Building Blocks Series

Unlocking housing affordability through innovative construction

JPMorganChase PolicyCenter

Executive summary

The United States faces a lack of affordable housing supply, and high labor, material, and development costs are deepening the problem. Construction accounts for a significant share of home prices—estimated at roughly 64% in recent analyses, with the greatest impact falling on low-to-moderate-income households and first-time homebuyers. The effects are far-reaching: High housing costs and constrained supply limit worker mobility, weaken employer competitiveness, and strain local economies. State and local reforms to zoning, building codes, and permitting remain essential but are not enough on their own to deliver homes at the price points families need.

This paper examines how innovative construction—manufactured, modular, panelized, and other industrialized methods—can help address part of the affordability and supply gap. Innovative construction integrates manufacturing principles and standardized parts to housing production and delivery to reduce development costs and timelines. For certain projects, these efficiencies can lower construction costs by an estimated 20-30% and shorten timelines by an estimated 30-50%, translating to greater housing affordability.

Two key challenges have contributed to limited broader adoption:

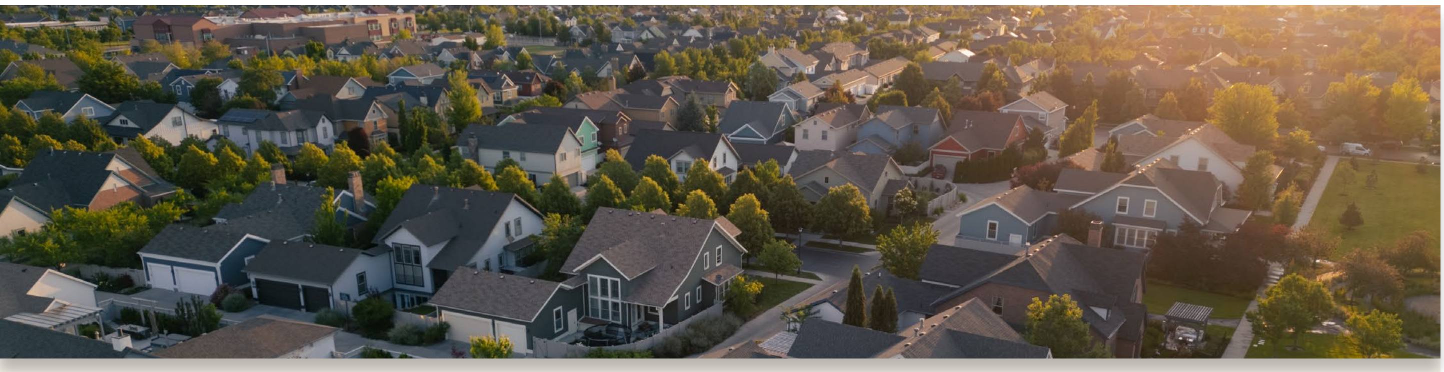
- Regulatory requirements, including land use and zoning, building codes, and inspections, vary across jurisdictions. This adds unnecessary, cost-additive complexity and forces manufacturers to redesign products for different markets, reducing the efficiencies of standardized, factory-based production, particularly for manufacturers operating across state lines. In some jurisdictions, land use and zoning rules prohibit or limit the use of innovative construction altogether.
- Financial frictions also present challenges. Manufacturers need predictable order pipelines to finance factories and sustain operations, and developers face upfront deposit and payment timing that often do not match conventional construction loan draw schedules.

To help address these barriers, this paper outlines three key policy recommendations for state and local leaders:

1. **Create a regulatory environment that enables innovative construction**
   Align land use and zoning rules, land use rules, building codes, permitting, and inspection processes to place off-site and site-built housing on equal footing and with predictable approval pathways. *Maryland's Housing Expansion and Affordability Act, Idaho's 2026 housing package, and Colorado's statewide factory-built building code (SB25-002) offer promising examples to track*.
2. **Increase public incentives that reduce financing frictions and support demand**
   Deploy public incentives, demand aggregation strategies, and multi-year pipelines to create a more predictable market for manufacturers, improve access to capital, and support scale. *Promising models include Colorado's Innovative Housing Incentive Program and New York's $50 million MOVE-IN NY.*
3. **Build implementation capacity, workforce aptitude, and an evidence base for market adoption**
   Invest in trained plan reviewers and inspectors, workforce development, and a credible evidence base on cost, speed, and quality outcomes to support market confidence and replication. *Examples include regional partnerships and research and coalition-based efforts like the Innovations in Manufactured and Modular Homes (I'm HOME) Network at the Lincoln Institute of Land Policy*.

Innovative construction is not a standalone solution. When paired with foundational reforms and public-private collaboration, these approaches can help accelerate housing supply and improve affordability outcomes. Realizing these benefits will depend on addressing regulatory fragmentation, financing alignment, and market scale simultaneously.

This report is part of the broader *Building Blocks* series, which highlights practical state and local solutions to the nation's housing challenges. It reflects JPMorganChase's commitment through the American Dream Initiative to advance scalable, market-based strategies that widen economic opportunity. As policymakers look for ways to tackle affordability, innovative construction should be part of the solution.



How JPMorganChase is meeting this moment

JPMorganChase's American Dream Initiative (ADI) is a multi-year effort to expand local economic opportunity, with housing as a core pillar. Through targeted financing, strategic partnerships, and research-driven policy development, ADI aims to improve housing outcomes for American families by expanding access to affordable homes and strengthening pathways to homeownership, building on the firm's longstanding housing finance expertise and support for strong local housing markets.

From 2021 to 2025, this work has included:

- Providing over $52 billion in debt and equity financing for affordable housing
- Committing $498 million in philanthropic capital to support innovative housing solutions
- Helping finance the creation or preservation of over 435,000 affordable housing units

JPMorganChase also launched its *Building Blocks* series to offer evidence-driven, actionable state and local recommendations that address the underlying cost drivers of housing production and help improve affordability outcomes for renters and prospective homeowners. This paper, the second in the series, examines how policy can better support market adoption of innovative construction as a complement to broader pro-housing reform.

Introduction

Innovative construction: Laying the groundwork for more homes at lower costs

States and local governments have made significant progress on land use and zoning, building code, and permitting reforms.[1] By reducing impediments and streamlining processes, these foundational reforms can lower costs and barriers to private sector investments in new housing.[2] While critical, regulatory solutions in isolation—and without embracing the potential for innovative construction—are unable to deliver homes at price points needed to meet market gaps. Even in more favorable regulatory environments, building homes that are affordable may not be economically viable.

This is due, in part, to high hard costs—from labor to materials—that elevate total development costs, increasing rents and sale prices for families upon delivery.[3] Innovative construction has the potential to lower the cost of housing development by shortening timelines, improving predictability, and embedding cost-saving production efficiencies.[4] **State and local leaders can build on enacted pro-housing reforms by creating the conditions necessary for innovative construction methods to deliver more affordable homes at scale.**

Bringing the American homebuilding industry into the 21st century

American homebuilding has been shaped by waves of innovation and technological expansion.[5] From early mass-production techniques, such as Balloon Framing in the 1830s, to prefabricated building in response to demand from returning World War II veterans and rapid suburbanization, the homebuilding industry has adopted new approaches and technologies to respond to the immediacy of market demand.[6,7] During the postwar era, this meant embracing factory-like production mechanisms, large-scale tract development, and repeatable, standardized designs.[8]

Yet, homebuilding techniques in the U.S. have remained largely static—that is, predominantly site-built and with productivity gains well below gains in the overall American economy and far below sectors that have adopted trends in automation, digitization, and advanced manufacturing.[9] Though the construction industry has made significant advancements—such as incorporating higher-performance and more energy-efficient materials—the way housing is built in the U.S. remains largely unchanged. The current status quo of housing construction relies heavily on bespoke, sequential work on the site of final delivery: An approach with lower rates of productivity, excess material waste, and heightened vulnerability to weather patterns, workforce constraints, and related timeline disruptions.[10]

On a global scale, the American homebuilding industry tends to lag relative to international comparisons, which have more fully integrated innovative construction methods, (see for example, Finland, Norway, Sweden, and Japan).[11,12,13,14] In Sweden, more than half of all new housing and 85% of single-family homes use innovative construction methods.[15] Supported by an aligned regulatory regime and a mature ecosystem, innovative construction in Sweden yields 19% lower construction costs and a 10% increase in labor productivity.[16,17] Elsewhere, Singapore increased adoption by 20% between 2017 and 2020 after passing a 2014 law that required use of modular construction methods on state property.[18] Normalization of innovative construction at the international level shows that homes can be built faster and with greater cost efficiencies when innovation is paired with scalable production, demand aggregation, and supportive regulatory frameworks.[19]

Innovative construction: A primer

Throughout this paper, innovative construction is used as an umbrella term for construction methods that integrate manufacturing principles into project development and delivery, focusing on streamlining processes and shifting construction to controlled environments (usually a factory) to enable better value to the developer and end users.

As noted in a Harvard Joint Center for Housing Studies report, discourse on innovative construction relies "on a number of terms that are complex, sometimes interchangeable, frequently misused, and/or constantly in flux" when discussing this segment of the construction industry.[20] **What is agreed on, however, is a shared objective across these methods: To create a more predictable homebuilding environment that helps shorten timelines, reduce development costs, and achieve more affordable price points for the end consumer.**[21]

The chart below provides a breakdown of and defines commonly used terms.

Innovative construction methods: Key terms

On-Site Construction

Dominant building approach where most materials are delivered and assembled at the final location.

Also referred to as stick-built, site-built, traditional, or conventional.

Off-Site Construction

Innovative construction approaches that shift discrete construction activities from the job site to controlled manufacturing settings to increase repeatability, quality control, and schedule certainty.

Manufactured Housing

Built in a factory to Department of Housing and Urban Development (HUD) Code, which is associated with substantial cost advantages relative to site-built construction.

Because the code is federal, state and local roles often focus on siting, installation, and titling.

Modular Housing

Built in a factory and transported to the site for installation on a permanent foundation.

Unlike manufactured housing, modular housing is built to state or local building codes, like site-built homes.

This allows greater flexibility in design and building form, but also introduces regulatory fragmentation across state and local jurisdictions.

Panelized (2-D) Off-site building methods

Major flat components, commonly wall, floor, and roof panels, are fabricated in a factory and delivered to the site for assembly.

Volumetric (3-D) Off-site building methods

Enclosed three-dimensional modules are built in the factory and then transported and set on-site, usually by crane.

Scaling innovative construction: Challenges and opportunities

Innovative construction seeks to improve the current way of operating both in terms of what kind of home is built (the product) and how homes are built (the process). With this comes a commitment to improving the quality of homes and their price points to the end consumer.

A growing body of research suggests that innovative construction methods can enable faster delivery, higher quality, and improved resilience, often at lower cost. However, the evidence is mixed; cost and time savings are not universal and tend to depend on context-dependent factors such as market scale, regulatory conditions, and market maturity.[22] Notably, these approaches are especially well-suited in response to high-urgency contexts, such as disaster recovery and rapid rehousing for people experiencing homelessness, where speed and scalability are critical.[23] A study examining the use of off-site construction by six community development organizations found that, compared to conventional methods, off-site construction resulted in faster timelines, lower overall costs, or both, while still allowing for stylistic variation and adaptability.[24] Given this growing documented impact, it is essential to identify what impediments are limiting scalability and how cross-sector actors can help create the conditions necessary to fully leverage these advancements, while prioritizing safety and quality. For states and localities, this means exploring how regulatory regimes interact with innovative construction—both in product and process—to add this important lever to their housing toolbox.

In practice, however, this promising segment of the homebuilding industry has not yet reached its full potential in terms of dependability, risk alignment, and capacity to translate cost and time efficiencies into affordability for renters and homebuyers.[25] Policy frameworks and financing structures have been slow to adopt emerging methods, greatly limiting and at times prohibiting its ability to scale.[26]

A primary constraint is the deeply fragmented regulatory landscape governing how and where off-site homes of various typologies can ultimately be placed upon completion and their inspection throughout the development process.[27] Three regulatory challenges stand out: Fragmented code requirements, siting and zoning barriers, and unclear inspection pathways.

- **Code fragmentation across jurisdictions:** Other than manufactured housing, which is constructed to the federal 1976 HUD Code, off-site construction is governed largely by a patchwork of state and local rules. Although off- and on-site construction adhere to the International Building Code (IBC) and International Residential Code (IRC), those model codes are adopted and amended across jurisdictions, resulting in differing standards at the state and local levels.[28] In practice, this means off-site factories—many of which operate across state lines—must tailor designs, materials, and approvals to multiple state and local requirements.[29]
- **Siting and zoning barriers:** These barriers are often more pronounced for off-site versus on-site construction since the latter is typically built for a single jurisdiction and reviewed under one local permitting and inspection regime. Compliance costs rise further when homes are built in one state and installed in another or when local zoning and land use rules restrict where manufactured or modular homes can be placed, impose design standards not compatible with modular or manufactured housing (e.g., width minimums, steep roof pitches or deep overhangs), or prohibit their placement altogether.[30]
    - A leading study of manufactured housing regulation, for instance, found that more restrictive regulatory environments are significantly linked to lower rates of manufactured housing siting.[31]

- **Unclear inspection pathways:** Inconsistent or poorly coordinated inspection processes—both in the factory and at the installation site—create further scheduling risk and unpredictability, adding cost and undermining the potential benefits that innovative construction is intended to deliver.

In addition to regulatory challenges, innovative construction is constrained by **financing friction at two distinct levels:** Capital for manufacturers themselves and capital for the projects that rely on them.

- At the manufacturer level, reaching scale requires significant upfront investment to build and sustain factories that must be supported by a dependable pipeline of orders to enable long-term viability.[32] Without a predictable pipeline of demand, particularly for nascent manufacturers, it is difficult to attract the funding needed to finance capital investments and operations.
- At the project level, developers face a different but related challenge. Commercial terms for off-site construction often do not align with standard construction finance, as manufacturers may require larger deposits (typically 10%) earlier in the development process, sometimes before typical progress draws or permanent financing are secured. That mismatch can make developers hesitant to rely on unfamiliar delivery models, while also making it harder to attract construction lenders and other project capital unless the manufacturer is seen as sufficiently viable and dependable.[33]

These regulatory and financing constraints compound one another. Fragmented regulatory landscapes increase soft costs and scheduling uncertainty. They can also raise potential hard costs when varying local requirements require manufacturers or developers to customize designs, dimensions, or materials for individual projects rather than rely on repeatable components and standardized production. For example, differences in height limits or other design requirements may require custom fabrication or larger materials, eroding some of the cost advantages associated with innovative construction. At the same time, financing misalignment raises the cost of capital and puts pressure on the demand needed to keep manufacturers afloat. A limited construction workforce pipeline and training and lingering stigma around these approaches further reinforce barriers to adoption.[34]

By the numbers

64%

of the price of a home is attributable to construction costs[35]

20-30%

cost savings and 30-50% timeline reductions for off-site construction as opposed to on-site methods[36]

2 months

average time savings for modular versus traditional housing development[37]

5%

of all construction in the U.S. was modular, with a compound annual growth rate of 4.5%—surpassing the growth of the construction industry at large by 1.3% in 2024[38]

8.6%

of new housing starts were attributable to manufactured homes in 2024[39]

Cumulatively, these constraints limit the scale of housing production possible using these methods, as well as the time and cost efficiencies that would otherwise be possible through economies of scale. In other words, even when individual projects are successfully completed, the systems-level conditions necessary to deliver affordability to renters and homebuyers at scale remain out of reach.

Towards market adoption: A framework for state and local action

State and local policymakers and administrators play a critical role in scaling innovative construction and translating efficiency gains into housing affordability for communities. Broadly, states and localities can adopt three complementary solutions:

1. **Create a regulatory environment that enables innovative construction methods**
2. **Increase public incentives that reduce financing friction and support demand aggregation**
3. **Build implementation capacity, workforce aptitude, and an evidence base for market adoption**

1 | Create a regulatory environment that enables innovative construction

State and local leaders can create a more enabling regulatory environment for innovative construction by pursuing a practical 1-2-3 reform agenda across land use and zoning, building code, and permitting.

First, jurisdictions can update land use and zoning rules to treat off-site homes, particularly manufactured housing, on equal footing with site-built homes by allowing it in areas zoned for residential use, where comparable housing types are permitted.[i]

Often, zoning codes either place manufactured homes in separate classifications or confine them to nonresidential or industrial zones, effectively prohibiting their use on residentially zoned lots and perpetuating longstanding stigma on the quality and character of this housing type.[40] In effect, this zoning trend can silo manufactured housing from neighborhoods where site-built housing is permitted and where access to jobs, schools, and transit is strongest.[41]

- Several states, including California, Nevada, Ohio, Washington, and more recently, Virginia, Maine and Maryland, have passed legislation to ensure that manufactured homes cannot be prohibited from lots zoned for single-family residential.[42]

Even where manufactured homes are nominally permitted, other land use controls can still function as practical barriers that materially restrict where they can be sited. This is because zoning controls can be applied more restrictively to manufactured homes or because these rules are often incompatible with these builds.[43] To account for this, states and localities can review land use and zoning rules for provisions that inadvertently preclude the use of manufactured housing. Recent state reforms illustrate this approach:

In 2024, **Maryland** enacted the Housing Expansion and Affordability Act (HB 538) to adopt zoning parity for on-site and off-site homes, allowing manufactured and modular homes by-right in areas zoned for single-family residential use.[44]

Maine similarly moved to ensure manufactured homes are allowed in areas zoned for single-family residential use and subject to equivalent baseline requirements as site-built housing.[45]

At the local level, the **Jackson, Mississippi City Council** passed an ordinance that defines and differentiates manufactured and modular housing from mobile homes, the latter being prefabricated dwellings built before 1976 that had long since been prohibited in the city. Because manufactured housing had been erroneously classified as mobile homes, this build type—and critical source of affordable homeownership—had been effectively disallowed. Under this new change, manufactured housing can be built, though still subject to discretionary entitlement and age and design standards.[46]

Intentional review of state and local land use and zoning rules can unearth prohibitive policies that exclude the use of modular and manufactured housing.

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[i] This recommendation is especially relevant for manufactured housing. Pending federal legislation would remove the HUD-mandated chassis requirement, helping expand design flexibility for manufactured housing, reduce unnecessary production constraints, and better align manufactured homes with other off-site housing types, and in doing so, supporting broader market competition and wider use in affordable housing delivery.

State Spotlight

Idaho’s model for accelerating housing production

In 2026, Idaho enacted one of the most comprehensive pro-housing legislative packages in the country, building on earlier efforts that placed housing built with innovative construction methods on equal footing with site-built homes across zoning and permitting frameworks.[47] Central to this approach is a strong embrace of off-site homes of all kinds: The new law legalizes smaller manufactured housing in single-family zones and manufactured housing duplexes in multifamily areas, while expanding opportunities for in-state production to enable high-quality homes to be delivered in weeks rather than months.

These reforms are complemented by measures to accelerate approvals by allowing for third-party reviews and establishing shot clocks, supporting starter homes and Accessory Dwelling Units (ADUs), and allowing more housing options for households across the income spectrum through lot splits and single-stair buildings of up to four units per floor in buildings with up to four to six stories. Idaho exemplifies how a supportive regulatory environment for innovative construction can create a cohesive framework that helps scale a broader range of housing types.[48]

Second, in the absence of a national building code, states can reduce fragmentation by unifying building code requirements for modular housing, providing pre-approved plans and clear guidance for site inspections, and updating definitions such that housing developments using this approach are not reinterpreted project by project.

While modular homes are intended to meet the same IBC/IRC standards as site-built construction (as adopted locally), inconsistent interpretation across jurisdictions creates avoidable compliance costs and production slowdowns, particularly when factories serve multiple communities or cross municipal lines. Approximately 39 states and Washington, D.C. have addressed this fragmentation by establishing formal modular programs that provide statewide regulatory guidance and oversight, clarifying the applicable code pathway, delineating inspection authority across factory production and siting, and setting consistent expectations for plan review and quality assurance.[49] These modular programs vary largely by state.[50] States with modular programs include Virginia, Utah, and Colorado, giving both manufacturers and local officials more predictable frameworks for approvals, reducing uncertainty and limiting duplicative review.[51, 52, 53]

In 2025, **Colorado** enacted the Regional Building Codes for Factory-Built Structures (SB25-002) to create a new statewide building code for factory-built housing aimed at reducing permitting friction across 300+ local code regimes and helping promote economies of scale. The law requires the statewide code to be developed by July 1, 2026, after which factory-installed systems will be inspected to the state code while foundations and on-site work remain subject to local codes.[54]

In the absence of clear statewide guidance or a modular program, local jurisdictions often interpret how emerging off-site housing types fit within existing building codes on a case-by-case basis. Often, insufficient capacity or technical expertise at the local level may present increased barriers to reaching the procedural efficiencies of these building methods.[55] The result is a patchwork of opaque and inconsistently applied rules that manufacturers must navigate, creating uncertainty and limiting adoption even in places where these approaches would otherwise be viable.

Third, states and localities can streamline permitting by standardizing approval pathways and inspection sequencing, particularly where responsibility is split between factory fabrication and on-site completion. Practical tools include third-party inspections, statewide definitions, checklists, and model timelines that make plan review and inspections more predictable. These measures help reduce fragmentation in the approval process and provide clearer guidance on which manufacturers can rely.

States can further reduce inconsistencies by advancing regional strategies that coordinate across state lines, align approval frameworks, and facilitate shared learning among state and local partners. These efforts are particularly important for manufacturers operating in multiple markets, where inconsistent requirements can slow down deployment and increase costs.

Reciprocity agreements between states can be especially high impact within these regional strategies. By recognizing qualified out-of-state factory certifications and inspections, reciprocity agreements reduce duplicative oversight while preserving safety and code compliance at the point of installation. Several states have reciprocity agreements that recognize building codes and inspections for modular housing across state lines, streamlining approvals, and embedding greater predictability while promoting high safety controls.

Illinois, for example, recognizes inspections for modular builds in other states with equal safety standards, bypassing an additional inspection in-state and removing inspection redundancies that can absorb limited municipal staff capacity and add time and cost to the development process.[56]

Wisconsin's reciprocity agreement with Minnesota allows certain modular buildings manufactured in Minnesota and bearing an approved certification label to be sited in Wisconsin, eliminating the need for Wisconsin officials to repeat factory-level inspections for the same modules.[57]

States can also pair reciprocity with pre-approved plan sets that shorten review cycles and reduce design costs.

The City of South Bend (IN) and **Kalamazoo City (MI)** offer a no-cost "catalog" of pre-approved infill building types that have been vetted for local zoning and common lot conditions, allowing applicants to move more quickly from concept to permit when they use the standardized designs.[58, 59]

Together, these reforms shift the approval process from bespoke, high-friction exceptions to a clear, predictable pathway, strengthening the conditions needed for innovative construction to translate efficiency gains into delivered affordability at scale.

State Spotlight

Unlocking affordable homeownership—how Texas is clearing pathways for innovative construction

Texas offers a national model for unlocking housing affordability, particularly for first-time homebuyers, by demonstrating how state-wide zoning and land use reforms can make it legal and more financially feasible to build a wider range of housing types on more lots. This includes establishing minimum lot-size parameters—generally limiting requirements to 3,000 square feet for qualifying developments—and setting standards for setbacks and parking on smaller lots.

By reducing minimum lot sizes and easing other zoning constraints, these reforms lower per-home site costs and make smaller-footprint homes viable. In turn, they create site and design conditions well suited to innovative construction methods, while providing builders and manufacturers with consistent, repeatable guidelines that support standardized designs and components. In all, these changes foster a policy environment that amplifies the benefits of innovative construction, including lower per-unit costs, faster timelines, and increased production of starter homes, facilitating first-time homeownership opportunities.[60]

2 Increase public incentives that reduce financing friction and support demand aggregation

State and local leaders can support market adoption by deploying public incentives, land, and demand aggregation strategies that support scale.

States and localities can create a more enabling market environment by deploying public land, incentives, and procurement-adjacent tools to create a multi-year demand pipeline for innovative construction. Demand aggregation can be accomplished by aligning expected demand across public agencies, housing authorities, mission-driven developers, and other delivery partners to create a more durable market signal for innovative construction methods. A predictable pipeline is an effective way to improve financing outcomes because it increases utilization, reduces execution risk, and helps manufacturers and capital providers underwrite future production with a greater level of confidence. States and localities can additionally support that pipeline by pairing expected demand with land-ready inventory, including from land banks and publicly owned sites, and by anchoring early projects through gap financing, targeted subsidies, or discounted land in exchange for long-term affordability.

This pipeline-building strategy can also be advanced through state- and county-wide programs that strengthen manufacturer capacity and seed repeat demand across multiple local markets, while helping individual projects connect to conventional mortgage and appraisal channels.[ii]

Colorado's Office of Economic Development and International Trade (OEDIT) has used state resources to build capacity for innovative construction. Through its Innovative Housing Incentive Program (IHIP) and financing delivered in partnership with the Colorado Housing and Finance Authority via its Proposition 123 Affordable Housing Financing Fund, Colorado has awarded low-cost loans and grants to modular manufacturers based on criteria tied to annual unit output, affordable unit production, readiness to scale, and economic impact, including job creation.[61] Rather than funding one-off projects, Colorado's

Spotlight

Come dream, come build (cdcb) – DreamBuild Modular Homes

With philanthropic support from JPMorganChase, cdcb in South Texas piloted its DreamBuild modular homes, showcasing how innovative construction can pair replicable design with buyer customization. Homebuyers choose from pre-designed rooms, or "boxes," to configure floor plans (e.g., number of bedrooms/bathrooms) while still customizing finishes and features.

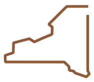
Impact to date:

- 42 modular homes built since 2022
- Expanded manufacturing capacity and pipeline growth to more than 40 homes per year
- Base units starting under $200,000

Cdcb reports 15% development cost savings for their DreamBuild modular homes, with cost-efficiencies expected to increase as production scales. Cdcb is also helping organizations adopt this model in Kentucky, Arkansas, and Dallas, demonstrating a pathway to scale innovation using lessons learned beyond a single market.

[ii] Conventional mortgage eligibility is an important distinction in the for-sale market since mortgage compatibility shapes whether off-site cost efficiencies can meaningfully expand access to homeownership.

comprehensive, incentives-based approach is designed to build long-term production capacity and support future demand across the industry, building over 1,000 homes using innovative construction methods to date and expanding manufacturer capacity to produce an additional 6,562 homes per year as demand grows.[62]

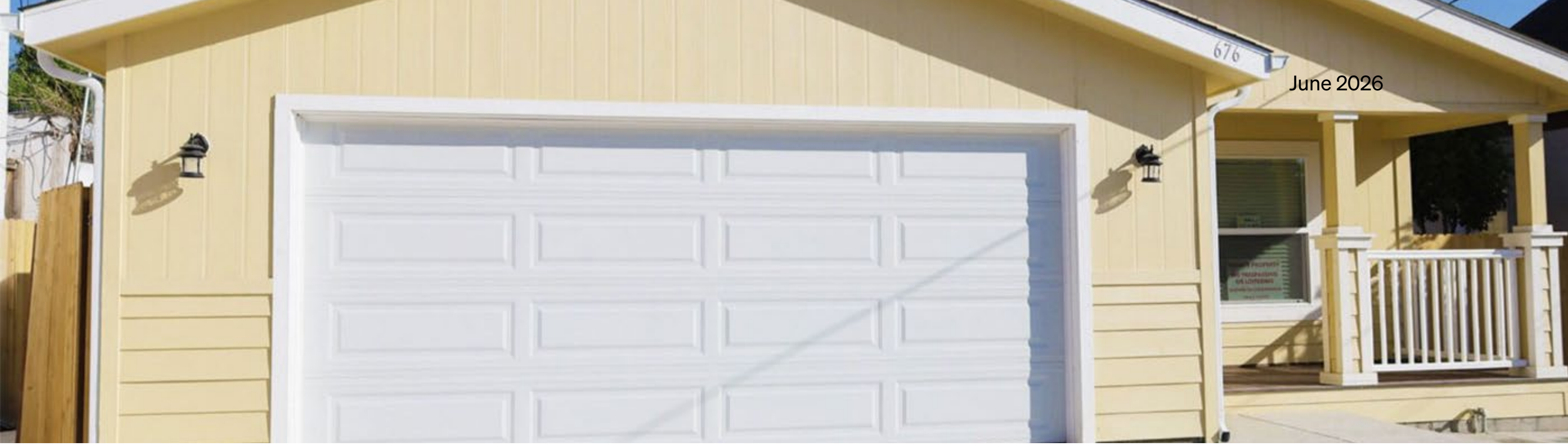


New York State's MOVE-IN NY program helps seed repeat demand for homes using innovative construction methods statewide, while aligning production with conventional mortgage and appraisal channels. Supported with $50 million to expand an initial pilot and build up to 200 additional off-site starter homes, the program works through local partners, such as land banks that can provide vacant lots, to shorten delivery timelines and reduce costs to consumers. Notably, the program leverages manufactured housing that meets design guidelines recognized by Fannie Mae and Freddie Mac, helping ensure lower-cost production translates into broader access to standard homeownership financing. In New York City, where affordability pressures are acute and urgent, innovative construction is emerging as a strategy[iii] that is complementary to statewide initiatives, feasible, and well-suited to improve housing outcomes swiftly and at scale.[63]

Cook County, Illinois, offers a county-level example. Its $12 million Modular Homes Pilot Program is using a land bank to assemble vacant lots, partnering with a mission-driven manufacturer, and deliver up to 120 modular homes across Humboldt Park, Chicago Heights, and Proviso Township, while pairing the production pipeline with down payment and purchase-assistance subsidies to reduce barriers to homeownership.[64]

Together, these approaches create conditions for a steadier pipeline of projects, improving utilization, lowering per-unit costs, and reducing risk premiums that often prevent efficiencies from translating to affordability for renters and homebuyers.

[iii] Proposals included in Mayor Zohran Mamdani's *Block by Block* report complement statewide initiatives to building a predictable pipeline by examining innovative construction methods as an effective tool to deliver affordable housing, expanding jobsite predictability for the city's construction workforce, expanding labor protections, and modernizing building codes to enable innovation, while upholding safety and quality. As outlined in the report, New York City will work to establish clear technical standards, streamline permitting and inspections procedures, strengthen inter-agency coordination, and embed industrialized construction into its multi-pronged housing strategy.



CrossMod home by NPHS

CASE STUDY

California in Action: Public-private partnerships advancing innovative housing solutions

California stands out as an example of how public-private partnerships can deploy innovative construction as part of a broader housing delivery and affordability strategy. Across the state, aligned stakeholders are developing creative financing approaches that combine tools like the Low Income Housing Tax Credit (LIHTC) with mission-driven capital and philanthropic support to make innovative construction both an effective and viable tool for affordable housing production. These public-private partnerships not only help meet housing needs but also create proof points of how housing built with innovative construction can be delivered and financed at scale. California housing initiatives executed through strong public-private partnerships and supported by JPMorganChase include:

- **Santa Maria Studios (Santa Barbara County):** A 160-unit affordable senior housing development utilizing modular construction alongside site-built components. Developed by Pacific West Communities with Autovol as the modular builder and structured as a 9% LIHTC transaction, J.P. Morgan provided construction loan financing to help deliver the project's first phase, showcasing how modular construction can accelerate delivery while supporting deeply affordable rents (30–60% AMI).

- **Lemos Pointe at Watson Ranch (Napa County):** A 186-unit multifamily development targeting families with 30-60% AMI, built using modular construction and site-built components. Similarly developed by Pacific West Communities with Autovol as the modular builder and financed through a 9% LIHTC structure with tax credit equity, J.P. Morgan provided a construction loan to support delivery. The project is part of a broader master-planned community integrating housing, schools, transit, and community amenities.

- **Scaling CrossMod Homes for Homeownership (Southern California):** JPMorganChase provided philanthropic support to Neighborhood Partnership Housing Services (NPHS) to expand access to CrossMod Homes—a form of manufactured housing eligible for Government-Sponsored Enterprise (GSE)-backed mortgages. These homes can cost roughly 30% less to build off-site, with savings passed on to the homeowner and helping reduce barriers to homeownership. The initiative is also generating early insights on how aligning design, financing, and appraisal standards can support broader adoption.[65]

- **San Francisco Housing Accelerator Fund – Industrialized Catalyst Fund:** JPMorganChase provided philanthropic support to the Housing Accelerator Fund to scale innovative financing models for multifamily housing. A recent example, 1633 Valencia, a 145-unit affordable senior housing development for formerly homeless residents, was completed in just 19 months at approximately $525,000 per unit—about half the per-unit costs of comparable Bay Area developments.[66]

3 | Build implementation capacity, workforce aptitude, and an evidence base for market adoption

State and local leaders can create a stronger foundation for market adoption by building implementation capacity, strengthening the workforce, and expanding the evidence base needed to support confidence and replication.

Successfully scaling these approaches depends on the ability of public agencies, developers, and manufacturers to reliably execute projects using methods that deviate from the status quo. To this effect, states and localities can make innovative construction more routine by establishing clear operational guidelines, training plan reviewers and inspectors, and providing consistent direction for manufacturers across jurisdictions. Complementary efforts to build workforce capacity—both within public agencies and across the construction and manufacturing sectors—are critical to ensuring these systems can support innovative construction at scale. At the same time, broader adoption may depend on expanding access to technical assistance and information sharing for developers, particularly around site readiness, contracting, financing structures, and logistics unique to these approaches. Together, these efforts help build mainstream confidence in innovative construction's ability to deliver housing more efficiently and at scale, while reducing perceived risk for investors and lenders.

States and localities can also help build a credible, shared evidence base that reduces uncertainty, supports replications, and closes knowledge silos, deploying a "triple helix model" between the public sector, the larger industry, and academia.[67] Emerging regional initiatives demonstrate how coordinated, multi-jurisdictional efforts can support both capacity-building and knowledge generation. For example, in 2024, the Massachusetts Metropolitan Area Planning Council (MAPC) secured a $3 million HUD grant to explore modular housing deployment in Greater Boston.[68] The initiative is developing a regional strategy to expand innovative construction, support workforce development, and advance plans for new manufacturing capacity, while convening municipalities, state agencies, and industry stakeholders to address regulatory and pipeline challenges. Paired with ongoing research and working groups, these efforts are generating early insights on cost, timelines, and quality that can inform both regional implementation and replication in other markets.[69] Collectively, MAPC's initiative is helping normalize innovative construction as a viable delivery method by pairing hands-on implementation capacity with credible, shared evidence that can guide ongoing industry adoption and improvement.

Research, academic, and convening institutions play a critical role in collecting and publishing data on cost and time savings for innovative construction and translating project-level insights into actionable guidance for the broader market:

- **The University of California Berkeley's Terner Center for Housing Innovation (Terner)** has helped advance a more rigorous understanding of innovative construction by aggregating implementation lessons, surfacing common bottlenecks, and addressing lingering stigma around quality, performance, and feasibility. Through recent research grounded in industry interviews, Terner identified policy and process barriers that limit scalability, informing solutions that can help scale innovative construction and improve housing outcomes.[70] Continued research and engagement of this kind can help resolve barriers and advance structural reforms. Further work is still needed on less explored challenges, including titling and financing, that can determine whether innovative construction can become a dependable method of housing delivery nationwide.

- **The Innovations in Manufactured and Modular Homes (I'm HOME) Network**, convened by the Lincoln Institute of Land Policy, is working to connect research to action by aligning stakeholders around evidence-based policy and financing strategies. To drive informed action, I'm HOME convenes practitioners, policymakers, and community voices, and develops a series of state fact sheets to capture the role of manufactured housing in the affordable housing market and existing legislative and programmatic support for manufactured housing residents.[71] Coordinated efforts like I'm HOME can help strengthen the evidence base for innovative construction, align stakeholders and practitioners to identify novel ideas, and mobilize partners around a shared vision.

Strengthening the construction workforce for the future

Opportunity exists to align innovative construction with workforce reforms that address the longstanding construction labor shortage, advancing mutually reinforcing priorities. The rising cost and limited availability of labor continues to be the foremost issue for homebuilders on housing affordability, as indicated in a 2019 survey.[72] The industry needs approximately 439,000 additional workers to meet construction demand, a shortfall that costs the U.S. economy $10.8 billion annually, including $8.1 billion in lost single-family homebuilding.[73] Beyond lost economic output, this labor gap directly constrains housing supply, limiting production, driving hard costs, and reducing access to homeownership and its wealth-building qualities.

Innovative construction offers a promising pathway to help close this gap by reconfiguring how and where housing is built. These innovative approaches can help create new, more accessible entry points into the construction industry. For many workers, off-site construction can offer more predictable schedules, reduced exposure to weather-related disruptions, and a more controlled environment. These conditions can broaden the construction workforce by attracting workers who may have been less likely to pursue conventional construction roles.

- JPMorganChase grantee cdcb demonstrates how aligned housing and workforce strategies can deliver results. In addition to being a developer of modular homes, cdcb operates a YouthBuild program that equips students with in-demand skills in the construction and manufacturing industry, strengthening the talent pipeline needed to deploy innovative construction at volume.

Scaling innovative construction requires skills across manufacturing, installation, inspection, and on-site integration. State and local policymakers can:

- Invest in workforce development aligned with modular, panelized, and other innovative construction methods, including training in installation, quality assurance, and code compliance.
- Expand apprenticeships and work-based learning to create on-ramps into high-quality construction careers and stabilize labor supply as demand grows.
- Coordinate housing, workforce, and economic development strategies to align training pipelines with regional production goals and employer needs, an especially practical consideration for organizations scaling modular delivery across multiple states.

Moving forward

Expanding access to affordable housing for renters and homebuyers through policy reform remains a critical priority for JPMorganChase. Building upon early progress to reduce regulatory barriers through land use and zoning reform, building code modernization, and more predictable permitting, this brief highlights a complementary set of strategies aimed at derisking and lowering the cost of housing production by supporting market adoption of innovative construction, including manufactured and modular housing, and other industrialized methods.

In this second deep dive, we sought to identify practical actions state and local leaders can take to improve the enabling environment for innovative construction, address financing friction that slows adoption, and invest in the research, workforce, and implementation capacity needed to materialize these high-potential homebuilding approaches. Realizing these gains will depend on strong enabling environments at the state and local levels with mutually aligned cross-sector partnerships to test and scale these approaches, catalyze capital investments, and ultimately achieve market adoption.

While innovative construction is not a standalone solution, it represents a meaningful pathway to strengthening housing production ecosystems when paired with foundational regulatory reforms and aligned public-private collaboration. As the *Building Blocks* series continues, JPMorganChase remains committed to being responsive to how our business, clients, and the communities we serve interface with affordability challenges and putting forth evidence-based recommendations that can more aptly deliver housing affordability for Americans.

About the PolicyCenter

The JPMorganChase PolicyCenter develops and advances sustainable, evidence-based policy solutions to drive inclusive economic growth in the U.S. and around the world. It is powered by the firm's unique global business resources and expertise, including data, research, talent, and philanthropic investments. The PolicyCenter works with policy, business, and community leaders to drive effective public policy solutions at all levels of government.

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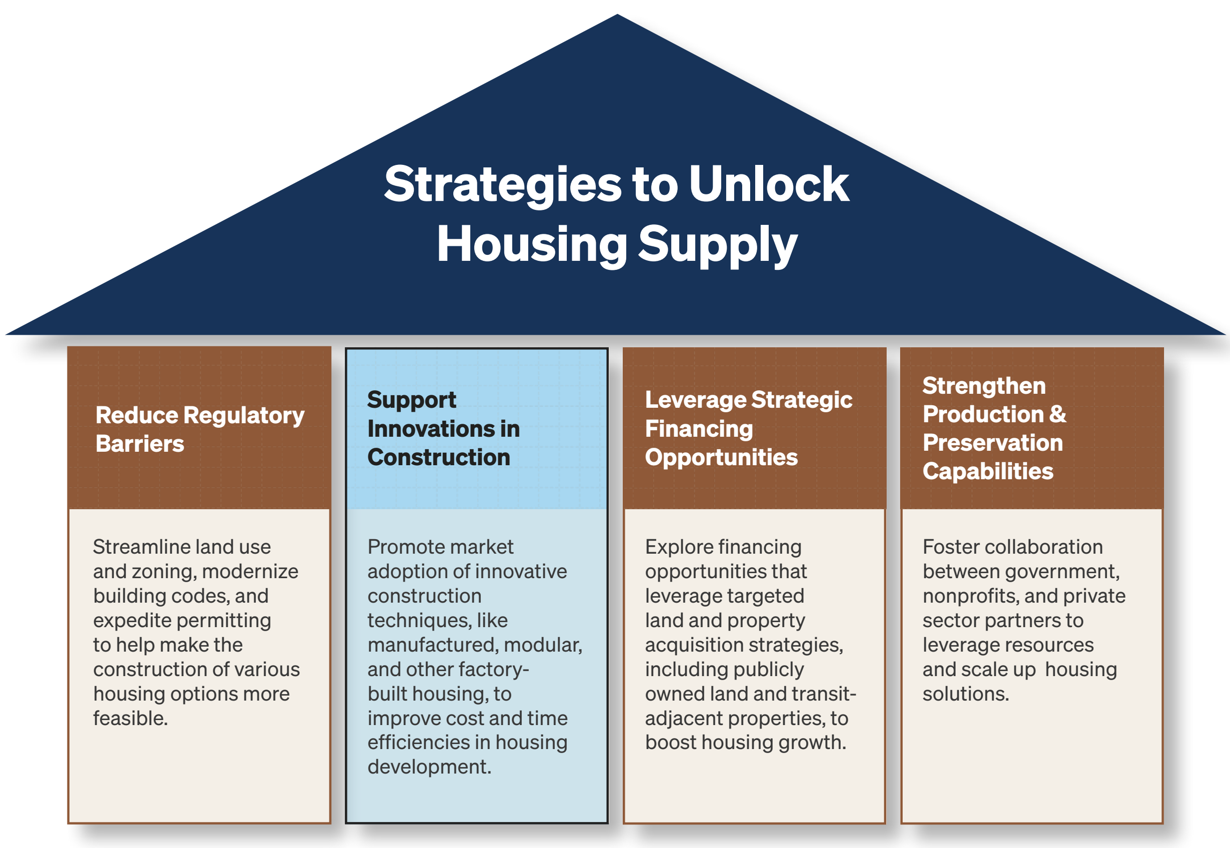
Evidence-Based Building Blocks for Housing Production



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