



FIX IT: Action Toolkit



Streamline Approvals and Build Faster

Simplify approvals, reduce delays, and introduce tools like pre-approved plans to make housing easier and faster to build.

What it unlocks locally: Predictability for builders, faster timelines, & more projects that move forward.

Where this is working: South Bend, IN; Louisville, KY

What they did: South Bend introduced pre-approved building plans. Louisville streamlined permitting processes to reduce delays & increase predictability.

Allow Small Homes and ADUs by Right

Make it easier to build small homes, backyard cottages, and in-law suites on existing lots.

What it unlocks locally: Flexible housing options for seniors, caregivers, and young adults.

Where this is working: Bloomington, IN; Louisville, KY

What they did: Updated zoning to allow ADUs with clearer rules and fewer restrictions, making them easier to build.

Use Incentives and Cost Reductions to Make Projects Feasible

Reduce or waive fees, adjust requirements like parking, or offer targeted incentives to help housing projects move forward.

What it unlocks locally: Projects that are close to feasible can actually move forward, especially smaller or attainable developments.

Where this is working: South Bend, IN; Portland, OR

What they did: Reduced or waived development fees & adjusted requirements to improve project feasibility.

Unlock Underused Land for Housing

Partner with churches, nonprofits, and developers to use small portions of underutilized land.

What it unlocks locally: Lower land costs and projects that wouldn't otherwise happen.

Where this is working: Jackson, WY

What they did: Donated land to support The NSP Area I Master Plan in Jackson, Wyoming

Create Local Housing Funding Tools

Establish flexible funding sources to fill financing gaps and support priority housing.

What it unlocks locally: More deals move forward, especially workforce and attainable housing.

Where this is working: Montgomery County, MD

What they did: Created a Housing Production Fund to provide flexible, gap financing for housing developments.

Grow Employer-Assisted Housing

Partner with employers to support housing through down-payment assistance or leasing strategies.

What it unlocks locally: Workforce stability and housing closer to jobs.

Where this is working: Bloomington, IN (Cook Medical)

What they did: Employers provided financial assistance and housing support to help employees live closer to work.

Support Community Land Trust Expansion

Provide land, funding, or partnerships to grow long-term attainable homeownership.

What it unlocks locally: Permanent affordability and long-term community stability.

Where this is working: Burlington, VT; Durham, NC

What they did: Established and scaled community land trusts to preserve long-term affordability across multiple generations.

Build "Missing Middle" Housing

Encourage duplexes, townhomes, and cottage clusters that fit into existing neighborhoods.

What it unlocks locally: Attainable housing options between single-family homes and large apartments.

Where this is working: Omaha, NE

What they did: Developed small cottage-style homes clustered around shared green space, creating attainable options that fit the look and feel of a traditional neighborhood.

What Can Move Forward in Your Community?

1. What pressure are you seeing locally that affects housing production?

2. Which of these tools could help?

(Choose ONE to focus on)

- Streamline approvals and build faster
- Allow small homes and ADUs
- Unlock underused land
- Missing middle housing
- Incentives and cost reductions
- Local housing funding
- Employer-assisted housing
- Community land trust

3. What is ONE realistic step in the next 6-12 months?

Think small. What could actually move forward here?

Your step:

4. Who needs to be involved to make this happen?

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