clear explanation, it can throw off project finances and make it harder to move forward with workforce and affordable housing. To support these kinds of projects, we need predictability and a clear commitment to identifying alternative funding sources for infrastructure. (Government – State)

Growth should pay for itself, not carry the costs for everyone else. Tools like community facilities districts, or public improvement districts, give homeowners a way to fund long-term infrastructure through taxes after homes are built. The private sector can also play a role, where early developments cover upfront infrastructure costs and get reimbursed as nearby projects connect. Some cities are turning to bonds to help fill the gap. One major city recently issued its first significant bond in 15 years to fund infrastructure and support affordable housing. It takes a mix of tools to make this work, and the burden should not fall entirely on new development. (Government – State)

Our state has been successful in securing competitive national funding. These wins highlight strong collaboration among partners, and we're focused on maintaining this momentum. (Government – State)

The first phase of building three chip fabs in Arizona is nearing completion. It is the largest foreign direct investment in United States history, and it came together because of strong coordination across all levels of government. That kind of collaboration is directly applicable to housing. When everyone is aligned and working together, transformative projects can move forward. State and local leaders pointed to a site on state land for a large-scale greenfield development, not just for the fabs but for all the suppliers. They essentially said your entire ecosystem can come here, and this is where people can live too. (Government – State)

The city provided clear guidance on the type of water treatment required for the area. They committed to building a state-of-the-art direct potable reuse water treatment facility, often referred to by others as toilet to tap, and that plan was in place before investments were made in the advanced manufacturing facility and the surrounding area, which was also state-owned land. In a recent land auction, a major investment firm made a significant commitment. Rather than charging a high upfront cost, the deal included a performance-based structure: the land cost would adjust depending on how much participation the developer secured from local governments to help build out key infrastructure like sewer, water systems, and roads. (Government – State)

From my perspective, it's crucial to build strong relationships early and follow through with fair, transparent decision-making. When we face unexpected challenges in long-term planning, like a shortfall in a 100-year water projection, we need to be able to respond quickly without derailing major investments. I believe we can maintain momentum in housing development if there's confidence that issues will be resolved in a way that respects past commitments and keeps us moving forward. That trust only comes when people know we'll deal with them equitably and actually follow through. (Government – State)

When people understand how these projects will directly improve their communities, whether through better transit, housing, or economic development, they are more likely to support them. A recent local election showed that with the right messaging and coordination, voters can and will approve large-scale investments when they see the value. (Government – State)

I think what I would leave everyone with is reimagining the housing ecosystem. It seems like the framework that we need. People would need to make some adjustments – either downsizing, creating smaller homes on smaller lots, and thinking about how we buy and rent houses, and the financing and demand sides. I think a lot of smaller changes would ultimately have a significant impact on the way we finance, build, and afford housing – that’s what is needed. (Housing)

I’m leaning into a supply-focused housing strategy, including legislation that provides low-interest infrastructure loans for essentials like water, sewer, and streets through an investments board. We’re working to expand this popular program with a new bill that supports responsible housing growth tied to density requirements, making sure development aligns with both our economic and environmental goals. (Government – State)

The new administration and Congress have an opportunity to address cross-cutting federal requirements, particularly in relation to transit and land use, to support the elimination of parking minimums. Streamlining these policies could encourage denser, more transit-oriented development and help reduce overall housing costs. (Government – State)

For developers, the appraisal process alone on public land can take up to a year, tying up capital while land sits unused. Streamlining that process is critical. The bigger issue, however, is pricing. You cannot present a project assuming \$100 per acre only to have it go to auction with undisclosed bids that push the price beyond affordability. That drives projects out of the affordable housing space and into high-end or commercial markets. (Housing)

The core concerns are timely land availability, predictable costs, and clear zoning. Currently, zoning is dictated by the Bureau of Land Management (BLM) on public land rather than counties, which often forces land into commercial, residential, or industrial categories regardless of local needs. This lack of local control and coordination makes effective planning difficult. Governors need the ability to plan for the long term. Without that, it becomes nearly impossible to offer real solutions. (Government – State)

A key difference among cities is the level of partnership. Some have successfully implemented middle housing allowances by streamlining processes and collaborating with developers. Others are interested but struggle due to limited capacity or resources. In many cases, local government departments operate in silos, or city councils lack full support, leading to obstacles such as restrictive provisions that hinder real progress. A critical role at the state level is to assist local governments and developers in overcoming these challenges and connecting them with the necessary resources, often the missing piece for effective implementation. (Government – State)

I think the right level of decision-making really depends on the issue. Transportation, for example, isn’t something that should be handled city by city. Regional coordination makes far more sense. If each city installs different track signs or road standards, it creates confusion and inefficiency. The same goes for infrastructure projects like building a reservoir. Those aren’t handled at the city level. We recently had a long discussion about road width standards and realized just how inconsistent they were across cities. After months of collaboration, we reached an agreement on a standard that works for everyone. That kind of process, where people bring in different pieces of information and work toward consensus, is essential. (Government Relations)

We know land use policies are among the most powerful tools local governments have to reduce and manage community risk. Zoning codes determine where and how buildings can be constructed, including density and placement of commercial buildings. Building codes define safety standards,

fire codes address elements like hydrant placement, and subdivision codes ensure safe access in and out during emergencies. Even landscape codes, though simple, are often the most effective in mitigating risk within built environments. These codes offer significant potential to protect communities, but it's essential to provide planners and city staff with the funding, support, and capacity needed to implement them effectively and make informed decisions. (Nonprofit Foundations / Organizations)

I have been reflecting on what would improve our work on public land. What it really comes down to is consistency, and we have been working to build that. We have essentially been the test case, developing standards that are now starting to work. As a developer, if I wanted to build a LIHTC project in Utah or Colorado, I would have to learn an entirely new system. That's why I think it's worth asking: how can states across the West make it easier for developers like me to work across state lines on affordable housing? I was recently in St. George and thought it would be a great place for a LIHTC project, but the process felt overwhelming. What would really help is clarity. If state and federal governments could partner to transfer land to local jurisdictions, and if those jurisdictions could begin the process by completing surveys, appraisals, and coordinating with BLM before bringing in developers, we would be much better prepared. Entering the process about a year in allows us to align our permitting and be ready to move. Creating that kind of streamlined pipeline would make it easier for more developers to contribute to affordable housing solutions. (Housing)

In my state, about 87 percent of the land is federally owned, with five counties having over 90 percent federal ownership. This has a significant impact on our ability to provide basic day-to-day services for residents. Federal land management decisions directly affect our communities, and those impacts are often felt at the local level. (Government – State)

Wildfire mitigation efforts should be assessed through a long-term financial lens. A significant upfront investment, like a \$60,000 retrofit, can be worthwhile if it results in lower insurance premiums and long-term savings. However, without clear data showing a measurable return on investment, such costs remain a burden for property owners. The critical question is whether these expenses lead to net savings over a 5- to 10-year period. (Government – State)

After a presidentially declared disaster, Congress allocates funding through appropriations. While it's certainly positive that HUD provides Community Development Block Grant – Disaster Recovery funds, the need far exceeds the allocated amounts. (Government – Federal)

Housing is not truly prioritized in the U.S., and it's up to those of us in the housing industry to change that perspective. In Washington, we build coalitions with nonprofits, for-profits, single-family, and multifamily groups, which is positive. However, I don't see the same level of unity at the state level, especially in California. We need to speak with one voice more often. Back in 1988, when I first entered the industry, there were around 8 million rent-burdened households. Today, that number has grown to over 20 million. The LIHTC program was introduced to address this issue, but it only produces about 100,000 units per year. Although LIHTC has made a difference, we're still losing ground. The federal government alone won't resolve this problem, given budget constraints. Housing is fundamentally a state and local issue, and that's why conferences where Governors collaborate are crucial for finding local solutions. (Housing)

The key to improving affordability ratios isn't just about lowering housing prices. It's about raising incomes. I see AI as a major driver of that income growth, especially through the productivity gains it can unlock. (Financial)

The administration has expanded funding to agencies for the creation of affordable, energy-efficient, and climate-resilient housing. This includes a \$27 billion Greenhouse Gas Reduction Fund at the EPA, \$830 million for the Green and Resilient Retrofit Program in grants and loan subsidies at HUD, and \$90 million from the Department of Energy to promote efficiency and resilience through building codes. These grants could be directed toward enhancing affordability and climate resilience in underserved communities. (Government – Federal)

We need to reduce the influence of developers in shaping housing policy. (Nonprofit Foundations / Organizations)

Four counties in Wisconsin joined forces to create the HOME Consortium. These counties are Jefferson, Washington, Ozaukee, and Waukesha. By combining federal funds, they expanded affordable housing options. This partnership demonstrates how local governments can collaborate to maximize federal resources and support housing development. (Housing)