

Accelerating Housing Supply: Practical Strategies for Every Community

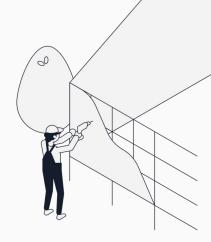
Jenny Raitt | Executive Director - Northern Middlesex Council of Governments

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



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.
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Poll



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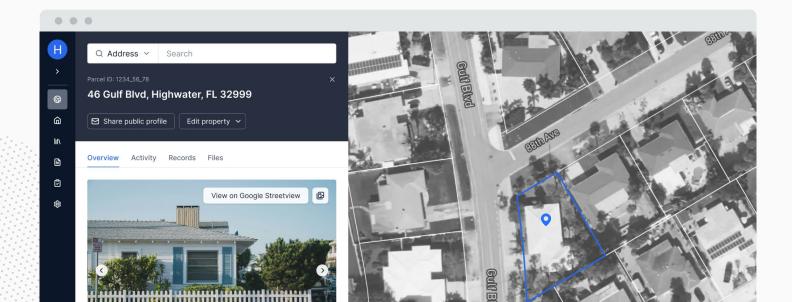
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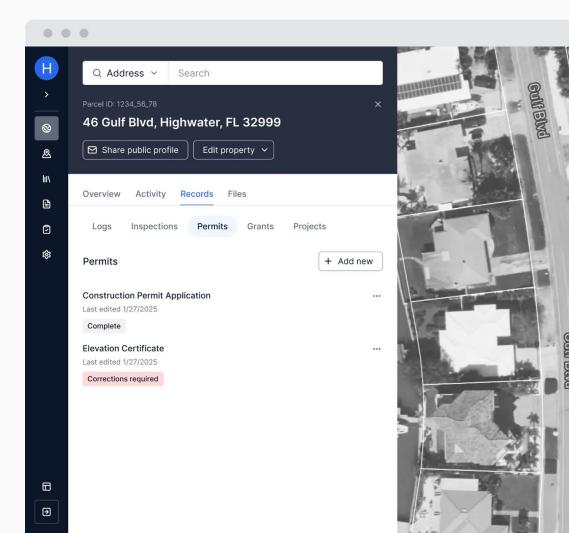
Peterborough New Hampshire

Our solution

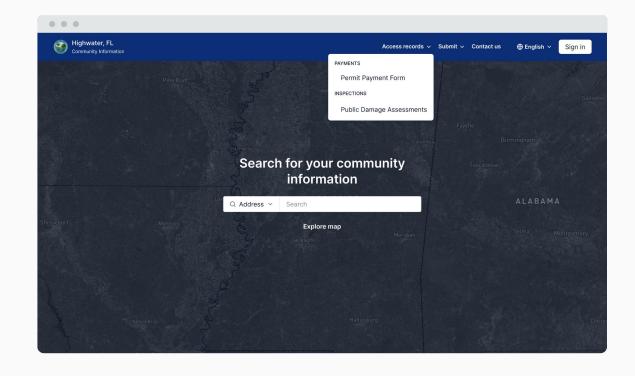
Forerunner empowers gov. agencies to do more.



Eliminate guesswork with a complete permit record per property.



Eliminate bottlenecks with a structured, transparent application process.





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Jenny Raitt
Executive Director
Northern Middlesex Council of Governments

Accelerating Housing Supply Practical Strategies for Every Community

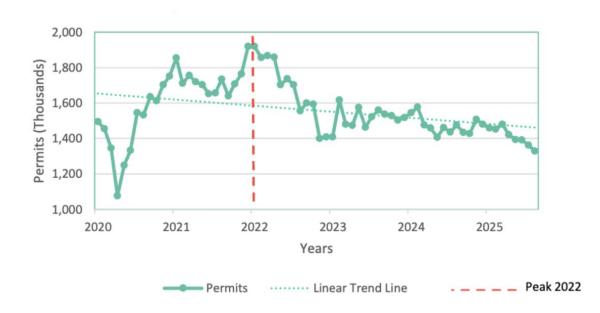
Jennifer Raitt, Executive Director Northern Middlesex Council of Governments Lowell, Massachusetts

jraitt@nmcog.org

Housing Permits Over Time (2020–2025)

Why now?

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



What is housing underproduction?
The gap between the housing we have and the housing we need.

How do we calculate it?



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Up for Growth, 2025

Labor (Workforce): Skilledtrade 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

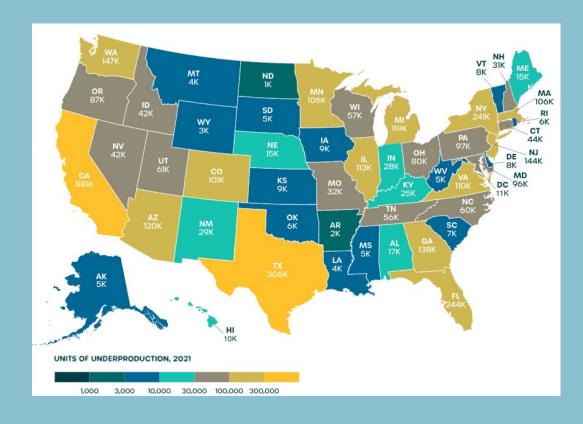
Political: NIMBY resistance, misinformation, and misaligned incentives make elected leaders reluctant to approve new housing.

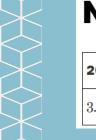
Process (Administration):

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





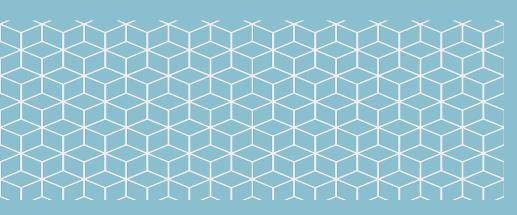
National Housing Underproduction

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

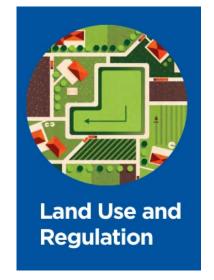
- Data establishes clear, measurable goals aligned with local needs.
- Unit production targets (e.g., "Build 500 affordable units over five years").
- Zoning reform strategies (e.g., "Reduce minimum lot sizes to encourage development").
- Funding and incentive programs (e.g., "Provide incentives for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





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?



13 Strategies to Support Construction and Development

Click the arrows \bigcirc to advance to a strategy.



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



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



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 highpriority housing development areas.



9 Take inventory of available land supply.



10 Facilitate housing development on public and privately owned land.



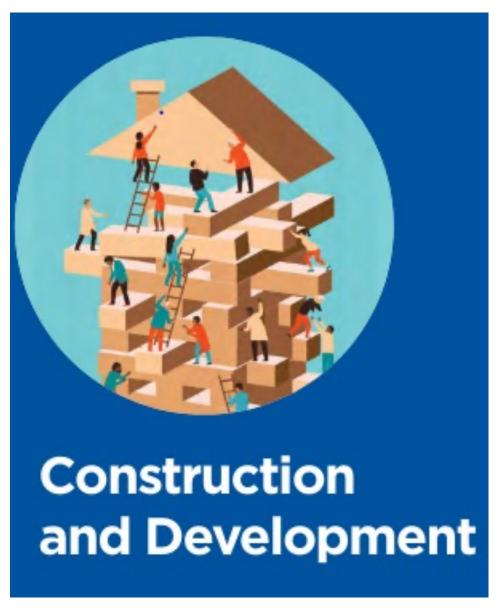
11 Create programs to support new and emerging small-scale developers.



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

Welcome Lowell's H Why plan for h A Housing Produ opportunity for rehousing agencies officials to come t proactive vision to challenges a comr housing affordabil is facing, City of undertake Lowell Production Plan Forward Comprehe covers the years serves as a frame Comprehensive Pe changes; Commi Act (CPA) fund exp programs funded A Housing Pro developers, h to come toge housing chall Connection wi This is a sister comprehensive ma in Lowell Forward are years, Lowell will ur

accordance with Lo

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Although L it is not di The number of is growing, but holding relative be as easily adjust median income, it number of househol \$15,000 annually h steady between 6.49 last ten years, while \$150,000 or more h 1.900 to 5.460. This change in t category could rep households increa or it could represe 45.000 40,000 30,000 25,000 20.000 15.000 Comprehensive 10,000 ■ Less than \$15,000 **\$75,000-\$99,999**

Housing Goals: ousing

The Lowe

The Lowell Forward process deve vision statement inclusive dialog the community summarized in of this plan. Th statement gui goals and ac Lowell Forward. I the collective as of our commu Lowell, featu elements each set of broader, I goals. The Lowel Homes and Hous follows and bui this vision.

Lowell Forwa

In addition to th values arose to a Forward and Lo Plan's commu implementation

Strategies

on

Implementati

- Sustainabili
- Proactive Ma
- Accountable Stewardship
- Innovation ar For the full descri

consult Lowell For

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Plan for equitable and accessible growth

1.1. Engage communities to identify priority development sites for multifamily

Develop neighborhood-level plans through community engagement with the goal of increasing density in key growth areas that can be well-served with alternative transportation options, especially within and near neighborhood centers. This could include the identification of nodes near neighborhood centers or corridors extending along major streets that have or could contain the necessary infrastructure.

Addresses: Change, Housing Costs, Anti-Discrimination, Vision

MAP 15: GROWTH STRATEGIES MAP



1.2. Develop a funding pipeline to acquire, finance, and develop sites with a high capacity for multifamily

Identify sites, both as part of the Lowell Forward Homes and Housing Plan and after its adoption, that are ideal for multifamily housing, from parking lots to opportunities for adaptive reuse. A funding pipeline should be developed to create housing on these properties and leveraged by city funds. This could be facilitated by a public-private partnership with nonprofit or for-profit developers.

Addresses: Change, Housing Costs, Anti-Discrimination, Vision

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Lowell Forward Housing Production Plan

housing or mixed

use projects in

Retail and High

Rise Commercial

Update the Regional

Retail and High Rise

Commercial districts

to allow multi-family or

mixed use development

including multi-family

by-right. Commercial

uses should be

incorporated when

economic development

opportunities. In

fact, multi-family

developments may bring

customers and vitality to

these districts. With this

in mind, updated zoning

should allow multifamily

development while

also allowing and

encouraging mixed-

use as to not negatively

impact key commercial

districts. This will

increase housing near

iobs while retaining the

economic strength of

these districts. Housing

or mixed use should

be allowed by right in

either the entire district

or selected areas within

Addresses: Change,

the districts.

Housing Costs

the Regional

Source: U.S. Census Bureau

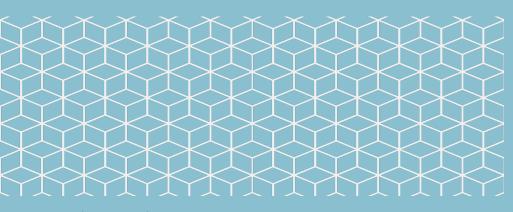
FIGURE 4: I

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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.



Develop a funding strategy.



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 sma scale multifamily development.



14 Convene financial institutions on weatherization an climate adaptation

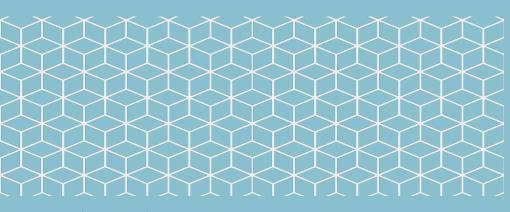


15 Convene financial institutions on cooperative or sha equity housing mo



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 \bigcirc to advance to a strategy.



Plan for increased housing supply.



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



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



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



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



6 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





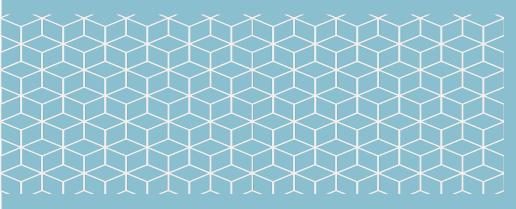


Implementation: From Insight to Action

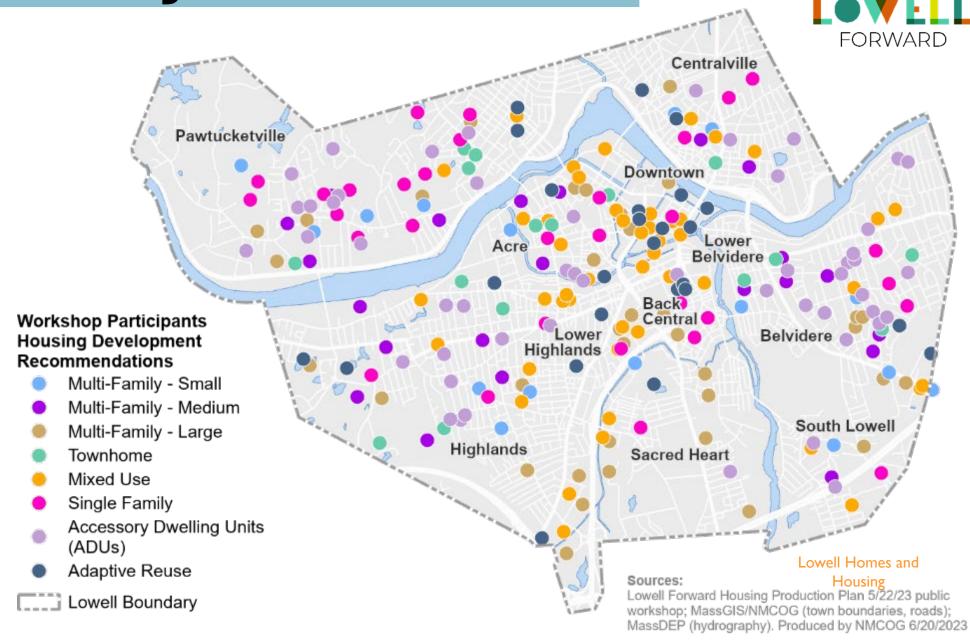
- Assess needs
- Develop quantitative targets
- Prioritize strategies
- Evaluate progress through key metrics







Community Preferences



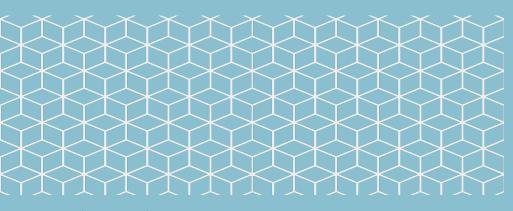
Key Housing Strategies



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.

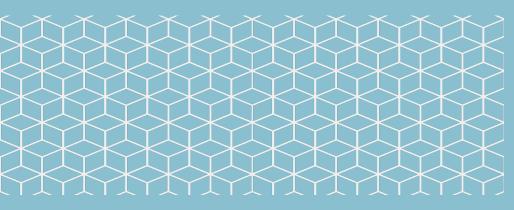
Guidance for Elected Officials

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



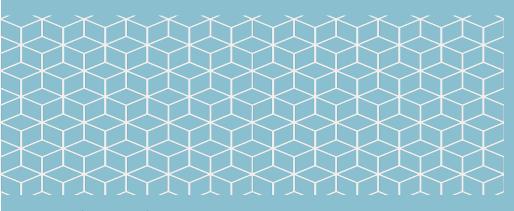
Guidance for Planners

- 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?

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







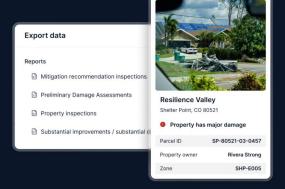


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December Product Webinar: Top 3 Features of 2025

Thursday, December 11 12:00 pm ET











Thank you!

Jenny Raitt jraitt@nmcog.org

Susanna Pho susanna@withforerunner.com

withforerunner.com