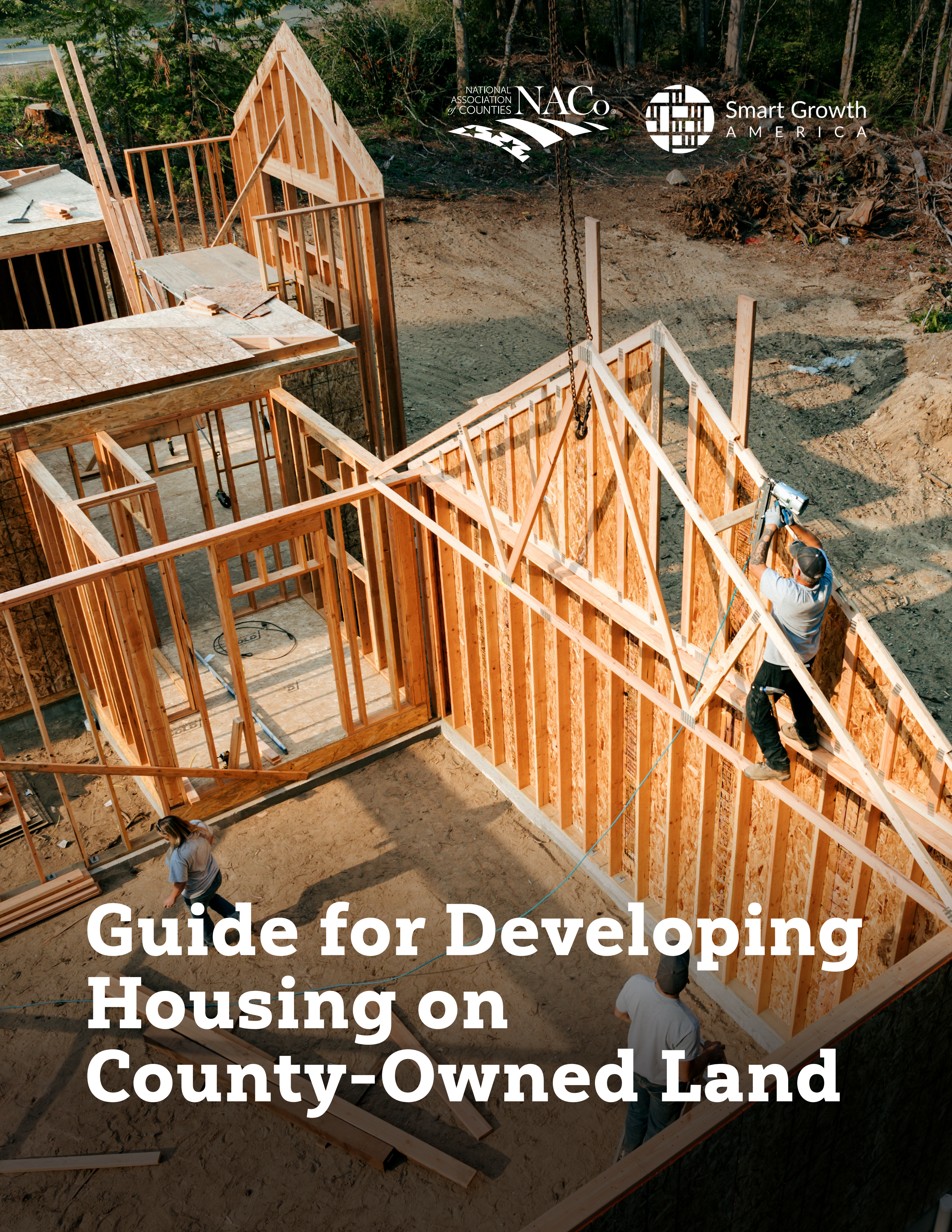

Guide for Developing Housing on County-Owned Land

About NACo

The National Association of Counties (NACo) strengthens America's counties, serving nearly 38,000 county elected officials and 3.6 million county employees. Founded in 1935, NACo unites county officials to:

- Advocate county priorities in federal policymaking
- Promote exemplary county policies and practices
- Nurture leadership skills and expand knowledge networks
- Optimize county and taxpayer resources and cost savings, and
- Enrich the public understanding of county government.

NACo's Vision

Healthy, safe and vibrant counties across America.

NACo's Mission

Strengthen America's Counties.

About Smart Growth America

Smart Growth America envisions a country where transportation, housing and development choices create communities that are healthy, prosperous and resilient—no matter where you live or who you are.

Smart Growth America's Mission

Smart Growth America helps create healthy, prosperous and resilient places to live for all people through research, advocacy and direct community support. Smart Growth America's work spans housing and land use, transportation and economic development to find solutions to communities' most pressing needs.

Table of Contents

Overview

County leadership plays a pivotal role in addressing the nation-wide housing supply crisis. Freddie Mac estimated that the November 2024 gap in demand for homes was 3.7 million and rising.[1] The construction labor shortage and rising costs for materials are making it increasingly difficult to deliver new housing. To address these challenges, counties across the country are contributing vacant and underutilized county-owned lands to residential development projects. This strategy can greatly reduce land acquisition costs, lower taxpayer financial contributions and help affordable housing projects become financially viable.[2]

In 2024, NACo launched Counties for Housing Success (C4HS), an intensive technical assistance program to help counties implement strategies to increase their local housing supply. This guide summarizes the key steps presented through the C4HS's program and serves as a practical resource to advance affordable housing and upward economic mobility in every county nationwide.

By following these five steps, counties can leverage county-owned lands to expand affordable housing production that then contributes to healthy, prosperous, resilient communities where all residents have the opportunity for upward economic mobility.

Step 1 **Site Selection**	Identify which county-owned land parcels are optimal for an affordable housing development project
Step 2 **Zoning Review**	Determine if the affordable housing project is allowed under current zoning regulations or if zoning relief is needed
Step 3 **Pro Forma Development**	Define key cost and revenue variables to conduct a pro forma analysis that determines the project's financial viability
Step 4 **Developer Procurement**	Choose the best procurement approach to partner with a real estate developer
Step 5 **Community Engagement**	Develop a plan to invite public input and report updates throughout the project lifecycle

Step 1: Site Selection

Effective site selection ensures that new affordable housing will be connected to and located near existing infrastructure and amenities, such as jobs, services, transit, schools, grocery stores and retail shops. The site selection process includes identifying developable options, determining the appropriate ownership structure and selecting a development approach.

Identify Developable Sites

Counties can begin the site selection process by creating a list of county-owned properties. Considering all potential options helps counties to pivot swiftly to an alternative site if the first selected site is no longer suitable for development. Evaluating developable sites often involves the following actions:

1. **Identifying all county-owned parcels by conducting a public property inventory**
   Many counties have a real-time inventory list of county-owned and available properties. If not, they can work with their geographic information systems (GIS) department or other technical partner to develop one.

2. **Refining the public property inventory to a shortlist by using site selection criteria**
   To help rank properties according to local priorities, counties may identify project goals that address each of these considerations:

   - What is the target number of housing units?
   - How should this development contribute to neighborhood housing needs and respect local history and culture?
   - What economic and social opportunities will this development unlock for existing and new community members?

3. **Finalizing site selection by reviewing data on opportunity and risk factors for current and future residents**
   Counties rely on site-specific data to better understand existing and future conditions of the site options. Key considerations are changes in residents' connectivity to transportation, access to economic opportunity and exposure to environmental risks, such as vulnerability to extreme weather events.

Data Tools on Opportunity and Risk Factors

- Use Opportunity Insight's Opportunity Atlas to identify census tracks with low-income communities (opportunityatlas.org)
- Use the Center for Neighborhood Technology's Housing and Transportation Affordability Index to measure affordability in terms of the cost of housing and transportation at the neighborhood level (htaindex.cnt.org)
- Use Climate Check's detailed climate risk data to assess exposure to extreme weather events of individual properties (climatecheck.com)
- Use First Street Foundation's Risk Factor tool to determine how climate risk can impact a building's value, income and credit risk (firststreet.org)

Determine Ownership Structure

As the site's landowner, counties can determine the type of ownership of the resulting development. Which strategy to pursue depends on the local context, the county's long-term capacity to manage land and its goals for revenue generation or long-term housing affordability. Ownership options include:

Land disposition: Providing land to a developer at a low cost (e.g., $1 for the entire site) or as a donation can increase the project's financial viability. This option removes a land asset from the county's ownership and forgoes future revenue generated by rents or sales. However, this loss in sales and rental income can be outweighed by increased future property tax revenue levied on the new owner of the developed site. County attorneys and financial analysts can help determine the revenue impacts of a land disposition strategy.

Establishing a long-term ground lease: Providing a long-term ground lease allows developers to build and retain site control for an extended period (e.g., 99 years) in return for regular rental payments to the county for use of the site. This option can ensure the property generates a steady revenue stream for the county. Alternatively, the county could offer a low-cost, long-term lease (e.g., $1/term) to allow a developer to build out the property at nearly no land acquisition cost in exchange for providing housing at below-market rate prices, thereby supporting the county's housing affordability goals.

Placing land in a Community Land Trust (CLT): The county can place the site under the management of a CLT, which acts as the long-term land steward and procures a developer to build out the site according to the county's land use goals. Under this management structure, the county has the option of a low-cost sale, land donation or long-term lease. CLTs ensure the property's long-term affordability for residents living on the developed site, who will either have need-based rental terms or agree to a maximum sale price for purchased homes.[3]

Each of these options involves trade-offs between maintaining county ownership of land, generating revenue for the county, maximizing affordability for residents and minimizing public subsidies of private developers. Step 3 of this guide on Pro Forma Development will help to determine the county's feasibility of the different options.

Determine the Relevant Development Scenario

Determining the appropriate development scenario depends on the size and location of the parcels designated to be developed. The three basic scenarios are:

- **Small-Scale Scenario:** development site ranges from a half-acre to five acres
- **Scattered Site Scenario:** development project includes multiple, non-contiguous parcels in a designated area
- **Large-Scale Scenario:** development project is a large block of land or multiple adjoining parcels

Depending on the development scenario, counties will need to consider various factors that influence the intended use of the designated property. These considerations usually include questions about the types of new housing, land use requirements, existing or desired nearby services, infrastructure needs and non-residential purposes for the site.

Development Scenario Considerations	Small-Scale	Scattered Site	Large-Scale
How many units can be delivered on this site?	✔	✔	✔
What county land use requirements can be adjusted to increase the buildable space on the parcel?	✔	✔	✔
What connectivity to new or existing public assets and amenities can be incorporated into the developer's design (e.g., parks, ground floor retail, public transit, pedestrian safety improvements, schools)?	✔	✔	✔
What is the county's social, economic and cultural vision for this neighborhood?		✔	✔
What is the existing community context (e.g., single family detached houses, mix of building heights and amenities)?		✔	✔
How would the development encourage further investment while avoiding displacement of current residents due to potentially higher property taxes?		✔	✔
Does the county have the administrative capacity and political commitment to manage a long-term multi-phased project?			✔
What are the county's priorities for the site? Will the final development include mixed-use elements (e.g., retail, restaurants, services, amenities, etc.)? Is this project part of a downtown revitalization plan that will contribute to improved business opportunities and public safety? Is the parcel part of a master planned district?			✔

Development Scenario Considerations	Small-Scale	Scattered Site	Large-Scale
What funding is needed for enabling infrastructure that creates a vibrant and prosperous residential area (e.g., streetscape improvements, road and sidewalk enhancements, water and sewer extensions)?			✔
Does the project fall within an existing tax-increment financing (TIF) district that would designate use of increased property taxes for affordable housing or infrastructure? ▪ If so, can TIF revenue be utilized to pay for site infrastructure? ▪ If not, can a TIF or other revenue-generating option be created for this area?[4]			✔

The development scenario also helps to inform the preferred housing unit types. For example, multi-family housing like duplexes, triplexes and townhouses can fit into small-scale or scattered site development, while large-scale development allows for higher density options.

Housing Typologies

Single-family homes are detached housing units owned by one party, with no shared walls and situated on their own land.

Manufactured homes are residences built wholly within a factory setting and then transported to their final location.

Townhouses are housing units that share walls with adjacent units and are typically situated on narrow lots, each owned by an individual owner.

Duplexes are detached buildings that contain two separate units, each with its own entrance. Buildings consisting of three units are referred to as triplexes, and those with four units are called fourplexes.

Midrise apartments, often called 5-over-1s, are typically five to 10 stories tall with retail or other uses on the ground floor. They usually feature five wood-framed stories above one concrete podium for cost efficiency.

High rise apartments are cement-framed buildings over 10 stories, typically found in high-rent areas to spread land costs across many residents.

Missing middle housing refers to all categories of housing denser than a single-family home but less dense than a midrise apartment, such as duplexes or townhouses.

Step 2: Zoning Review

Zoning regulations determine the types of housing and land use permitted on a specific parcel, which can allow, restrict or prohibit certain developments. Reviewing current zoning rules can help determine whether the proposed development is permitted by-right – meaning it fully complies with existing requirements and doesn't require county board action to approve – or if some form of zoning relief is necessary.[5] After analyzing the applicable zoning standards for the selected district, county authorities and the developer decide whether to modify the project design to comply with current regulations or seek an amendment or exception. Possible adjustments include obtaining a special or conditional use permit, rezoning part of the area or applying for a variance or other exceptions.[6]

For example, if the vision for the property is to develop a mid-rise fourplex in a zone that only allows for single-family homes, the county would need to revise the plans to comply with current zoning, apply for a conditional use permit if multi-unit use is allowed in current zoning or seek rezoning for by-right fourplex development.

As rezoning can sometimes be met with opposition, the following considerations can help guide a decision on whether to pursue zoning changes:

- Key stakeholders, including internal to the county (such as department heads and elected officials), interjurisdictional and community
- Possible pro-housing partners or champions for zoning changes
- Added time and financial impacts of pursuing desired changes, or
- Team capacity and authority for advancing zoning efforts.

Although pursuing zoning amendments typically extends the project timeline, counties may opt to pursue such steps when seeking to align with project objectives, like increasing housing near transit or within walking distance of local services and amenities.[7] Effective zoning request strategies often include:

- Aligning with stakeholders to assess support for reform
- Engaging the community throughout the process (see Step 5 Community Engagement), and
- Creating a process timeline that meets with the zoning code's administrative section such as legislative review and adoption process requirements.

The zoning review process might highlight where wider zoning changes are needed, either in a targeted corridor, for particular zoning classifications or throughout the county. For example, frequent site-specific amendments can indicate the need for more comprehensive zoning reform to better serve community needs and reduce future administrative tasks.

To learn more about zoning, see NACo's report on Land Use, Zoning, Infrastructure and Community Planning.

Step 3: Pro Forma Development

A pro forma is a financial model containing cash flow projections that evaluate how a real estate project will incur costs and generate revenue over time. Developers build pro formas based on projected conditions over the project's lifecycle, including key cost variables such as labor, construction materials and financing rates.They also consider capital sources and vacancy rates.[8]

Drafting a pro forma clarifies how variable project costs combine to evaluate the viability of a development proposal. The pro forma indicates whether the project can recoup operating and maintenance expenses, service any debt obligations and deliver an appropriate return on investment. Pro forma calculations may lead to reevaluating many aspects of the project, such as its scale, housing typology, unit affordability mix and amenities.

Housing Input Costs

According to the National Association of Home Builders, the five L's of housing input costs – labor, land, lending, lumber and legal/regulatory issues – drive the costs of new development.[9] Affordable housing developers are feeling the strain from the estimated national labor shortage of 200,000 to 400,000 construction workers, materials cost increases averaging 19 percent since the COVID-19 pandemic and ongoing supply chain disruptions.[10]

Common Measures of Financial Feasibility

When assessing a project's financial feasibility, real estate developers consider a few key calculations in the project's pro forma.[11] For rental projects, developers examine the net operating income (NOI), which is the anticipated net income generated annually divided by total operating costs, such as maintenance or administration. Most developers deem a rental housing project to be successful if its NOI is between 40 and 60 percent.[12] For projects in areas with rapidly changing market conditions or where annual projected revenue may fluctuate, the developer may look at the internal rate of return (IRR) to measure the profitability of a project over its entire lifespan. IRR calculations include the initial investment in upfront costs, land acquisition and construction; revenue from rental incomes and sales; and operating expenses such as property taxes, maintenance, insurance or debt payments. For housing projects funded with debt, developers typically seek an IRR of 10 to 20 percent, depending on market conditions and prevailing interest rates.[13]

Construction Costs of Different Housing Typologies

To estimate local construction costs, counties first consider the cost per square foot of different housing types. Local builders can usually provide these cost estimates. In addition to typology, costs depend on materials, labor, soft costs and contingency funding for delays or unexpected expenses.[14] Manufactured housing is the least expensive to construct per square foot, while concrete high-rises cost the most. However, total cost per unit also depends on land prices. Low-density, cheap construction (like manufactured housing) is most cost-effective in areas with low land prices, while dense high-rises can actually cost less per unit in counties with extremely high land costs.[15] Counties may weigh trade-offs between construction costs and project goals when deciding on most appropriate housing types for the project.

Step 4: Developer Procurement

Partnering with a mission-aligned developer who shares the county's affordable housing goals is critical to the success of the project. Developers provide the necessary technical expertise and professional networks to manage the development process. They assess project feasibility, assemble a capital stack (i.e., structured hierarchy of funding sources to fund construction), oversee construction and transition final housing to rental management or home ownership. Counties can work with their procurement departments to define a suitable process for working with the developer on the project.

Procurement Options

Public-Private Partnerships (PPP) involve collaboration between government and private entities to deliver public services or infrastructure. In affordable housing projects, the private sector often handles development, financing, construction and operations, while the public sector may provide land, rights and revenue opportunities. PPPs typically last 15 to 25 years and may be a good fit for counties looking for long-term project pipelines.

Requests for Proposals (RFP) are structured, competitive public processes used to solicit credentials and proposals from potential development partners for a designated project or set of projects. Developer credentials outline an organization's qualifications and previous project experience. Developers submit proposals that generally include a project timeline, a preliminary capital stack indicating anticipated funding sources, a proposed site plan with unit layout and estimated unit costs. The RFP process may be suitable for counties that have specific project requirements with limited flexibility.

Requests for Qualifications (RFQ) are public processes where developers submit credentials, expertise, project examples and labor rates. Unlike RFPs, RFQs allow more flexibility to adapt to changing market conditions over the project's lifecycle. Counties often use RFQs when projects can vary in unit count, affordability or design.

Developer Procurement Process Considerations

- What is the timeline and is it realistic compared to similar projects?
- How will local developers be notified to ensure sufficient county options?
- If current processes create barriers for local, minority or small developers, how can these barriers be addressed?
- What are the project's scope and criteria, including housing types, unit count and affordability?
- Which approach best secures a partner aligned with community housing needs?
- What defines successful procurement, such as financial viability, long-term affordability and access to services and amenities?

Procurement Best Practices

Enabling developer flexibility: Housing development projects carry high degrees of risk and uncertainty with current projects continuing to feel the strain from escalating labor and material costs. Enabling flexibility in the procurement process and throughout the project lifecycle allows development partners to adapt to rapidly changing market conditions. By using an RFQ instead of an RFP process, counties can increase flexibility for both the county and the developer in the post award period. Counties can also provide preliminary site plan approval, which can help developers pursue project funding earlier in the process. Incorporating flexible project requirements where feasible is particularly relevant when collaborating with small-scale or social purpose development firms.

Valuing relationships: Relationships with developers can last long after a single development project, especially if the county is looking to continue to build on county-owned parcels. Working to build positive and productive relationships with developers can set up the county for successful future projects.

Being a good partner: Counties can streamline county procurement and reviews by narrowing RFP/RFQ questions or using pre-approval processes. Simplifying these steps demonstrates to developers that the county values good-faith partnerships and aims to reduce unnecessary delays and costs.

Continuing community engagement: Counties can continue engaging the community throughout procurement by maintaining transparency and sharing public updates. Local organizations can help to involve residents and host targeted sessions for those most affected. See Step 5 Community Engagement for more information.

NACo's Housing Task Force

NACo's Housing Affordability Task Force examined the most critical housing challenges and opportunities from the county government perspective. In its findings, the task force elevated county-led solutions and innovations for addressing the growing housing affordability and inventory crisis, identifying intergovernmental and public-private approaches that enhance housing affordability and stability.

Read the report here.

Step 5: Community Engagement

Creating a continuous and effective community engagement strategy helps to overcome potential opposition to affordable housing and to include needs of both current and future residents. Meaningful community engagement reaches both residents living near to the proposed site as well as individuals further away but with personal or professional interests tied to the location. Effective engagement includes perspectives from supporters and opponents alike and demands both dedicated time and staffing as part of an ongoing, iterative process.

Although counties may experience a pressing need for additional affordable housing, announcements regarding new projects often elicit hesitation and resistance within communities. Misunderstandings about the potential impacts of affordable housing are common; some residents may express concerns regarding changes to density, income mix or architectural style, fearing these could alter the community's identity and culture. Others may lack awareness of the necessity for diverse housing options and price ranges, as well as the numerous advantages affordable housing can contribute to neighborhoods.

Purposeful and transparent outreach activities serve to enhance public understanding of local housing needs, correct prevailing misconceptions about affordable housing and foster support for development initiatives. Increased public awareness of the need for and benefits associated with affordable housing contributes to greater acceptance of new projects. Early and sustained engagement with the community is vital to mitigating opposition that might threaten project success.

Community Engagement Process

An effective community engagement plan requires understanding of local factors. Well-designed county plans identify stakeholders, follow legal guidelines, consider county staff and financial capacity, align with timelines and anticipate facilitators, pain points or barriers. Engagement ensures feedback loops that share information with both external groups as well as internal stakeholders like elected officials, public works agencies and community and housing development departments.

In-person community engagement activities could include block parties, door knocking, festival tabling, pop-ups in unused spaces, town halls, commission hearings and civic meetings. Remote formats like virtual meetings, webinars, polls, surveys and social media posts can help reach busy families.

Key Considerations for Effective Community Engagement

- Defining the purpose and objectives of engagement
- Deciding which matters require public input
- Identifying leadership and support for engagement activities
- Listing necessary resources and requirements
- Determining who participates, when and why
- Setting a clear engagement timeline
- Finding ways to remove participation barriers
- Anticipating and addressing public objections or resistance to the project
- Recognizing key community partners, especially those trusted amongst isolated groups
- Establishing a process to record and respond to feedback
- Deciding how community feedback will be used and what will be excluded

Community Engagement Best Practices

Engage early: Proactive community engagement requires time and resources but helps align projects with community needs and reduces resistance. A clear strategy and budget from the start promotes fair and effective engagement.

Set expectations: At the start of the engagement process, county leaders can clarify how both the county and developer plan to incorporate community concerns and feedback into decision making. Providing transparency on the procedures for registering concerns or support can facilitate a more open and informative process.

Know the community: At a project's start, counties can identify the most appropriate stakeholders and validators to consult at different project stages, such as community-based organizations, housing advocates, community leaders, employers, faith-based and civic groups and other interested parties in the affected area.

Include diverse voices: Counties can be sure their engagement strategies allow input from community members with varying experiences. Gathering multiple perspectives helps address concerns early and balance anti-development opinions with support from pro-housing advocates and residents like seniors, employers and essential workers who benefit from new housing.

Share written and visual details: Counties can use written materials like letters, door hangers or postcards to notify residents about engagement activities and demonstrate how their feedback shapes the project. Using illustrations helps people picture proposed project results.

Initiate general discussion on housing supply: Counties may organize community-based discussions focused on housing affordability that are not linked to specific development projects. These conversations can involve sharing local data and research about the impacts of affordable housing initiatives. This process also allows residents to share their perspectives on preferred types of development and participate in a visioning process for future development.[16]

Collaborate and coordinate with trusted community partners: Community-based organizations with an established history of serving residents have developed strong, trust-based relationships within the county. Engaging and coordinating with these organizations to promote participation opportunities can enhance momentum and foster broader support.

Value residents' time: Counties can offer flexible options for participation that fit different schedules. Providing food, transportation or childcare can boost in-person attendance. Aligning project-related meetings with existing community events or allowing remote access can also be time-saving mechanisms for participants. Making engagement impactful can prevent public fatigue caused by processes that have little effect on decision making.

Make it accessible, enjoyable and convenient: Residents are more likely to participate if engagement is an enjoyable experience. Fun activities might include in-person methods like charrettes (structured design and planning workshops conducted in-person with stakeholders) and interactive virtual tools such as whiteboards and surveys. When organizing activities, counties can opt to include cultural events, popular venues, family-focused options, social opportunities and multi-lingual accessibility.

Keep the conversation going: County engagement allows community members to give feedback and receive updates regularly, so residents know their input is valued and meaningfully influences the project.

Program Spotlight: Counties for Housing Solutions

NACo's Counties for Housing Solutions (C4HS) program highlights the critical role counties play in expanding housing supply and reducing development costs. Enabling access to affordable housing helps to increase upward economic mobility and to move county residents out of poverty by providing stability, financial flexibility, opportunity access, health benefits, workforce support and generational impact.

Launched in 2024, this intensive learning program helps counties implement strategies to increase their local housing supply. In partnership with Smart Growth America, NACo has provided weekly virtual workshops and individualized coaching sessions to application-based cohorts of counties on key strategies to address housing affordability.

This guide is based on the technical assistance provided for the 15 counties that participated in the first two C4HS cohorts. These counties learned to identify opportunities and strategies for developing affordable housing on publicly-owned land to utilize county-owned property for affordable housing projects. This guide summarizes the key steps presented through the C4HS program and serves as a practical resource to advance affordable housing and upward economic mobility in every county nationwide. C4HS's third cohort of eight counties provided the basis for NACo's additional guide focused on county measures for zoning modernization to increase housing production.

Scan to learn more about
Counties for Housing Solutions (C4HS)

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