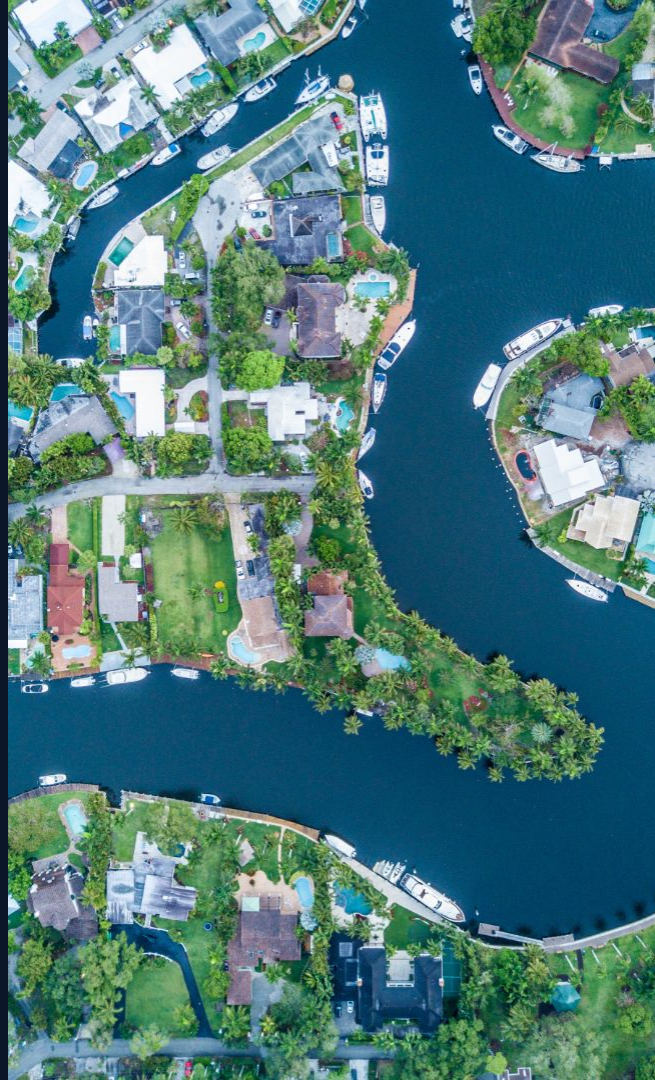


Accelerating Housing Supply: Practical Strategies for Every Community

Jenny Raitt | Executive Director - Northern Middlesex Council
of Governments

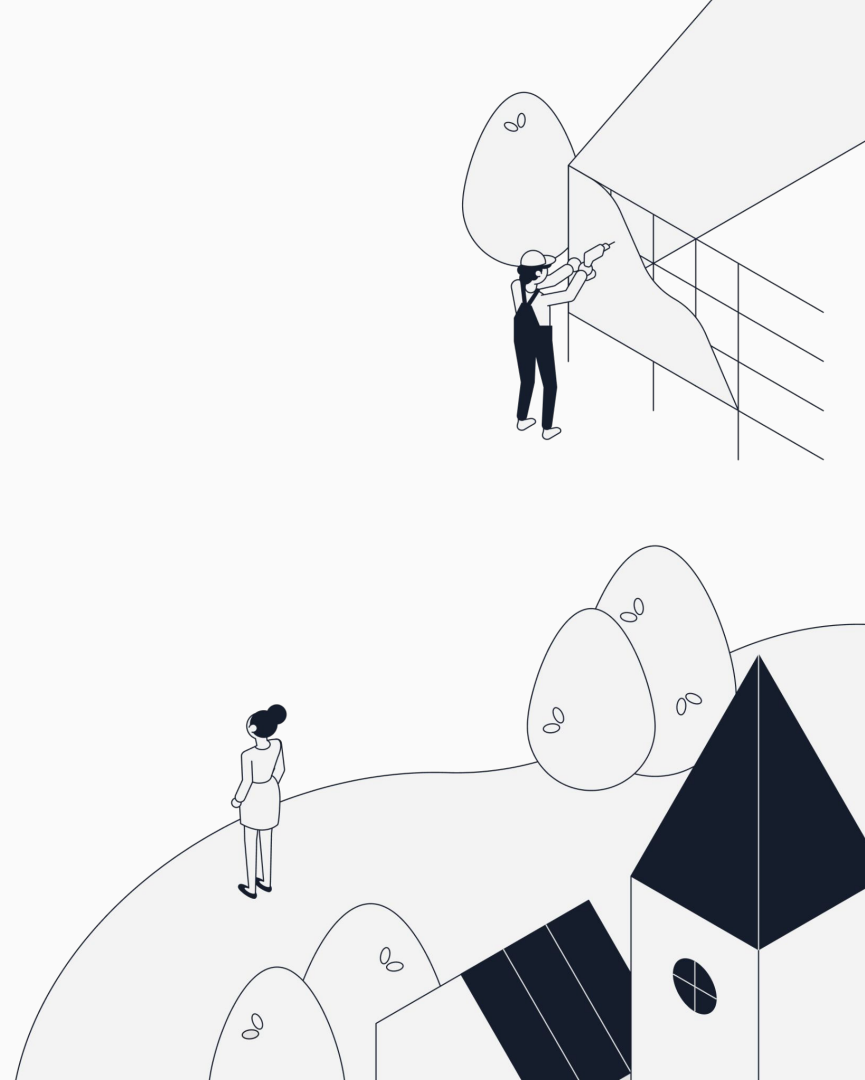
Susanna Pho, CFM | Co-Founder and COO - Forerunner

withforerunner.com



Housekeeping

- This presentation is being recorded.
- The recording will be shared via email after the webinar.
- If you have a question, please post it in the chat.
- At the end of the webinar, complete the attendance survey to receive your .10 ICC CEU. The certificates will be sent via email to you and ICC next week.
- Please reach out after the webinar for additional questions.



Poll

- 1 Introduction
- 2 Jenny Raitt
- 3 Q&A

We work with
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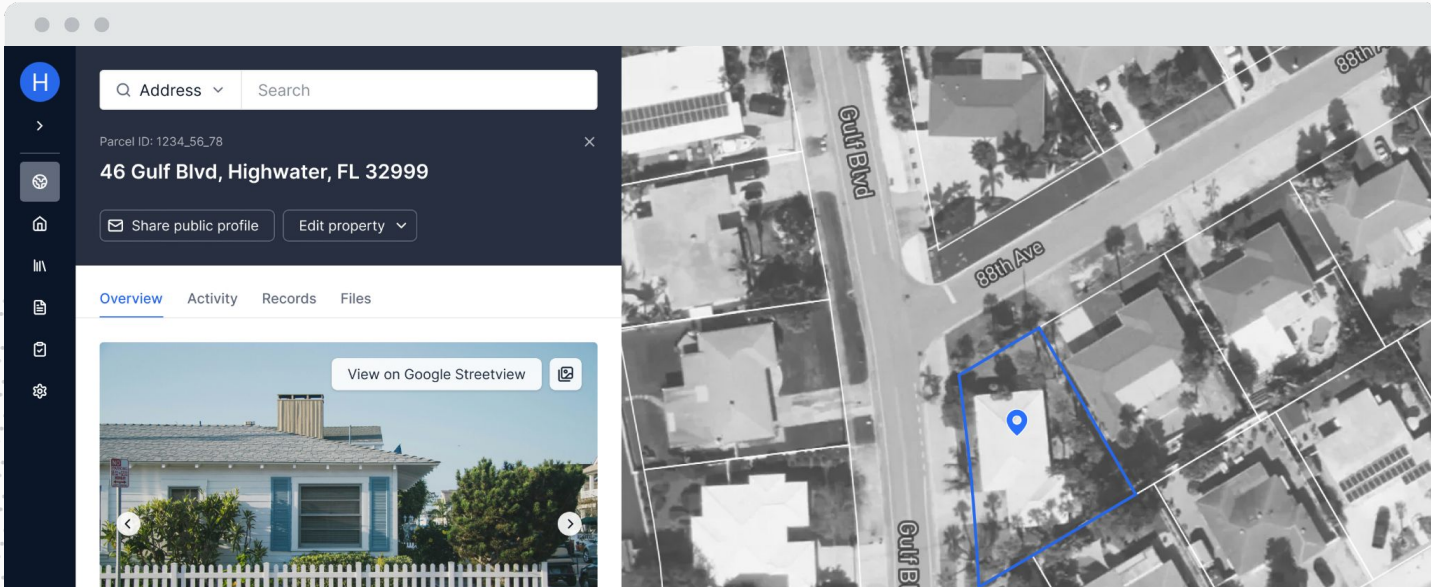
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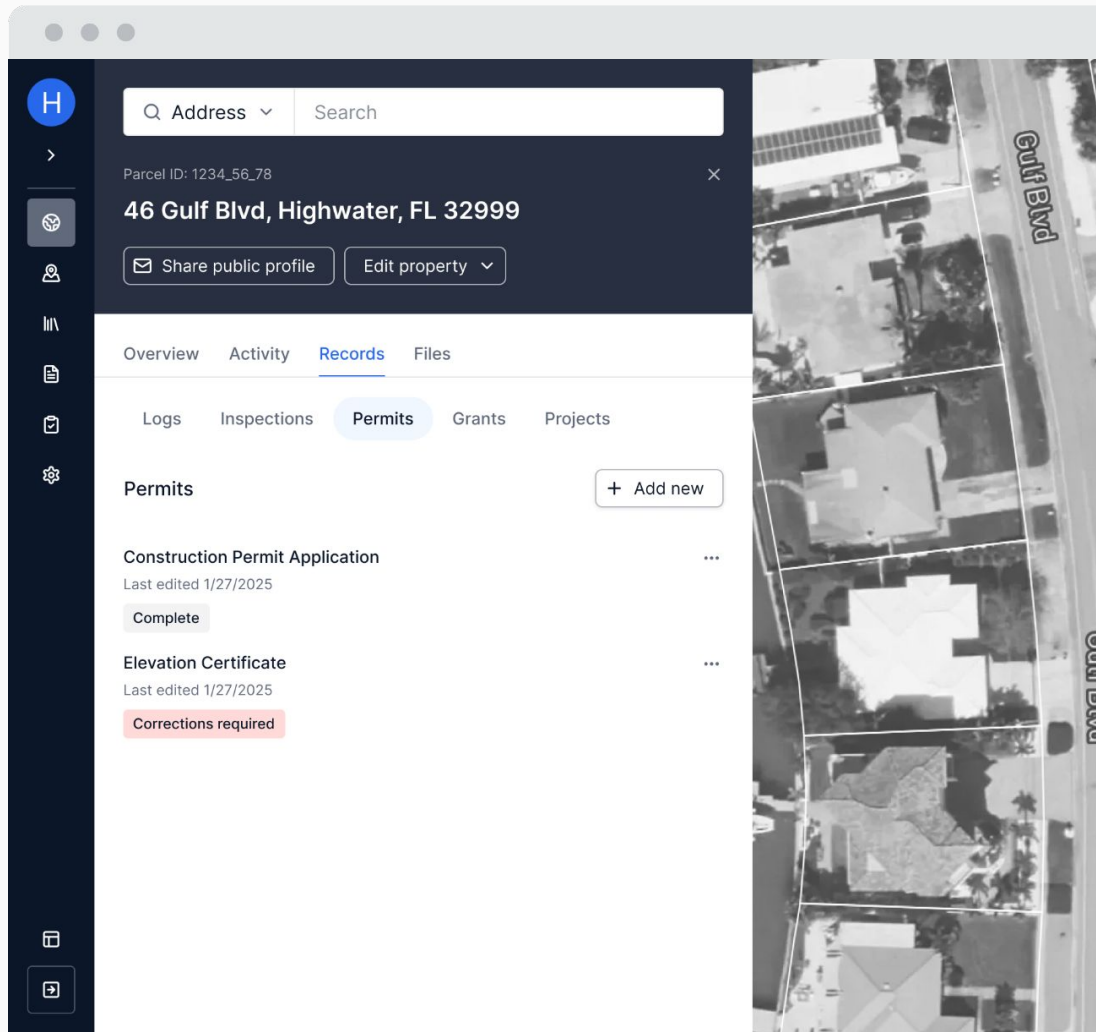
Peterborough
New Hampshire

Our solution

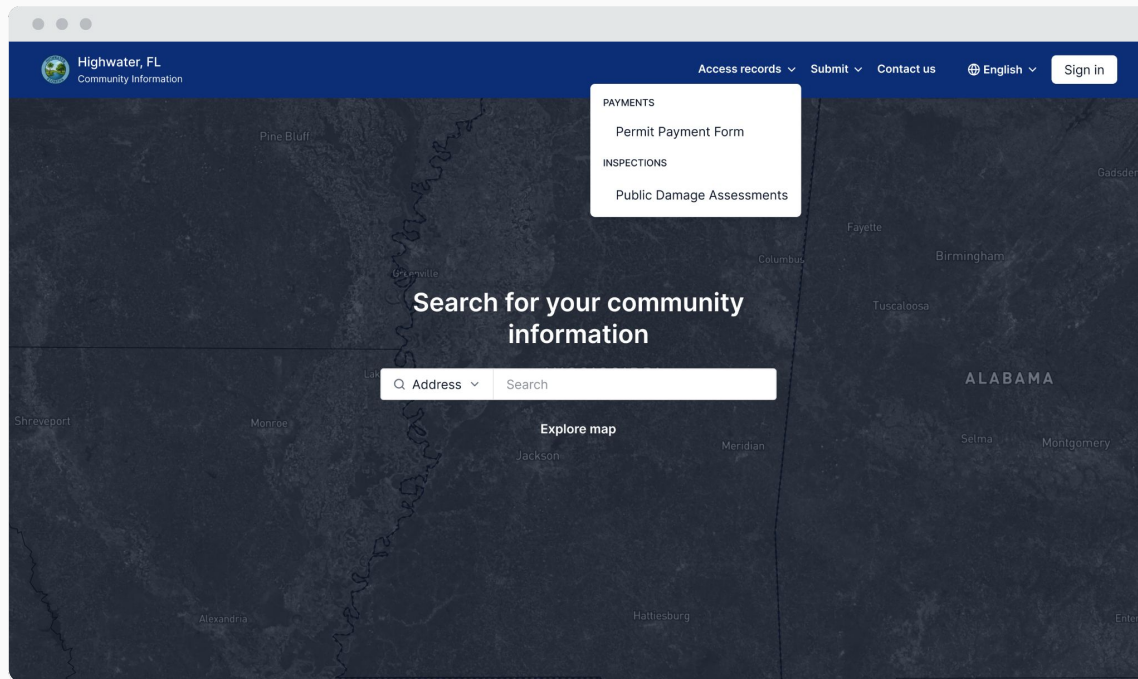
Forerunner empowers gov. agencies to do more.



Eliminate
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permit record
per property.



**Eliminate
bottlenecks
with a
structured,
transparent
application
process.**



- 1 Introduction
- 2 **Jenny Raitt**
- 3 Q&A



Jenny Raitt

Executive Director

Northern Middlesex Council of Governments



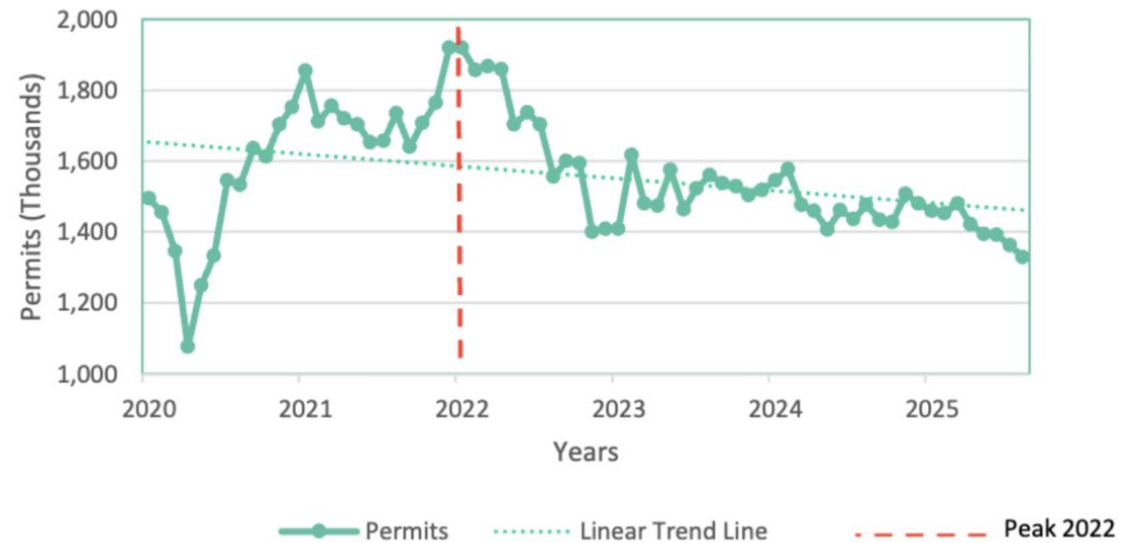
Accelerating Housing Supply Practical Strategies for Every Community

Jennifer Raitt, Executive Director
Northern Middlesex Council of Governments
Lowell, Massachusetts
jraitt@nmcog.org

Why now?

- Unprecedented attention on housing
- National underproduction and rising costs
- Workforce and economic impacts
- Public health consequences

Housing Permits Over Time (2020-2025)



What is housing underproduction?

The gap between the housing we have and the housing we need.

How do we calculate it?

$$\begin{array}{c} \text{Housing} \\ \text{Underproduction} \\ \text{🏠} \end{array} = \left[\begin{array}{c} \text{Households} \\ + \\ \text{Missing} \\ \text{Households} \end{array} \right] \times \begin{array}{c} 1.05 \\ (1 + \text{Target Vacancy Rate}) \end{array} - \left[\begin{array}{c} \text{Total Housing Units} \\ - \\ \text{2nd and Vacation Homes} \\ - \\ \text{Uninhabitable Units} \end{array} \right]$$

TARGET NUMBER OF HOUSING UNITS
UNITS THAT ARE RENTER OR OWNER OCCUPIED

Labor (Workforce): Skilled-trade shortages, weak training pipelines, and low productivity slow construction and drive up costs.

Bricks (Materials): Volatile prices, fragile supply chains, and outdated codes that increase costs and slow adoption of modern building methods.

Bucks (Capital): Limited credit, high financing costs, and weak incentives—especially in distressed markets—stall otherwise viable projects.

Land (Sites & Entitlements): Restrictive zoning, infrastructure gaps, environmental reviews, and local opposition limit where homes can be built.

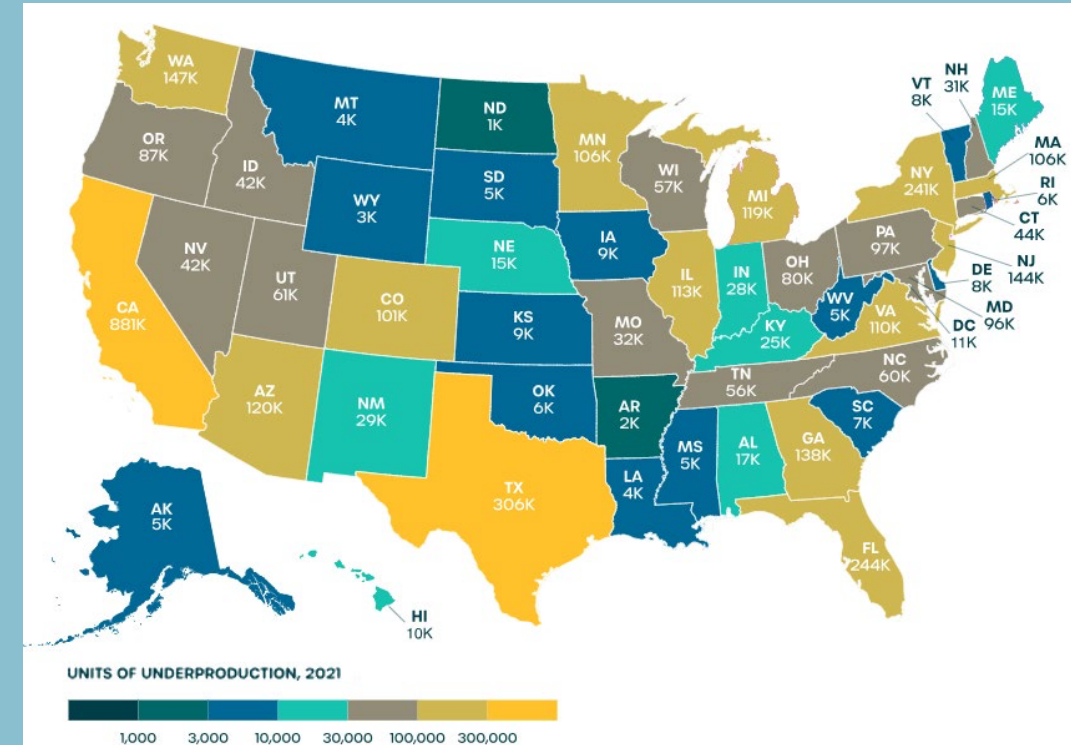
Contributors to Housing Underproduction

Political: NIMBY resistance, misinformation, and misaligned incentives make elected leaders reluctant to approve new housing.

Process (Administration): Duplicative reviews, long permitting timelines, fragmented authority, and litigation delay or derail projects.

How'd we get here?

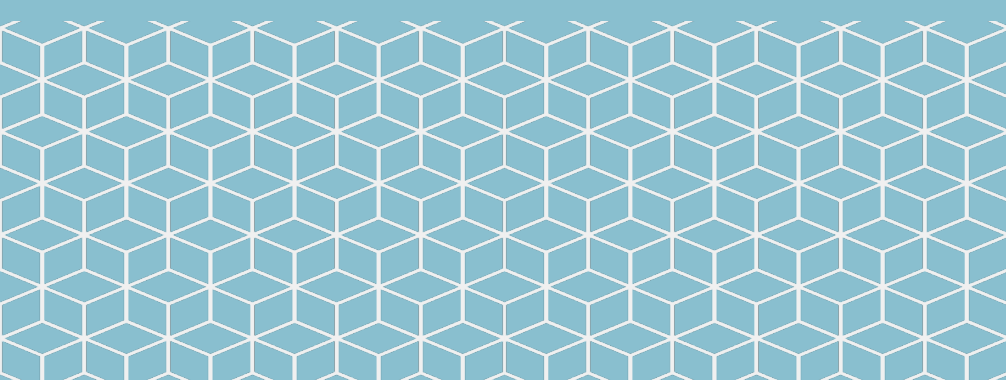
- Regulatory, code, and permitting frameworks
- Markets, finance, incentives, workforce
- Land use and zoning schemes
- **Political will, public trust**



National Housing Underproduction

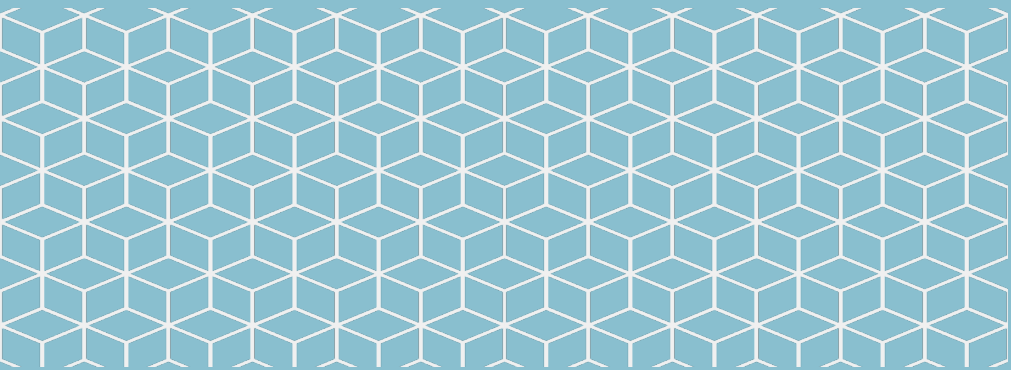
2019	2021	2022	2023
3.79 Million	3.89 Million	3.85 Million	3.78 Million

Up for Growth, 2025



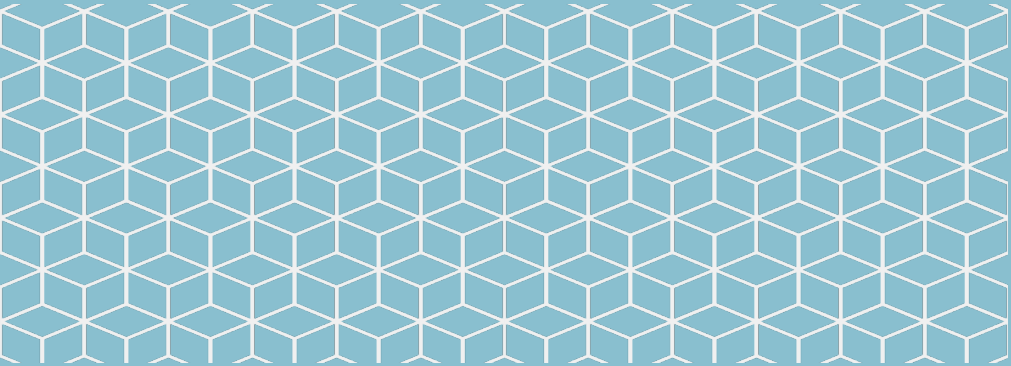
Understanding Your Community's and Region's Story

- Local and regional data sharing builds transparency and understanding.
- Changing demographics and shifting housing needs
- Health indicators and equity, including housing access and barriers to housing
- Cost burden and displacement narratives



Defining Housing Needs and Demand

- Data establishes clear, measurable goals aligned with local needs.
- Unit production targets (e.g., “Build 500 affordable units over five years”).
- Zoning reform strategies (e.g., “Reduce minimum lot sizes to encourage development”).
- Funding and incentive programs (e.g., “Provide incentives for builders”).



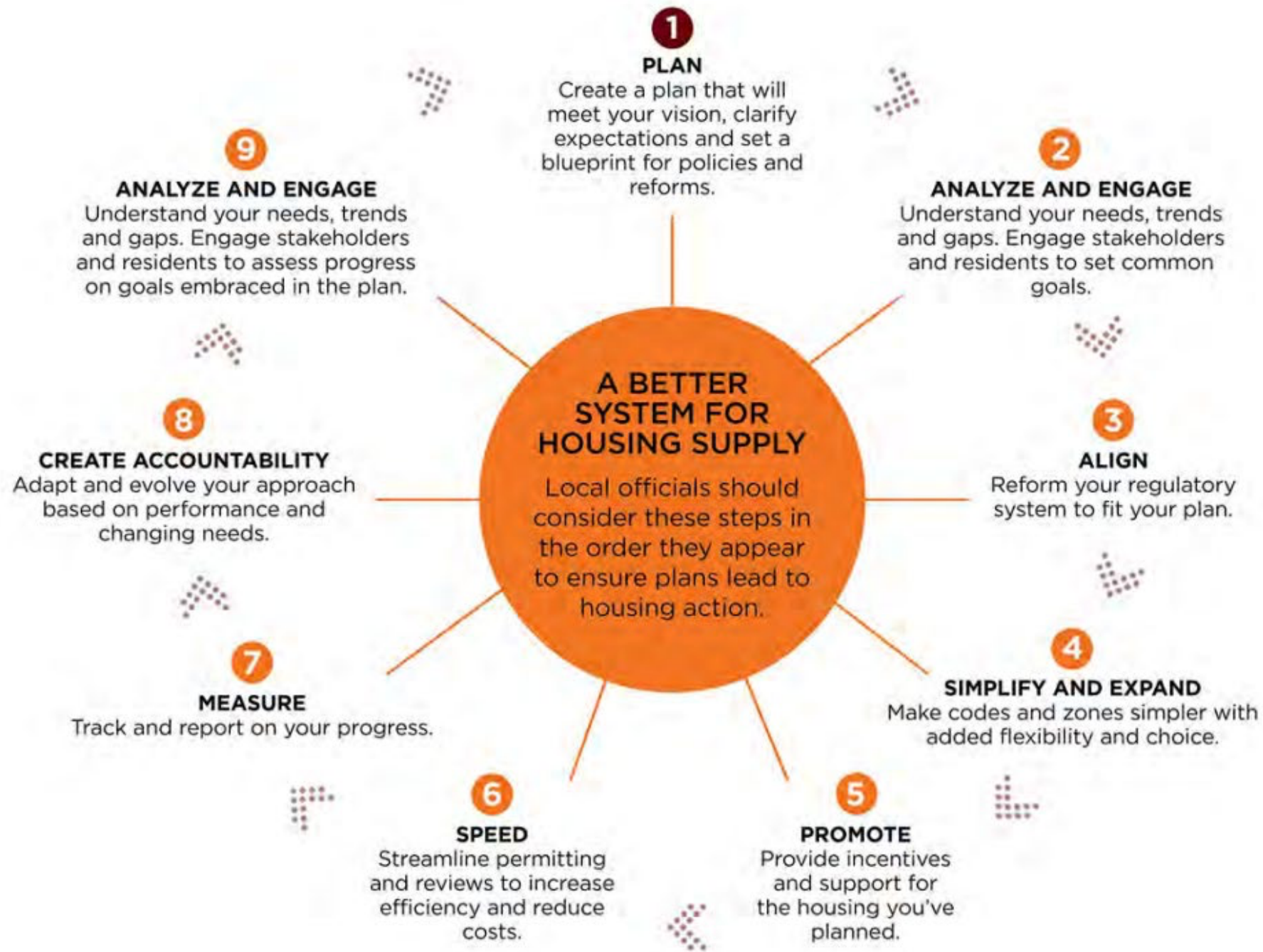
Housing Supply Accelerator Playbook and Model



Collaboration and Partnership explains the Housing Supply Accelerator partnership framework and how to launch a local HS/ The Playbook provides Menus of Options with Tips and Case Studies.



From Housing Supply Accelerator Playbook <https://www.nlc.org/resource/housing-supply-accelerator-playbook/>

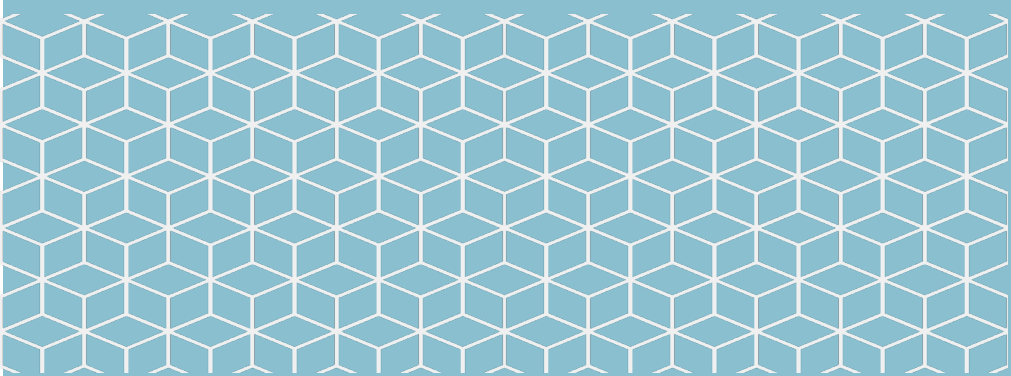


Key Questions Every Municipality Should Ask

- Who decides on development projects and how long does it take to build new housing?
- What do developer's need to build new housing?
- What is blocking or preventing projects from moving forward?
- How do we improve efficiency?



555 Merrimack Street Supportive Housing Construction in December 2022
Source: Coalition for a Better Acre



13 Strategies to Support Construction and Development

Click the arrows → to advance to a strategy.



1 Engage local housing stakeholders and refine goals for local housing supply.



2 Identify gaps, obstacles and opportunities in building permit processes.



3 Review internal operations, organizational structure and management to ensure project reviews and permitting procedures are efficient and timely.



4 Evaluate, improve and streamline the city's development process.



5 Facilitate the development of small-scale residential projects.



6 Promote and facilitate infill development.



7 Minimize discretionary reviews.



8 Expedited or streamlined processes in high-priority housing development areas.



9 Take inventory of available land supply.



10 Facilitate housing development on public and privately owned land.



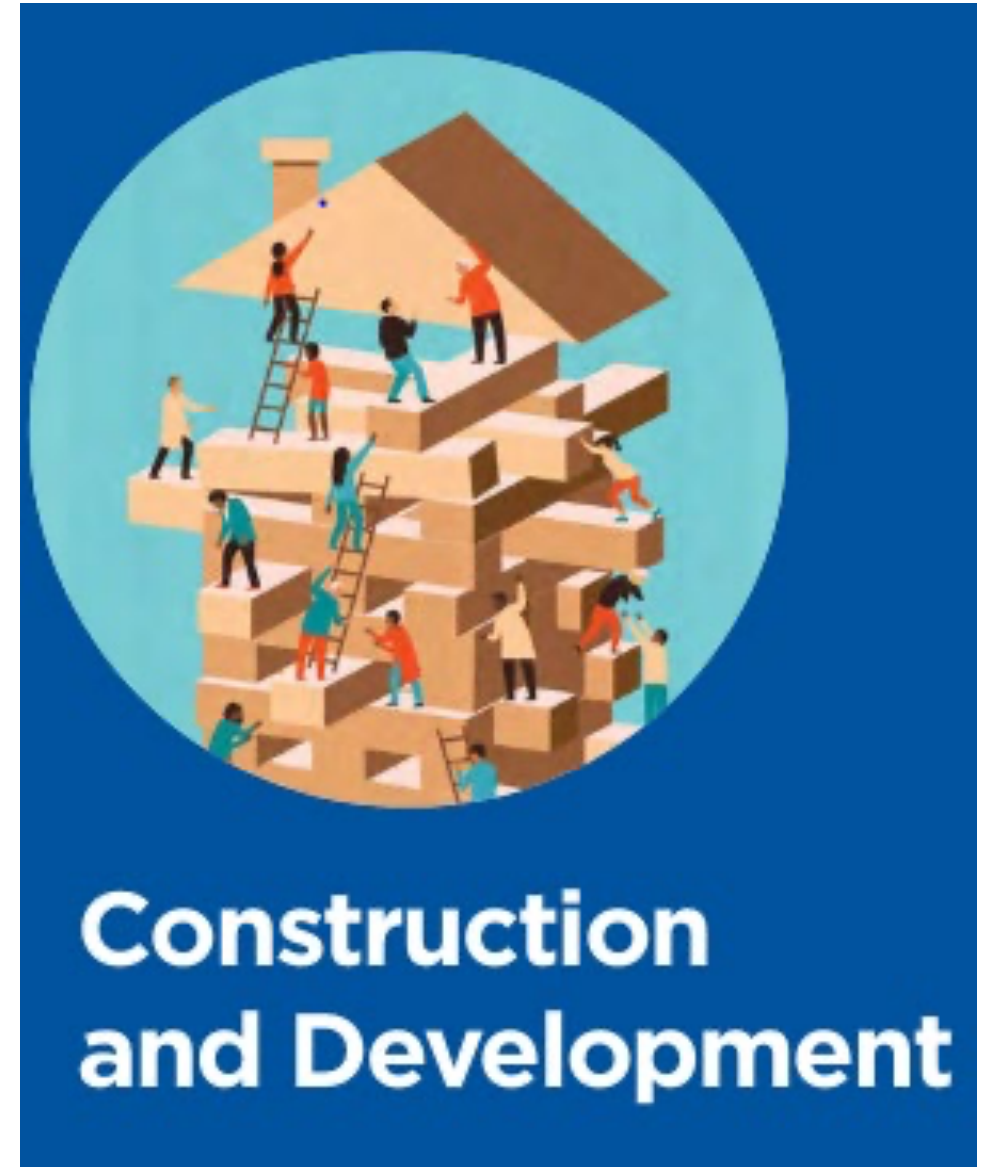
11 Create programs to support new and emerging small-scale developers.



12 Adopt innovative residential construction technologies.



13 Partner with organizations promoting careers in residential construction.



From Housing Supply Accelerator Playbook <https://www.nlc.org/resource/housing-supply-accelerator-playbook/>

Strategies: Streamlining Planning

- Align zoning with comprehensive plan goals
- Conduct and implement neighborhood-level site planning
- Adjust lot sizes and typology rules



What's in a Housing Plan?

Comprehensive Needs Assessment

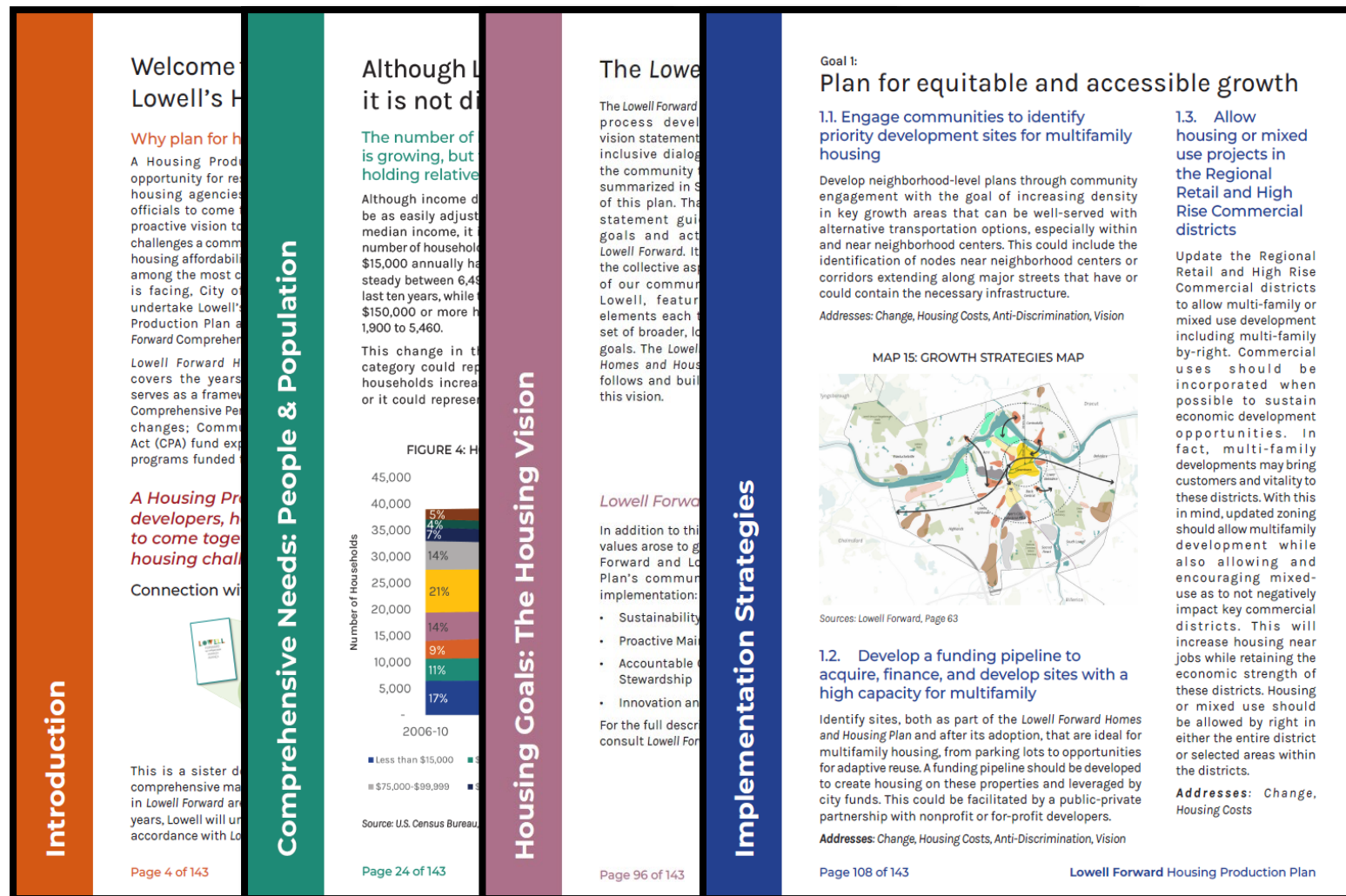
- Including projections, analysis, resources, and constraints and limitations

Housing Goals

- Include a quantitative goal of number of subsidized units

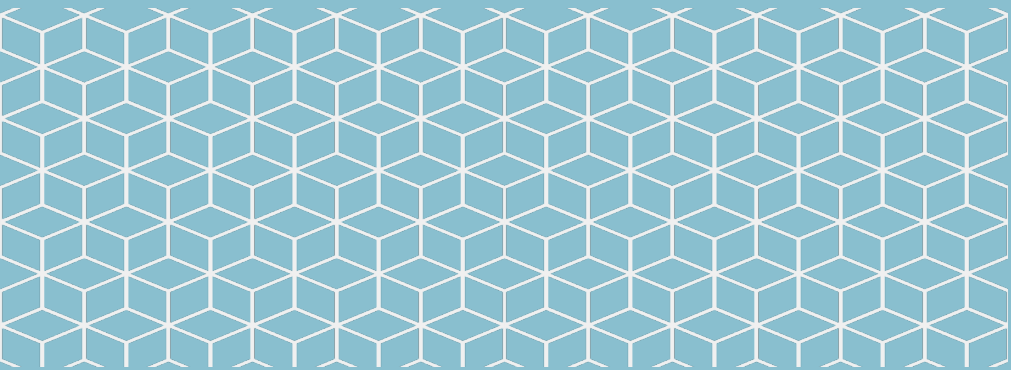
Implementation Strategies

- Include desired characteristics, specific locations, potential zoning changes, and regional collaborations



Strategies: Modernizing Permitting

- Audit current processes
- Reduce duplicative steps
- Provide transparent applicant materials (to the public)
- Utilize checklists and master pathways



17 Strategies to Support Financing Housing Supply

Click the arrows ➡ to advance to a strategy.



1 Develop a funding strategy.



2 Use federal housing funding.



3 Use state housing funding.



4 Leverage federal infrastructure funding.



5 Use FEMA funding for disaster resilience.



6 Use FEMA funding for post-disaster rebuilding.



7 Investigate intercommunity collaboration for housing planning and financing.



8 Leverage public-private partnerships.



9 Partner with financial institutions.



10 Use proven gap financing strategies.



11 Explore alternative financing strategies.



12 Explore housing policy levers.



13 Convene financial institutions on small scale multifamily development.



14 Convene financial institutions on weatherization and climate adaptation.



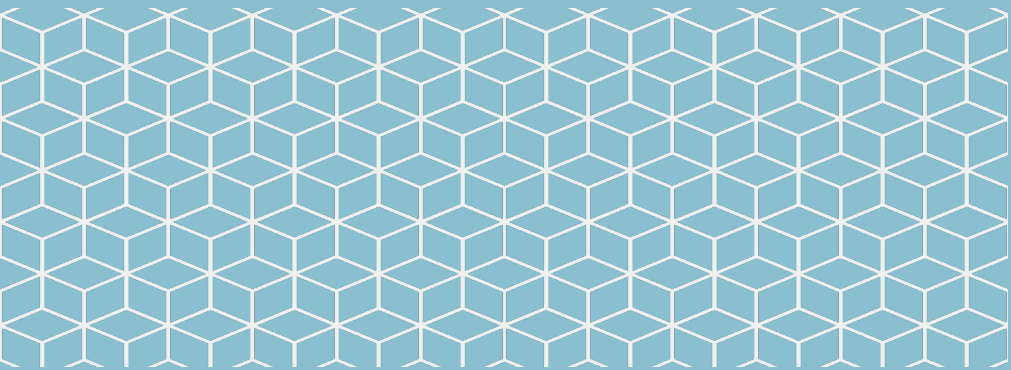
15 Convene financial institutions on cooperative or shared equity housing models.



From Housing Supply Accelerator Playbook <https://www.nlc.org/resource/housing-supply-accelerator-playbook/>

Strategies: Partnerships and Financing

- Inventory funding / revenue streams
- Engage banks and other lending institutions, including CDFIs
- Evaluate potential of public land for development/ redevelopment
- Support priority housing types for development



14 Strategies to Guide Land Use and Regulations

Click the arrows ➡ to advance to a strategy.



1 Plan for increased housing supply.



2 Create enhanced housing elements of comprehensive plans and housing action plans.



3 Initiate education, outreach and engagement campaigns on zoning and local housing supply challenges.



4 Take inventory of zoning regulations and other pertinent land use policies.



5 Explore how to update zoning districts to promote housing supply.



6 Update restrictive lot, building form, context requirements and design standards.



7 Analyze and update property use regulations.



8 Facilitate housing supply into new plans for downtown and suburban redevelopment.



9 Take a more flexible approach to nonconforming uses.



10 Speed or streamline processes for housing development review and approval.



11 Update building codes to meet evolving community needs.



12 Use regulatory and policy tools to preserve and improve existing housing options.



13 Identify existing housing and other areas susceptible to climate hazards.



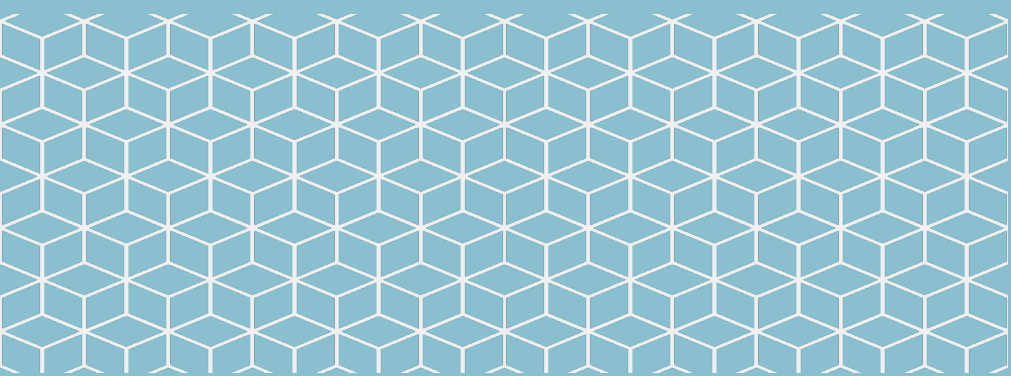
14 Strategically coordinate land use regulations.



From Housing Supply Accelerator Playbook <https://www.nlc.org/resource/housing-supply-accelerator-playbook/>

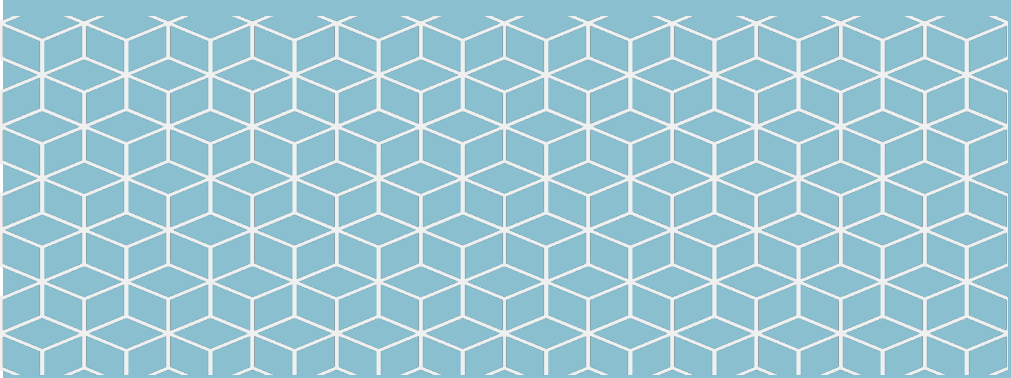
Addressing Barriers and Managing Conflict

- Separate fear from fact
- Provide visual explanations
- Validate concerns, keep momentum going
- Build coalitions and elevate housing champions

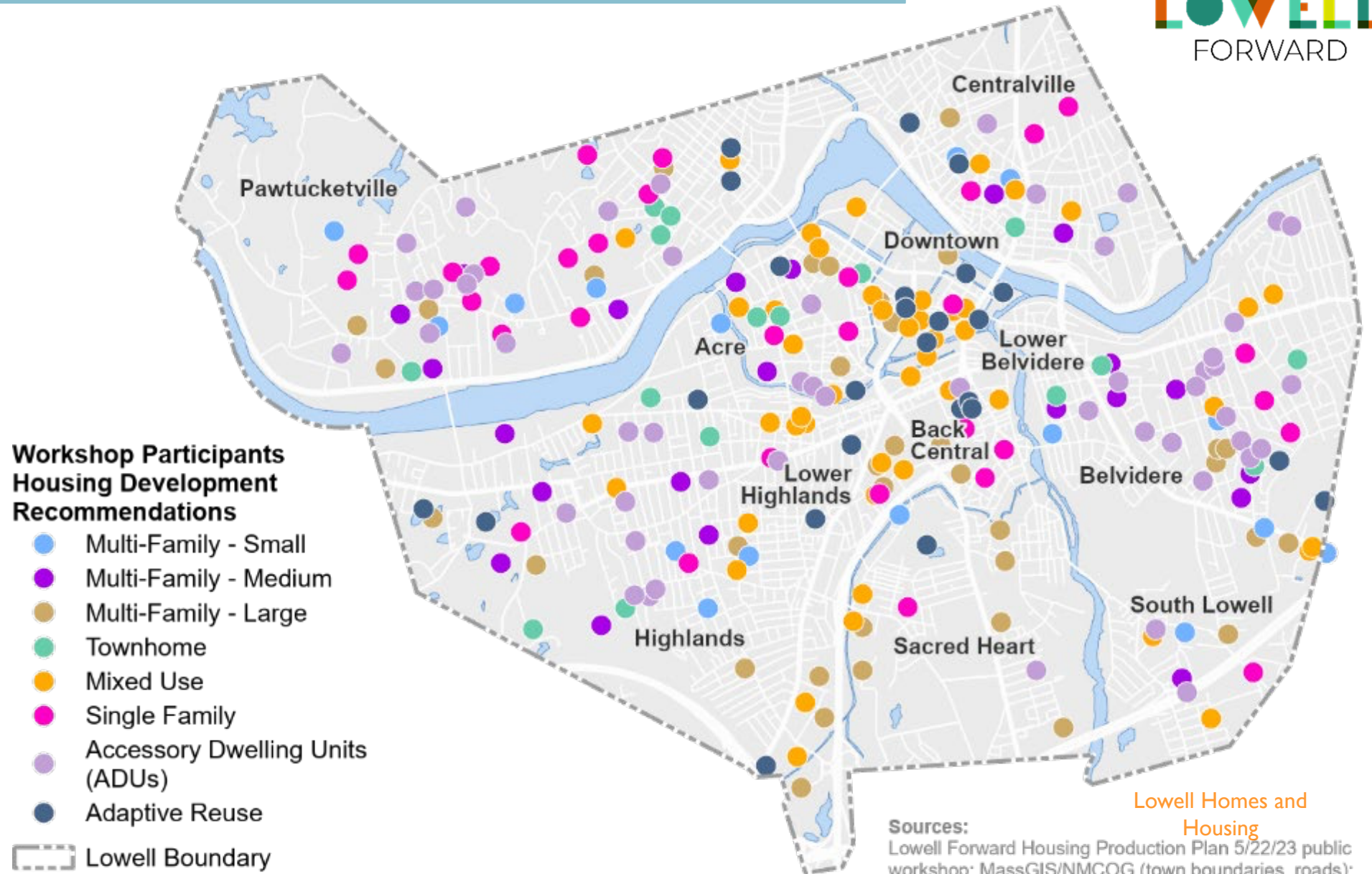


Implementation: From Insight to Action

- Assess needs
- Develop quantitative targets
- Prioritize strategies
- Evaluate progress through key metrics



Community Preferences

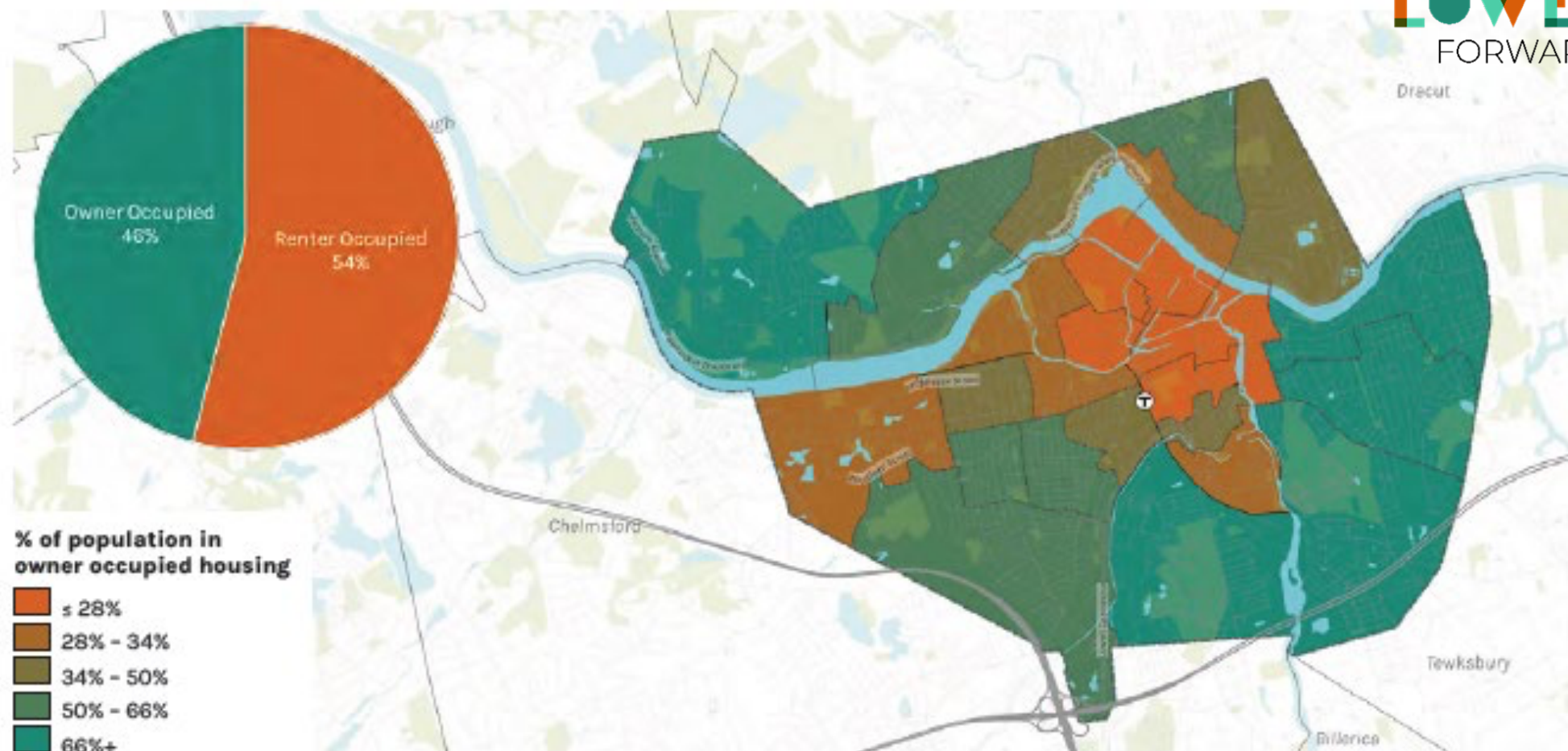


Sources:

Lowell Forward Housing Production Plan 5/22/23 public workshop; MassGIS/NMCOG (town boundaries, roads); MassDEP (hydrography). Produced by NMCOG 6/20/2023

Lowell Homes and
Housing

Key Housing Strategies

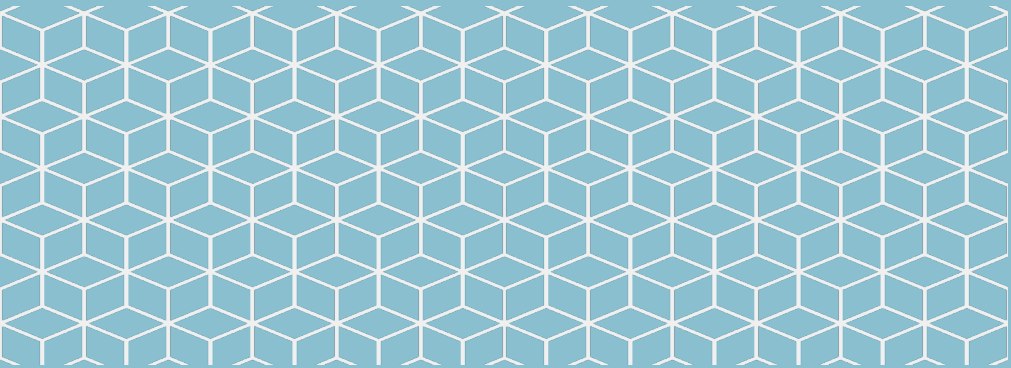


Lowell's rental units are concentrated in central Lowell and Middlesex Village

Renters have less access to the southeastern and northwestern areas of Lowell, including Belvidere, South Lowell, Sacred Heart, and western Pawtucketville. Rental housing is most concentrated in Downtown, Back Central, and the Acre. These are areas where some of the oldest housing stock is located, where communities of color reside, and where some of the lowest household incomes are present.

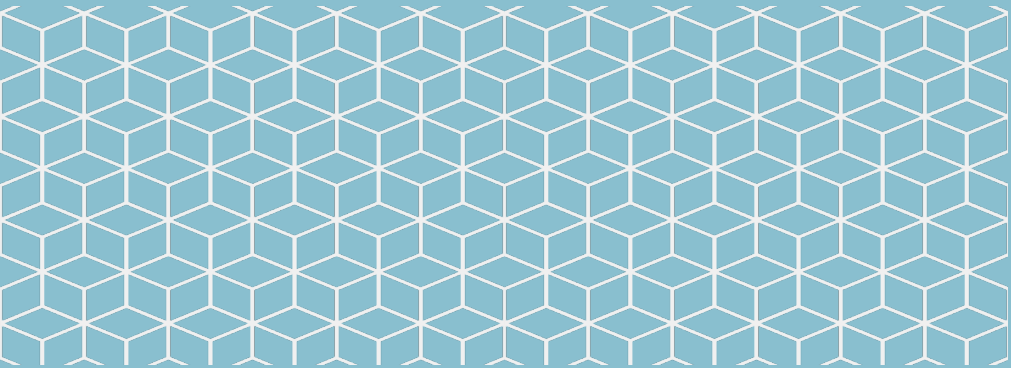
Guidance for Elected Officials

- Advance a data-driven planning process
- Set clear housing goals
- Champion zoning reforms
- Fund local housing initiatives



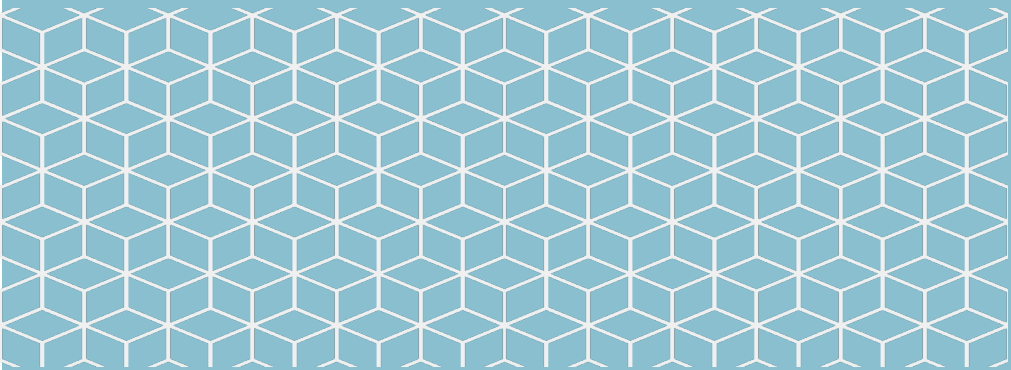
Guidance for Planners

- Lead with data and visuals
- Proactively map sites
- Strengthen partnerships
- Prepare zoning changes



Guidance for Regional Agencies

- Provide data and modeling/ dashboards
- Coordinate cross-community collaboration
- Support funding applications
- Advance shared communications



Summary

Housing policy is deeply connected to public health and economic stability

Data can be a trust-building tool

Conflict in housing policy is inevitable, but can be managed constructively

THANK YOU

Want to learn more?

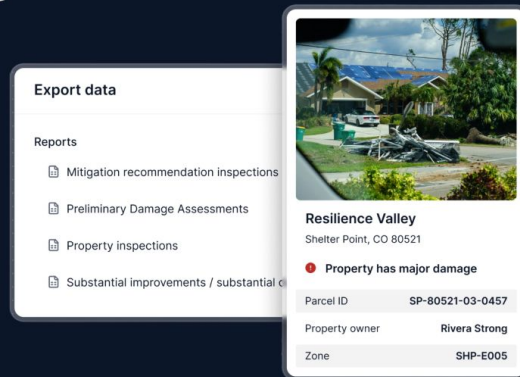
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- 3 **Q&A**

December Product Webinar: Top 3 Features of 2025

Thursday, December 11
12:00 pm ET



Thank you!

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