

Building Blocks: State and Local Opportunities to Increase Housing Supply



Executive Summary

Rising housing costs and limited supply have made access to stable and affordable housing increasingly out of reach for millions of Americans, straining household budgets and slowing economic growth. The scale of housing affordability challenges is significant, affecting communities across rural and urban America. The primary driver of this challenge is the persistent underproduction of homes for households at all income levels, which has failed to keep pace with growing demand. Addressing this challenge will require coordinated action among government, private sector, and nonprofit organizations to increase the availability of housing.

JPMorganChase is committed to supporting the communities we serve and advancing solutions to housing affordability challenges. The JPMorganChase PolicyCenter is launching a series of papers highlighting effective state and local policies that expand housing supply and improve access to homeownership.

In this first paper of the series, we examine strategies for reducing regulatory barriers to housing production, recommending that state and local policymakers take the following evidence-based steps to unlock housing supply:

State and Local Recommendations

- **Reform zoning and land use rules** to allow for more types of housing, especially “missing middle” options, by cutting overly restrictive regulations.
- **Update building codes** to support faster, more cost-effective construction while maintaining safety and quality.
- **Streamline permitting processes** to improve transparency, speed up timelines, and reduce delays for new housing development.



Introduction

JPMorganChase recognizes that our business is only as strong as the communities we serve and the economies we support. From rural to urban areas, housing costs continue to strain family budgets,¹ representing a significant inflationary pressure for American households.² Housing affordability challenges remain widespread for homeowners and renters alike, with a record number of cost-burdened households—those whose housing costs exceed 30 percent of their income—in nearly every state.³ **For millions of Americans, homeownership is increasingly out of reach, with prospective homebuyers facing 30-year mortgage rates higher during the past three years than at any point in the last two decades,**⁴ alongside entry-level home prices at a million-dollar price point in more than half of all cities nationwide.⁵ These unprecedented housing costs continue to limit access to homeownership and curtail economic growth. In response to these challenges, the private, public, and nonprofit sectors have been converging to help address a significant driver of the issue: an underproduction of homes available to households across the income spectrum that has failed to keep pace with growing demand.⁶

Although it is clear that increasing the availability of homes is essential to meet the market's acute needs, achieving this goal requires comprehensive demand- and supply- side solutions, driven by coordinated action across all levels of government, the private sector, and nonprofit housing providers. This juncture presents an opportunity to reexamine and reform state and local land use and zoning, building code, and permitting systems that have dictated the efficiency, effectiveness, and delivery of housing supply for the past century.⁷ These systems have and continue to pose barriers to development in meeting acute housing needs. To address these challenges, evidence-based, bipartisan reforms are advancing at the state and local levels across the country.⁸ More than 20 states have enacted zoning and land use reforms that help enable housing development to better align with demand, with over 2,300 housing-related bills introduced during the 2024 legislative session alone.⁹

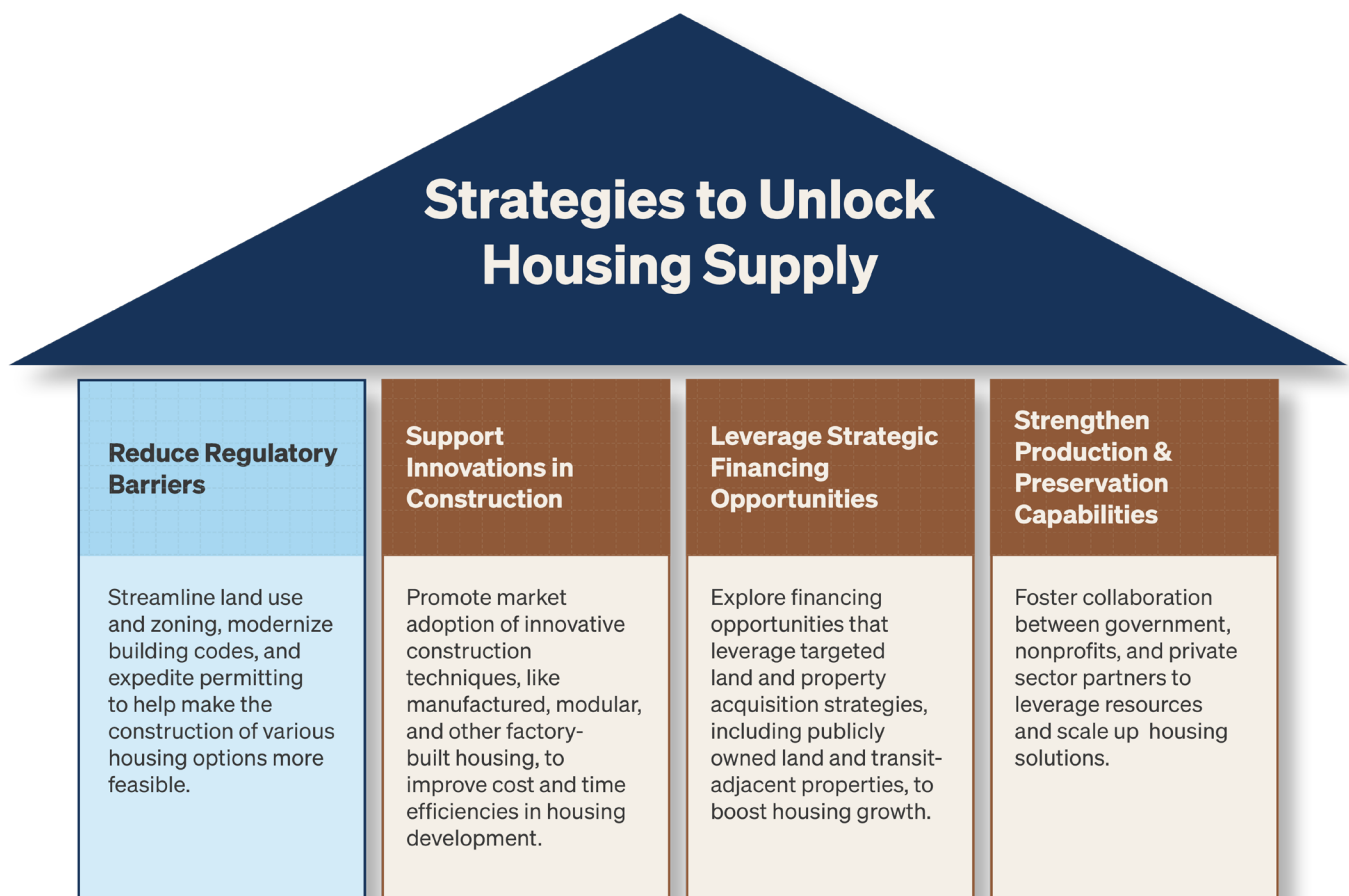
More than **20 states** have enacted zoning and land use reforms that help enable housing development to align with demand.

Over 2,300 housing-related bills introduced in the 2024 legislative session alone.¹⁰

JPMorganChase recently published [federal policy recommendations](#) to help boost housing supply and increase access to homeownership, including two key proposals that passed this year: strengthening the Low Income Housing Tax Credit (LIHTC) and making permanent the New Markets Tax Credit (NMTC).¹¹ Building on this momentum, JPMorganChase is issuing a new series of papers on successful state and local policies that complement these federal initiatives.

The series will follow the building blocks outlined below—strategies that can help reinforce housing production ecosystems when applied at the state and local levels. The first paper in this series will dive into the first building block: state and local strategies to reduce regulatory barriers and unlock housing supply through land use, zoning, building code, and permitting reforms.

Evidence-Based Building Blocks for Housing Production



Land use, building codes, and permitting: Three evidence-based regulatory reforms to unlock housing supply

As a leader in the housing finance sector, JPMorganChase remains committed to addressing concerns from clients and partners alike on the challenges posed by a complex and fragmented regulatory environment. In many jurisdictions across the country, lengthy permitting processes and overly burdensome zoning and land use approvals slow down development timelines and add substantial costs to the construction process.

According to recent research, approximately 40 percent of multifamily¹² and 25 percent of new single-family¹³ development costs are borne from complying with state and local regulations. These compounding regulatory and cost-incrementing barriers continue to hinder housing production, particularly that which is affordable to low- and moderate-income households, limiting the development of housing at the scale needed to meet demand.

JPMorganChase's Commitment to Affordable Housing

JPMorganChase is dedicated to fostering an affordable and resilient housing market that powers thriving local economies. We continue to be a leading national investor in affordable housing: in 2024 JPMorganChase extended more than **\$6 billion** in debt and equity to create and preserve **over 45,000** units of rental housing.

By leveraging our [business lending and equity investments](#), [philanthropic capital](#), [community partnerships](#), and [research and policy](#) expertise, we are working to build a more adaptable, responsive, and collaborative financial sector—one that is equipped to meet the scale and urgency of today's housing affordability challenges.

The following state and local policy reforms offer promising, evidence-based solutions to address this challenge by reducing regulatory barriers and increasing housing affordability. Below is a summary of these reforms, which will be discussed in greater detail in the pages that follow.

1. Implement zoning and land use reforms that unlock “missing middle” housing production by removing overly complex and restrictive regulations.

State and local policymakers can prioritize measures that institute by-right residential development to promote greater density in amenity- and transit-rich neighborhoods, including areas previously zoned for detached single-family or commercial use. Specifically, embracing by-right residential development can help remove costly and time-intensive delays in the construction process by automatically approving developments that conform with local zoning and building codes while encouraging the production of denser housing options. Policymakers can look to early success in California, Texas, and Minneapolis.

2. Advance building code reform that promotes more time- and cost-effective construction strategies while preserving high-quality safety standards.

State and local regulatory bodies can consider implementing performance-based codes to embed greater flexibility in construction, as well as single-stair building code reform to facilitate more cost-effective infill housing development in dense and land-restricted areas. Seattle offers a promising model on how single-stair reform can activate infill development to increase housing supply without impacting safety.

3. Streamline permitting by implementing process improvements to enhance efficiency and accelerate housing development.

This includes creating centralized permitting offices, setting standardized decision timelines, and exempting qualified projects to improve transparency and predictability for developers, while reducing time and resources spent by regulators on discretionary approvals and resubmissions. Recent reform in Montana can serve as a national model for comprehensive changes that reduce bureaucratic hurdles and create a development-friendly housing ecosystem.



1 | Implement land use and zoning reforms to unlock housing production

Land use and zoning regulations significantly restrict home production by limiting the quantity and types of homes that can be built. Municipal governments oversee compliance and enforcement of land use and zoning regulations¹⁴ by effectuating varied and context-dependent approval processes, often giving public officials at different levels of government broad and overlapping powers. Over time, these zoning and land use policies have increased development costs and reduced the availability of affordable housing options.¹⁵ However, in certain jurisdictions, these powers are now being leveraged to actively support housing production to improve affordability.

Examples of effective strategies include:

Streamline housing development by removing unnecessary variances and implementing by-right residential zoning.

Variances, which are exceptions to zoning rules, often complicate and delay the approval process.¹⁶ In contrast, by-right zoning grants permitting approvals based on uniform, codified, and consistent rules,¹⁷ embedding cost- and time-savings into housing development by reducing subjective and discretionary approvals.¹⁸ This process enables developers to confidently proceed with projects that meet pre-defined criteria, reducing development costs and accelerating construction timelines.¹⁹

By-right zoning is an increasingly adopted reform that facilitates the production of housing supply according to local market demand. Research studying the impacts of discretion in the development process through a case study of the Los Angeles Transit-Oriented Communities program found that by-right projects were permitted 28 percent faster than their discretionary counterparts.²⁰ Not only were approval times faster, they were less varied, meaning developers benefited from reduced carrying costs and greater certainty of development timelines.²¹

Nationwide, **30,000** unique zoning codes allow local governments to oversee and enforce land use regulations, as established by state statute.²²

Defining by-right zoning

By-right zoning means that if a proposed residential project meets all existing zoning requirements, such as use, density, and design, it is approved without discretionary reviews or special permits. This increases predictability and time- and cost-efficiencies for housing developers, ultimately helping support more streamlined housing production.²³

Several states have successfully adopted by-right zoning to achieve specific housing supply goals.



California

California permits by-right development of accessory dwelling units (ADUs) on any parcel with a single-family home zoned for residential use.²⁴ ADUs accounted for 20 percent of the state's new home construction—one in every five homes built in 2023.²⁵ Research shows that zoning reforms for ADU production have been some of the most successful housing policies in the state, especially for the production of more affordable housing options in amenity-rich urban areas with high housing costs.²⁶



Massachusetts

Massachusetts has embraced a transit-oriented strategy through the MBTA Law, which mandates that qualifying jurisdictions must zone a minimum area for by-right residential development with 15 units per acre near transit hubs,²⁷ addressing the dual challenge of rising housing costs and workforce shortages in the state.²⁸ Since enactment, 147 jurisdictions have adopted various approaches to by-right residential development, greatly increasing capacity for denser housing near transit in areas where it would have otherwise been prohibited.²⁹ Lexington, Massachusetts is a successful implementer of the measure. In 2023, the town adopted MBTA zoning, creating 12 overlapping districts for by-right residential development, spurring eight development projects in their pipeline, with the potential to add 1,000 homes in a town with high housing costs.³⁰ Across the country, states and municipalities are successfully leveraging transit-oriented development strategies to meet local housing needs, such as increasing affordable housing and density in areas well-connected to transit and, through extension, employment opportunities.³¹



Texas

This year, Texas enacted sweeping legislation to spur housing development in an effort to narrow a shortage of approximately 300,000 homes in the state.³² Texas SB 840 institutes by-right mixed-use and residential development in non-residential areas, while prohibiting municipalities from imposing stricter density, height, setback, parking, or floor area ratio requirements that would otherwise create barriers to and deter housing production.³³



Implement measures that incentivize the construction of “missing middle” housing³⁴ and promote light-touch density.³⁵

Historically, zoning codes have favored detached single-family homes.³⁶ **About 75 percent of urban land across the country is zoned for single-family use.**³⁷ This type of development requires more land per person and restricts land use for alternative housing types. Recently, however, there has been a shift towards constructing “missing middle” housing—defined as medium-density residential options that fill the gap between detached single-family homes and large apartment buildings. Examples include ADUs, townhouses, duplexes, triplexes, and small multifamily buildings.

“Missing middle” housing is designed to maximize land use and create new rental and homeownership opportunities aligned with local market demands.³⁸ These housing types are especially well-suited for households with moderate incomes, such as teachers, nurses, first responders, and other essential community members who often earn wages higher than those required to qualify for subsidized housing but below those needed to afford available market-rate detached single-family homes or luxury apartments. Incentivizing the development of “missing middle” housing broadens options for households across the income spectrum and provides agile solutions in areas with high property values or land constraints.³⁹

A growing number of states have encouraged the **development of missing middle housing** by permitting its development on any residentially zoned lot.



Oregon

Oregon led the way by enacting HB 2001 in 2018, which requires cities with more than 25,000 residents to permit multiple housing units in single-family zones,⁴⁰ followed by California in 2021,⁴¹ and Washington⁴² and Montana in 2023.⁴³ A recent study on missing middle upzoning in Oregon shows a 30 percent increase in missing middle development relative to all residential development in areas previously zoned for detached single-family housing just two years after the upzoning was implemented. Compared to their detached single-family counterparts, these missing middle developments were more affordable and likely to be in neighborhoods with greater density and walkability.⁴⁴ Research on the impacts of Oregon’s higher density zoning finds that rezoned parcels were two times more likely to be developed or redeveloped in the 15 years following the zoning reforms, producing three times more homes.⁴⁵



Washington

In Washington, HB 1110 unlocks missing middle housing and promotes density in communities connected to transit, jobs, and schools by allowing fourplexes in cities with more than 75,000 inhabitants and sixplexes on parcels of land within a quarter mile radius from public transportation.⁴⁶



Salt Lake City

Salt Lake City is leveraging by-right zoning reform to encourage the development of denser, more affordable housing options. Passed in 2023, Salt Lake City's Affordable Housing Incentives introduced a suite of zoning incentives for developers who meet affordability requirements in their projects. The zoning changes for qualifying projects enable the production of small-scale multifamily housing, such as duplexes, triplexes, fourplexes, and row houses, by-right in all residentially zoned areas. In areas already zoned for multi-family housing, the changes reduce parking requirements and streamline planning processes to speed up approvals. By offering incentives through zoning reform and clarifying standards, Salt Lake City is encouraging the development of a wider range of affordable homes, helping meet the city's growing demand for housing. While it is too early to evaluate the impact of this reform, it offers a promising model for leveraging zoning advantages to spur affordable housing development and has laid the groundwork for market-aligned land use and zoning reforms that can help facilitate infill development in Utah—one of three production strategies identified by the state to help build the 840,000 homes needed to meet market demand across the state in the next 30 years.⁴⁷

To catalyze the production of missing middle housing, states and localities have turned to **reducing minimum lot sizes**. This reform allows more units of housing to be built on limited land plots, encouraging the production of more affordable housing options.



Texas

Texas has been leading the way on this front. Since 1998, Houston has reduced its by-right minimum lot size requirements from 5,000 square feet to 1,400 square feet, a reduction of nearly two-thirds, in designated single-family areas, incentivizing housing construction and greater density. Houston expanded this measure to the entire city in 2013, and, this year, Texas enacted legislation that lowers the minimum lot size for single-family homes to 3,000 square feet in new subdivisions with at least five acres of land in 19 cities across the state,⁴⁸ a decrease from the previous 5,000 -to- 7,500 square feet minimum requirements.⁴⁹ This minimum lot size reform has facilitated large quantities of infill development in the city, increasing the supply of homes without raising housing costs, thereby creating more affordable homeownership opportunities. Comparative research on minimum lot sizes across Texas finds that cities with the lowest minimum lot size requirements—Houston and San Antonio—have the highest rates of housing affordability.⁵⁰ In contrast, Austin and Dallas, which have the highest minimum lot size requirements, experience the lowest rates of affordability.⁵¹ While the outcomes of state-wide minimum lot size reform are yet to be seen, early insights into the effects of minimum lot sizes on housing affordability suggest that this reform could significantly enhance affordability across the state.

The reduction or elimination of parking requirements is another strategy to reduce costs and facilitate the production of denser housing. This measure is most effective when tailored to local demand and aligned with context-specific transportation needs.



Minneapolis

Through a series of parking reforms, Minneapolis has shown early success in unlocking housing supply and improving affordability. Most notably, Minneapolis set a national standard in 2015 by eliminating parking requirements for housing developments with 3 to 50 units and reducing parking requirements by half for larger developments in areas near high-frequency public transit. Shortly after, Minneapolis saw an increase in multifamily housing production and a smaller ratio of parking spaces per unit for large housing developments.⁵² Building on this early success, Minneapolis eliminated minimums and lowered maximums for off-street parking requirements citywide in 2021.⁵³ These changes—among other zoning reforms—have helped improve housing affordability across the city. In 2011, the City of Minneapolis issued only 715 new permits for multifamily development, but that number rose to 7,753 new permits by 2022.⁵⁴ This increase in development had a noticeable impact on the housing market in Minneapolis. While housing stock in Minnesota grew only by 4 percent, comprehensive zoning reforms in Minneapolis further facilitated an increase in its housing supply by 12 percent during a 5-year period.⁵⁵ This change meant that, across the state, rents increased by 14 percent, while in Minneapolis rents grew by a nominal 1 percent. Similarly, from 2020 to 2024, housing costs decreased for renters and buyers in Minneapolis, while these costs increased in comparable Midwestern cities.⁵⁶

Building regulations for density

To fully capitalize on zoning and land use reforms that support missing middle development, states and localities can consider changes to building regulations, such as building height, lot size, floor area ratio, and setback requirements, that can help increase the financial feasibility of constructing denser housing developments.⁵⁷

To facilitate the construction of housing options that increase density and maximize land use in land constrained areas, **policymakers can also encourage the use of innovations in housing construction—such as ADUs, modular and manufactured housing, and off-site construction—**to reduce building timelines and costs,⁵⁸ ultimately offering consumers more affordable rental and homeownership opportunities.



California

California has undertaken a series of legislative reforms for almost a decade to relax regulations on ADUs, fostering a robust regulatory environment for their development. The reform began in 2016 with the enactment of SB 1069 and AB 2299, which streamlined the ADU permitting process and established consistent statewide standards.⁵⁹ This initial reform saw an increase in ADU construction, which continued with additional reforms in subsequent years. In 2021, AB 3182 further simplified the permitting process for ADUs, followed by reforms in 2023 with AB 976 that permanently removed owner-occupancy mandates.⁶⁰ These comprehensive reforms have significantly increased ADU permitting,⁶¹ resulting in approximately 83,865 ADUs from 2016 to 2022—a 334 percent increase in ADU permitting. Today, ADUs account for nearly one-in-five new homes built in California,⁶² underscoring the transformative impact of these policy changes on the state’s housing landscape.



New York City

In New York City, the recently enacted City of Yes for Housing Opportunity resulted in zoning reforms that allow for the development of ADUs in parcels with one- or two-family homes in low-density districts in an effort to deliver 82,000 homes across the city by 2040.⁶³ Additionally, New York City is launching a resource hub for ADUs, where interested homeowners can access pre-approved designs, assistance navigating the permitting process, and financial support—all with the aim of maximizing ADU production uptake. City of Yes for Housing Opportunity includes several complementary zoning reforms to boost housing development, including easing restrictions on residential conversions to unlock previously undevelopable nonresidential buildings for housing by reducing the eligibility build date to 1991.⁶⁴



Maryland

In 2024, Maryland enacted HB 538, which permits the use of manufactured or modular homes by-right areas zoned for detached single-family use.⁶⁵ This zoning and land use reform lay the groundwork for the market adoption of innovative construction methods and can catalyze necessary financing solutions to scale their use, fostering broader market integration and increased supply of more affordable housing options.⁶⁶



Kentucky

Kentucky, similarly, passed legislation in 2025 that allows manufactured homes, or factory-built homes that conform to federal standards, by-right in residentially zoned areas and limits municipalities from adopting or enforcing zoning requirements that might otherwise hinder their production.⁶⁷ It will be critical to assess the impact of zoning reforms in favor of manufactured housing on the availability of more affordable homeownership options moving forward.

State Spotlight: Montana's pro-growth housing policies offer a blueprint for state-level action

In 2023, Montana made significant strides in reforming its land use and zoning rules and processes to help stimulate housing development. Like states nationwide, Montana faced housing demand that far exceeded available supply, with demand surging by 10 percent during the last decade.⁶⁸ This imbalance created a housing market increasingly out of reach for many Montanans. To tackle this shortage and plan for future growth, Montana established a bipartisan, cross-sector housing taskforce in 2022, which guided a series of strategic reforms.⁶⁹

A key reform is the Montana Land Use and Planning Act (MLUPA), enacted in 2023, which encourages housing production by modernizing restrictive zoning and land use statutes. MLUPA mandates 10 cities across the state—with others having the option to opt in—to establish Planning Commissions tasked with updating zoning, land use, and subdivision regulations, while consolidating and standardizing review procedures for site-specific development applications.⁷⁰ These reforms aim to reduce administrative barriers and expedite approvals, creating a more predictable and efficient system for future development.⁷¹ Additionally, the state has introduced by-right zoning for ADUs and duplexes in areas previously zoned for detached single-family homes, along with a cap on ADU application fees to enhance the financial feasibility of ADU development for Montanans.⁷² While the full impact of these reforms will unfold over time, they represent Montana's proactive, coordinated, and concerted efforts to facilitate housing production and alleviate affordability pressures for its residents across the state.



2 | Encourage building code reform that promotes more time- and cost-effective construction strategies while preserving high-quality safety standards

Similar to land use and zoning regulations, building code regimes can limit the types of housing built in certain jurisdictions and increase development costs.⁷³ Building codes are developed by a supra-national, non-governmental entity, the International Code Council (ICC). The ICC develops two model codes: the International Residential Code (IRC) for one- or two-unit homes and the International Building Code (IBC) for multifamily buildings.⁷⁴ States and localities adopt these building codes in their entirety or with modifications.⁷⁵ **Currently, more than 20,000 state, county, and local authorities have jurisdiction over building code enforcement.**⁷⁶ This fragmented regulatory landscape creates unnecessary complexities for both developers and governments alike as they navigate building permitting processes and enforce building code regulations, respectively.⁷⁷

Single-stair Building Code Reform

A promising reform gaining significant traction is the modification of building codes to allow for the construction of single-stairway buildings that are three stories or more, as opposed to existing regulations in all but four U.S. cities that mandate two modes of egress for buildings of this type.⁷⁸ This reform has shown early success in unlocking innovative and more cost-effective construction methods that enhance the financial feasibility of new developments, particularly those that are affordable to low- and moderate-income households. Recent findings from a comprehensive study conducted by Pew and the Center for Building in North America indicate no evidence of increased safety risks for single-stairway buildings equipped with sprinklers in New York City and Seattle.⁷⁹ This conclusion is supported by international comparisons on the safety of single-stairway buildings.⁸⁰

The requirement for two staircases in multifamily units of three stories or more drives higher development costs and limits what can be developed on a single lot.⁸¹ **The cost to build a four- to six-story multifamily building with a single stairway is anywhere from 6 to 13 percent lower than similar buildings with two staircases,**⁸² **translating to potential cost savings for renters and buyers.** In areas with limited land availability, this staircase mandate increases costs, hinders infill development, and often precludes the construction of denser building types that would otherwise be feasible, resulting in urban lots that go undeveloped or underutilized.⁸³

As such, building code reform could unlock and catalyze the benefits of land use and zoning reforms by increasing the maximization of land use through increased density. Seattle has done just that.



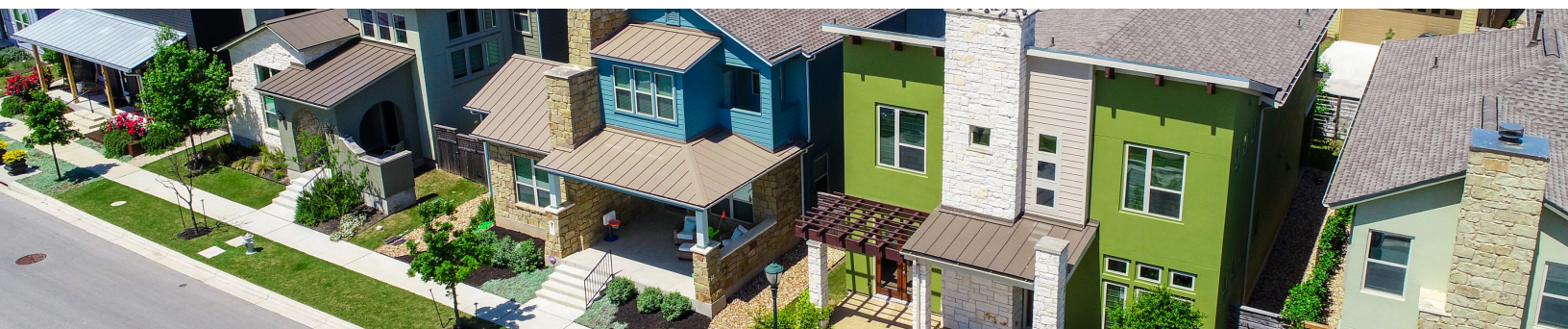
Seattle

The Seattle Special—a unique multifamily housing type of up to six stories built in an infill lot and containing a single staircase—became feasible through building code amendments made in 1977 meant to encourage housing development and urban living in a period of rapid population decline.⁸⁴ Since then, Seattle Special development, permissible by way of single-stair building code reform, has increased housing supply across the city, creating housing opportunities available to households across the income spectrum in dense and amenity-rich neighborhoods.⁸⁵

States and municipalities across the country are seeing increasing momentum for single staircase reform.⁸⁶ In 2012, Honolulu adopted single-stairway reform almost identical to amendments passed by Seattle.⁸⁷ Recently, Texas reformed its building code to allow six-story buildings (with up to four units per story) to be built with a single staircase without compromising safety standards,⁸⁸ following a similar measure adopted in Austin.⁸⁹ Virginia passed legislation in 2024 prompting a study on single-staircase reform,⁹⁰ and similar efforts are underway in Baltimore City and the state of Maryland.⁹¹

Performance-Based Building Codes

In addition to reevaluating single-stair building regulations, policymakers are increasingly embracing performance-based building codes as a way to promote innovative and cost-effective housing production. Current codes dictate specific materials and construction methods for development, limiting a developer's ability to explore cost-effective and innovative solutions that uphold safety and quality.⁹² Performance-based codes, in contrast, are building regulations that specify the intended safety, health, and functionality outcomes, such as fire safety, structural integrity, or energy efficiency, rather than prescribing the exact materials or methods to be used. This approach allows for greater flexibility in how these outcomes are achieved, enabling developers to utilize new technologies and innovative construction techniques.⁹³ As a result, performance-based codes can help reduce costs and streamline the building process, leading to more diverse housing options that are adaptable to changing market needs. While transitioning to a performance-based building code regime will take time and comprehensive governance reforms, the moment is ripe to take lessons learned from similar measures in countries and regions like Sweden and the European Union to inform stateside action.⁹⁴



3 Streamline permitting approvals by implementing process improvements to enhance efficiency and accelerate housing development

While land use, zoning, and building codes are foundational in legalizing the types and amounts of housing options permissible in certain areas, process delays and implementation variances can continue to pose barriers to development.⁹⁵ Permitting is often at the crux of successful implementation, as process efficiencies can enable shorter development timelines and reduce associated costs. These process improvements benefit regulators by streamlining oversight, assist developers by reducing uncertainty and delays, and support communities by facilitating needed housing while upholding vital protections for environmental quality, health, and safety. For example, while building and zoning codes permit a more cost-effective building type, acquiring a permit can trigger complex and lengthy inter-departmental procedures, spanning transportation, water management, and environmental reviews.⁹⁶ Permitting delays are compounded by staff shortages, frequent staff turnover, and interagency discoordination,⁹⁷ which can result in fragmented communication, inconsistent requirements, and prolonged review timelines.⁹⁸ In response, states have adopted state-wide permitting reform to accelerate and streamline permitting processes at the local level.

Early research on the impacts of permitting reform underscores positive outcomes for housing production. Research from the New York University Furman Center assessed the impact of California SB 35, a measure enacted in 2017 that limits procedural barriers to affordable and mixed-income housing production by preempting local discretionary powers in development approval processes.⁹⁹ The research found that, overall, this measure made housing development more predictable, quicker, and less costly, therefore facilitating the production of housing.¹⁰⁰ These procedural improvements have complemented zoning reform in favor of missing middle housing across the state.

Common strategies designed to embed greater efficiencies within review processes include establishing centralized permitting offices, exempting environmental reviews for qualifying projects, expediting permitting for residential development, limiting permitting fees, and shortening timelines for permitting decisions.¹⁰¹



Florida

Florida has made significant reforms since 2021, passing HB 1059,¹⁰² which first established strict processing timeframes for building permits and related penalties, such as refunding permitting fees if timeframes were not met.¹⁰³ In 2025, Florida's permitting process reforms were further strengthened through HB 267, which established 5-to-60 day processing windows for building permit approvals.¹⁰⁴



Oregon

Oregon passed legislation to maximize the benefits of missing middle land use reform by embedding greater expediency and transparency within the permitting process. Passed in 2021, SB 258 requires local offices to expedite and streamline parcel subdivision requests to produce missing middle housing development.¹⁰⁵ Though construction has slowed across the state, 26 percent of all pulled permits in Portland have been for the production of missing middle housing units, and in Eugene, the percent of permits pulled for missing middle housing increased by 8 percent.¹⁰⁶



Illinois

At the municipal level, cities can establish interagency taskforces to identify bureaucratic hurdles and place-based interventions to streamline permitting. Chicago, for instance, launched its Cut The Tape initiative, a centralized taskforce to limit bureaucratic inefficiencies, reduce development timelines, and increase interagency collaboration. Cut The Tape has successfully implemented process improvements, such as establishing parallel rather than sequential approval processes, launching a public dashboard to track implementation of changes,¹⁰⁷ reducing closing timelines for affordable housing, decreasing the amount of required internal design reviews, and creating greater transparency across City departments to strengthen coordination and project implementation.¹⁰⁸



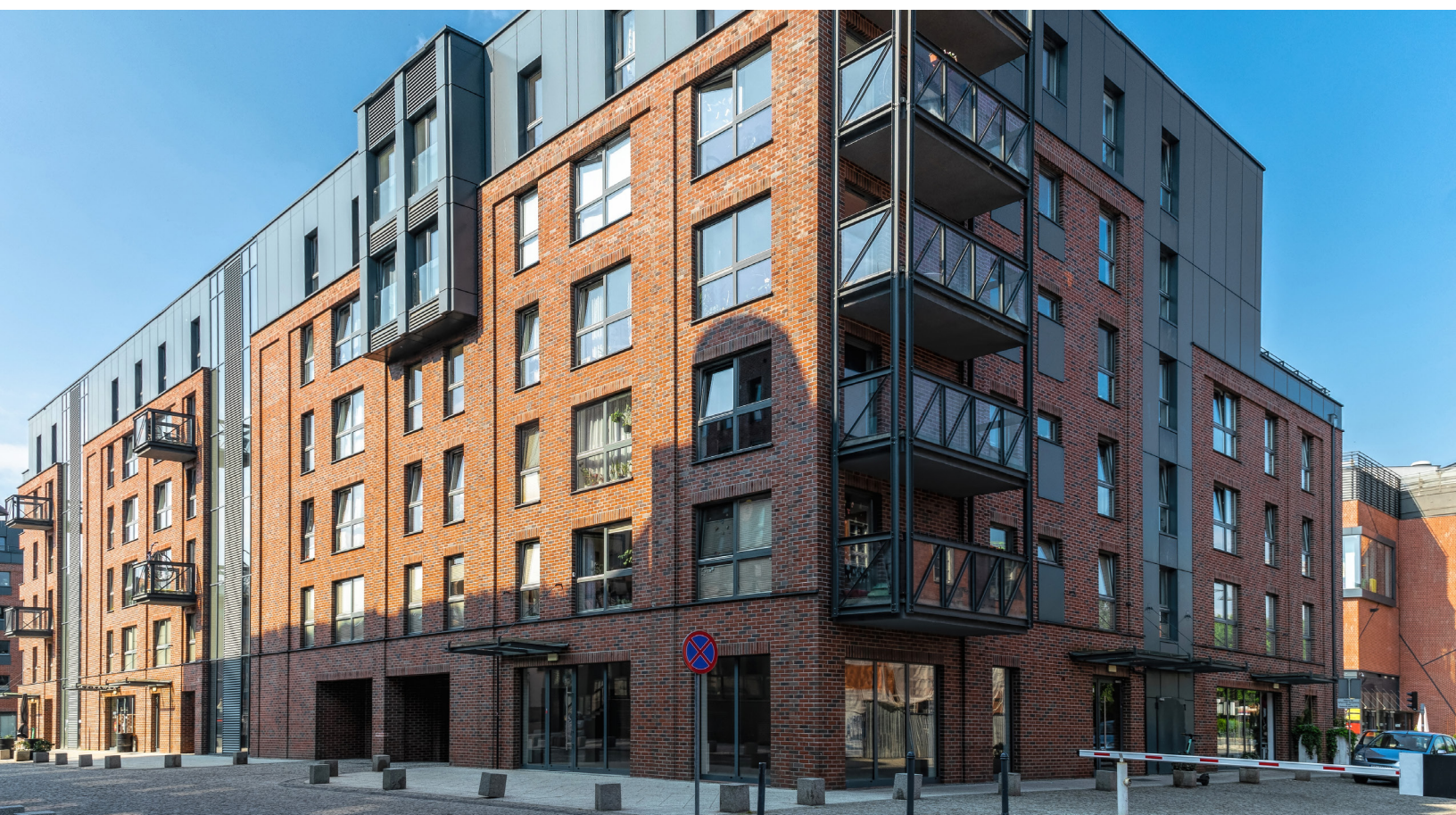
California

San Diego has reformed its permitting by modernizing processes, improving staffing, leveraging technology, and implementing targeted programs to accelerate housing development. San Diego's Development Services Department has transitioned services online and launched initiatives, such as the Complete Communities Now for developments near public transit¹⁰⁹ and Affordable Housing Permit Now,¹¹⁰ to eliminate permitting backlogs, establish approval timeframes, fast-track approvals, and provide greater certainty for developers. These reforms have shown early impact: in 2023, San Diego permitted 9,700 new homes—an 82 percent increase over the previous year and the highest total since 2005. Through dedicated staffing and operational optimization, the Affordable Housing Permit Now Program has enabled more than 2,000 affordable homes to be permitted in its first year, averaging a seven-day processing time.¹¹¹ Collectively, these comprehensive permitting reforms are helping San Diego respond to local demand for more affordable housing options by making it faster and easier to build more homes.¹¹² At the state level, California has recently reformed its California Environmental Quality Act (CEQA) environmental reviews for urban infill and infrastructural development to accelerate and reduce the cost of housing production through AB 130.¹¹³

State Spotlight: Texas reduces regulatory barriers for multifamily development in urban areas through SB 840

In a significant move to address housing supply challenges across the state, Texas enacted SB 840—a comprehensive legislative reform aimed at facilitating the development of mixed-use and multifamily residential projects.¹¹⁴ This measure requires municipalities and counties with populations greater than 150,000 and 300,000, respectively, to permit mixed-use and residential zoning in districts designated for office, commercial, retail, warehouse, or mixed-use purposes without requiring rezoning, variances, or discretionary approvals. Additionally, municipalities are now limited from imposing stricter parking, density, height, setback, and floor area ratio requirements than what is permissible for commercial use.

SB 840 encourages the adaptive reuse of commercial buildings for residential development by limiting municipalities from imposing additional requirements, such as traffic studies or excessive design standards. By easing regulatory constraints, Texas is streamlining approval processes across the state, thus reducing costs and bureaucratic hurdles that often deter development. While the measures have yet to be implemented, Texas continues to pave the way for deregulatory solutions needed to scale housing development to meet growing demand across the state.



Moving Forward

As rising housing costs and limited supply continue to put stable, affordable housing out of reach for millions of Americans, addressing these challenges through evidence-based policy reform remains a critical priority for communities nationwide. In this initial deep dive, we identified a range of promising interventions to reduce regulatory barriers across land use and zoning, building codes, and permitting—some of which are already showing potential, while others require more time to fully assess their impact. Importantly, effective implementation of policy changes is essential to ensuring that zoning and building code reforms translate into additional housing supply. And while these policies have significant implications for the cost, speed, and type of residential development that occurs at the local level, several additional areas of policy and practice can further impact housing supply, including construction techniques, acquisition and financing strategies, and public-private partnerships. As we continue to explore these strategies, JPMorganChase remains committed to understanding how our business, clients, and the communities we serve interact with these evolving challenges, with the goal of developing evidence-based solutions that effectively address housing affordability across the country.



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.

To learn more, visit <https://www.jpmorganchase.com/impact/policy-center>.

Endnotes

- 1 “Cost Burdens High Across the Country,” (n.d.), Joint Center for Housing Studies of Harvard University, <https://www.jchs.harvard.edu/son-2024-cost-burdens-map>.
- 2 “Consumer Price Index Summary,” U.S. Bureau of Labor Statistics, (2025), <https://www.bls.gov/news.release/cpi.nr0.htm>.
- 3 “Cost Burdens High Across the Country,” (n.d.), Joint Center for Housing Studies of Harvard University, <https://www.jchs.harvard.edu/son-2024-cost-burdens-map>.
- 4 Andrew Dehan, “Mortgage rate history: 1970s to 2025,” Bankrate, (2025), <https://www.bankrate.com/mortgages/historical-mortgage-rates/>.
- 5 Anushna Prakash, “In 233 U.S. Cities, Even a Starter Home Costs \$1 Million,” Zillow, (2025), <https://www.zillow.com/research/million-dollar-start-home-2025-35100/>.
- 6 Alexei Alexandrov and Laurie Goodman, “Place the Blame Where It Belongs,” Urban Institute, (2024), <https://www.urban.org/sites/default/files/2024-01/Place%20the%20Blame%20Where%20it%20Belongs.pdf>.
- 7 Anthony Flint, “The State of Local Zoning: Reforming a Century-Old Approach to Land Use,” Lincoln Institute of Land Policy, (2022), <https://www.lincolninst.edu/publications/articles/2022-12-state-local-zoning-reform/>.
- 8 Kiley Chapley, “State Momentum for Housing Reform: A Q&A With Policy Experts,” American Planning Association, (2025), <https://www.planning.org/blog/9311330/state-momentum-for-housing-reform-a-q-and-a-with-policy-experts/>.
- 9 Ibid.
- 10 Ibid.
- 11 Peter Lawrence, “Final Reconciliation Bill Permanently Expands LIHTC, NMTC and OZ Incentive; but Does Not Include HTC Provisions,” Novogradac, (2025), <https://www.novoco.com/notes-from-novogradac/final-reconciliation-bill-permanently-expands-lihtc-nmtc-and-oz-incentive-but-does-not-include-htc-provisions>.
- 12 Paul Emrath and Caitlin Sugrue Walter, National Association of Home Builders, National Multifamily Housing Council, “Regulation: 40.6 Percent of the Cost of Multifamily Development,” (2022), <https://www.nahb.org/-/media/NAHB/news-and-economics/docs/housing-economics-plus/special-studies/2022/special-study-regulation-40-percent-of-the-cost-of-multifamily-development-june-2022.pdf>.
- 13 NAHB Deregulatory Recommendations to Office of Management and Budget, National Association of Home Builders, (2025), <https://www.nahb.org/-/media/NAHB/advocacy/docs/industry-issues/federal-regulatory-reform/omb-deregulatory-recommendations-051225.pdf>.
- 14 Fehintola Abioye, “Eliminating Barriers to Housing through Zoning Reform,” Enterprise, (2025), <https://www.enterprisecommunity.org/blog/eliminating-barriers-housing-through-zoning-reform>.
- 15 Vanessa Brown Calder, Cato Institute, “Zoning, Land Use Planning, and Housing Affordability,” (2017), <https://www.cato.org/policy-analysis/zoning-land-use-planning-housing-affordability>.
- 16 “Zoning changes to allow for higher residential density,” Local Housing Solutions, (2021), <https://www.localhousingsolutions.org/housing-policy-library/zoning-changes-to-allow-for-higher-residential-density/>.
- 17 “Tool: By-Right Development,” National Multifamily Housing Council, (n.d.), https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/F2_NMHC_PDF-Sections.

[Tools_By-Right-Dev_PG-63-TO-73.pdf](#).

18 Yonah Freemark, “Zoning Change: Upzonings, Downzonings, and Their Impacts on Residential Construction, Housing Costs, and Neighborhood Demographics,” (2023), *Journal of Planning Literature*, 38(4), <https://journals.sagepub.com/doi/10.1177/08854122231166961>.

19 Carol Galante, “Why By-Right Affordable Housing in California Is the Right Thing To Do,” Turner Center for Housing Innovation, UC Berkeley, (2016), <https://turnercenter.berkeley.edu/research-and-policy/why-by-right-affordable-housing-in-california-is-the-right-thing-to-do/>.

20 Michael Manville, Paavo Monkkonen, Nolan Gray, and Shane Phillips, “Does Discretion Delay Development?” (2023), *Journal of the American Planning Association*, 89(3), <https://www.tandfonline.com/doi/full/10.1080/01944363.2022.2106291>.

21 Ibid.

22 Benjamin Preis and Emily Desmond, “Land Use, Permitting, and Building Code Reform: A Path Forward,” National Housing Taskforce, Accelerator For America, Drexel University Nowak Metro Finance Lab, (2025), <https://drexel.edu/~media/Files/nowak-lab/State%20and%20Local%20Housing%20Action%20Plan%20Tools/Land-Use-Permitting-Reform.ashx>.

23 Michael Chandler and Gregory Dale, “Zoning Basics,” *Planning Commissioners Journal*, 42, (2001), <https://plannersweb.com/wp-content/uploads/2001/04/265.pdf>.

24 “California Government Code,” American Planning Association, (2022), <https://www.planning.org/knowledgebase/re-source/9138404/>.

25 Eric McConnell, “ADUs Accounted For 20% Of California’s New Home Construction In

2023,” Yahoo! Finance, (2024), <https://finance.yahoo.com/news/adus-accounted-20-californias-home-130211440.html>.

26 Bill Fulton, David Garcia, Ben Metcalf, Carolina Reid, and Truman Braslaw, “New Pathways to Encourage Housing Production: A Review of California’s Recent Housing Legislation,” Turner Center for Housing Innovation, UC Berkeley, (2023), <https://turnercenter.berkeley.edu/wp-content/uploads/2023/04/New-Pathways-to-Encourage-Housing-Production-Evaluating-Californias-Recent-Housing-Legislation-April-2023-Final-1.pdf>.

27 Anthony Flint, “A State-by-State Guide to Zoning Reform,” Lincoln Institute of Land Policy, (2022), <https://www.lincolninst.edu/publications/articles/2022-12-state-by-state-guide-to-zoning-reform/>.

28 Clark Zeigler, Calandra Clark, Kelly Read, and Toly Akintoba, Policy Notes: Zoning for Transit-Oriented Development in Massachusetts, Housing Partnership Network, (n.d.), https://www.housingpartnership.net/files/FINAL_Zoning-for-Transit-Oriented-Development-in-Massachusetts-Case-Study.pdf.

29 Noah Harper, “Transit, Zoning, and Affordable Housing: Insights from Massachusetts,” NJTOD, (2025), <https://www.njtod.org/mbta-communities/>.

30 Ibid.

31 Model Code Partnership Project: TOD Case Studies, Sound Transit, (2022), <https://mrsc.org/getmedia/477122ee-16fe-4bf8-87f0-a69e-cea24b9a/Sound-Transit-TOD-Case-Studies-Report.pdf>.

32 Housing Underproduction in the U.S. 2024, Up For Growth, (2024), https://upforgrowth.org/wp-content/uploads/2024/10/2024_Housing-Underproduction-in-the-U.S.-Report-Final-c-1.pdf.

33 SB 840, Texas Legislature Online, (2025),

<https://capitol.texas.gov/BillLookup/History.aspx?LegSess=89R&Bill=SB840>.

34 “Missing Middle Housing,” (n.d.), <https://missingmiddlehousing.com/>.

35 Edward J. Pinto, “State and Local Light-touch Density Tools,” AEI, (2023), <https://www.aei.org/research-products/one-pager/state-light-touch-density-tools>.

36 Brian J. Connolly, “The Black Box of Single-Family Zoning Reform,” Boston College Law Review, 65(2327), (2024), <https://bclawreview.bc.edu/articles/10.70167/YKEY3834>.

37 Allison Hanley, “Rethinking Zoning to Increase Affordable Housing,” Journal of Housing & Community Development, 80(2), (2023), https://www.nahro.org/journal_article/rethinking-zoning-to-increase-affordable-housing.

38 Amy Love Tomasso, Surveying Missing Middle Housing—Trends in the United States and Massachusetts, Joint Center for Housing Studies of Harvard University, (2025), <https://www.jchs.harvard.edu/research-areas/working-papers/surveying-missing-middle-housing-trends-united-states>.

39 “The Missing Middle Housing Study,” The Montgomery County Planning Department and The Maryland-National Capital Park and Planning Commission, (2018), https://montgomeryplanning.org/wp-content/uploads/2018/09/MissingMiddleHousing-Study_9-2018.pdf.

40 “Housing Choice: More Diverse, Affordable, and Accessible Choices,” State of Oregon Department of Land Conservation and Development, (n.d.), <https://www.oregon.gov/lcd/housing/pages/choice.aspx>.

41 “SB 478,” California YIMBY, (2021), <https://cayimby.org/legislation/sb-478/>.

42 Yonah Freemark, Rodrigo Garcia, Samuel Lieberman, and Annie Rosenow, Unifying

Upzoning with Affordable Housing Production Strategies, Urban Institute, (2023), https://www.urban.org/sites/default/files/2023-12/Unifying_Upzoning_with_Affordable_Housing_Production_Strategies.pdf.

43 Danny Tenenbaum, “Montana’s Housing Miracle Strikes Twice,” Sightline Institute, (2025), <https://www.sightline.org/2025/04/25/montanas-housing-miracle-strikes-twice/>.

44 Hongwei Dong, “Expanding Affordable Middle Housing Options in Single-Family Neighborhoods,” Journal of the American Planning Association, 91(1), (2024), <https://www.tandfonline.com/doi/abs/10.1080/01944363.2024.2344628>.

45 Hongwei Dong, “Exploring the Impacts of Zoning and Upzoning on Housing Development: A Quasi-experimental Analysis at the Parcel Level,” Journal of Planning Education and Research, 44(1), (2021), <https://journals.sagepub.com/doi/full/10.1177/0739456x21990728>.

46 HB 1110, Washington State Legislature, (2023), <https://app.leg.wa.gov/billsummary?BillNumber=1110&Year=2023>.

47 Utah Resource and Infrastructure Housing Capacity Analysis, Envision Utah and Governor’s Office of Economic Opportunity, (2025), <https://static1.squarespace.com/static/5c059ead36099b1445c1d246/t/68f11343a73090123fec8a94/1760629571760/GOEO+Housing+Capacity+Report+FINAL.pdf>.

48 “Governor Abbott Signs Laws To Combat Statewide Housing Crisis In Austin,” Office of the Texas Governor Greg Abbott, (2025), <https://gov.texas.gov/news/post/governor-abbott-signs-laws-to-combat-statewide-housing-crisis-in-austin>.

49 Joshua Fechter, “Texas lawmakers to allow smaller homes on smaller lots,” The Texas Tribune, (2025), <https://www.tex->

astribune.org/2025/06/01/texas-legisla-ture-small-lots-compromise-housing.

50 John Bonura, Unlocking Affordability: The Impact of Lot Size Regulations on Housing Costs, Texas Public Policy Foundation, (2024), <https://www.texaspolicy.com/wp-content/uploads/2024/01/2024-01-TPP-Impact-of-Lot-Size-Regulation-Bonura.pdf>.

51 Ibid.

52 Owen Minott, “Comprehensive Zoning Reform in Minneapolis, MN,” Bipartisan Policy Center, (2023), <https://bipartisanpolicy.org/blog/comprehensive-zoning-reform-in-minneapolis-mn/>.

53 “Parking, Loading, and Mobility Regulations,” Minneapolis 2040, (n.d.), minneapolis2040.com/implementation/parking-loading-and-mobility-regulations.

54 Ibid.

55 Ibid.

56 Linlin Liang, Adam Staveski, and Alex Horowitz, “Minneapolis Land Use Reforms Offer a Blueprint for Housing Affordability,” Pew, (2024), <https://www.pew.org/en/research-and-analysis/articles/2024/01/04/minneapolis-land-use-reforms-offer-a-blueprint-for-housing-affordability>.

57 State and Local Housing Action Plan, National Housing Crisis Task Force, (2025), <https://nationalhousingcrisis.org/app/uploads/2025/06/State-and-Local-Housing-Action-Plan.pdf>.

58 Michela Zonta, “Fact Sheet: Using Modular Building To Increase Affordable Housing Stock,” Center for American Progress, (2024), <https://www.americanprogress.org/article/fact-sheet-using-modular-building-to-increase-affordable-housing-stock>.

59 M. Nolan Gray, California ADU Reform: A Retrospective, California YIMBY Education

Fund, (2024), https://cayimby.org/wp-content/uploads/2024/01/CAY-ADU_Report-2024-v4.pdf.

60 Ibid.

61 Ibid.

62 Ibid.

63 Daniel Jonas Roche, “New York City Council passes City of Yes, potentially paving the way for 82,000 new homes by 2040,” The Architect’s Newspaper, (2024), <https://www.archpaper.com/2024/12/new-york-city-council-city-of-yes-82000-new-homes-2040/>.

64 “City of Yes for Housing Opportunity,” New York City Department of Planning, (n.d.), <https://www.nyc.gov/content/planning/pages/our-work/plans/citywide/city-of-yes-housing-opportunity>.

65 HB 0538, State of Maryland, (2024), <https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/hb0538?ys=2024RS&>.

66 Ahmad Abu-Khalaf, Making It Happen Issue Brief Series, Enterprise, (2024), <https://www.enterprisecommunity.org/learning-center/resources/making-it-happen-issue-brief-series>.

67 Rachel Siegel and Linlin Liang, “Steps Take Crucial Steps to Expand Supply of Lower-Cost Single-Family Homes,” Pew, (2025), <https://www.pew.org/en/research-and-analysis/articles/2025/09/03/states-take-crucial-steps-to-expand-supply-of-lower-cost-single-family-homes>.

68 Emma Waters and Stephanie Espinoza, “Increasing Residential Density Across Montana,” Bipartisan Policy Center, (2023), <https://bipartisanpolicy.org/blog/increasing-residential-density-across-montana>.

69 “Governor’s Housing Task Force,” DEQ Montana, (n.d.), <https://deq.mt.gov/about/Housing-Task-Force>.

70 SB 0382, State of Montana, (2023), <https://archive.legmt.gov/bills/2023/billpdf/SB0382.pdf>.

71 “Montana Land Use Planning Act,” City of Kalispell, (2025), <https://www.kalispell.com/883/Montana-Land-Use-Planning-Act>.

72 SB 0528, State of Montana, (2023), https://archive.legmt.gov/bills/2023/SB0599/SB0528_2.pdf.

73 Emily Hamilton, “Reforming US Building Codes,” Cato Institute, (2025), <https://www.cato.org/regulation/winter-2024-2025/reforming-us-building-codes>.

74 Benjamin Preis and Emily Desmond, “Land Use, Permitting, and Building Code Reform: A Path Forward,” National Housing Taskforce, Accelerator For America, Drexel University Nowak Metro Finance Lab, (2025), <https://drexel.edu/~media/Files/nowak-lab/State%20and%20Local%20Housing%20Action%20Plan%20Tools/Land-Use-Permitting-Reform.ashx>.

75 Ibid.

76 State and Local Housing Action Plan, National Housing Crisis Task Force, (2025), <https://nationalhousingcrisis.org/app/uploads/2025/06/State-and-Local-Housing-Action-Plan.pdf>.

77 Ibid.

78 Small Single-Stairway Apartment Buildings Have Strong Safety Record, Pew, (2025), <http://pew.org/en/research-and-analysis/reports/2025/02/small-single-stairway-apartment-buildings-have-strong-safety-record>.

79 Ibid.

80 State and Local Housing Action Plan, National Housing Crisis Task Force, (2025), <https://nationalhousingcrisis.org/app/uploads/2025/06/State-and-Local-Housing-Action-Plan.pdf>.

81 Aysha Khan, “The Weekly Wrap: Texas Goes Big on Single-Staircase Reform,” Next City, (2025), <https://nextcity.org/urbanist-news/the-weekly-wrap-texas-goes-big-on-single-staircase-reform>.

82 Small Single-Stairway Apartment Buildings Have Strong Safety Record, Pew, (2025), <http://pew.org/en/research-and-analysis/reports/2025/02/small-single-stairway-apartment-buildings-have-strong-safety-record>.

83 Sean Jursnick and Peter LiFari, “The Single-Stair Solution: A Path to More Affordable, Diverse, and Sustainable Housing,” (2025), <https://www.mercatus.org/research/policy-briefs/single-stair-solution-path-more-affordable-diverse-and-sustainable-housing>.

84 Sean Jursnick, “The Seattle Special: A US City’s Unique Approach to Small Infill Lots,” Mercatus Center at George Mason University, (2024), <https://www.mercatus.org/research/policy-briefs/seattle-special-us-citys-unique-approach-small-infill-lots>.

85 Ibid.

86 George Ashford, Andrew Justus, and Alex Armlovich, “Understanding single-stair reform efforts across the United States,” Niskanen Center, (2024), <https://www.niskanencenter.org/understanding-single-stair-reform-efforts-across-the-united-states/>.

87 George Ashford, Andrew Justus, and Alex Armlovich, “Understanding single-stair reform efforts across the United States,” Niskanen Center, (2024), <https://www.niskanencenter.org/understanding-single-stair-reform-efforts-across-the-united-states/>.

88 SB 2835, State of Texas, (ND), <https://capitol.texas.gov/tlodocs/89R/billtext/html/SB02835F.htm>.

89 Kristine Klein, “Austin City Council approves code change to allow single-stair construction,” The Architect’s Newspaper, (2025),

<https://www.archpaper.com/2025/04/austin-city-council-approves-code-change-to-allow-single-stair-construction>.

90 Sean Tubbs, “One exit,” C-Ville, (2024), <https://c-ville.com/one-exit>.

91 Julian Frost, “How single-stair apartment reforms could advance across the region this year,” Greater Greater Washington, (2025), <https://ggwash.org/view/98151/how-single-stair-apartment-reforms-could-advance-across-the-region-this-year>.

92 State and Local Housing Action Plan, National Housing Crisis Task Force, (2025), <https://nationalhousingcrisis.org/app/uploads/2025/06/State-and-Local-Housing-Action-Plan.pdf>.

93 “Prescriptive Vs. Performance Building Codes,” Building Design + Construction, (2019), <https://www.bdcnetwork.com/home/blog/55152321/prescriptive-vs-performance-building-codes>.

94 State and Local Housing Action Plan, National Housing Crisis Task Force, (2025), <https://nationalhousingcrisis.org/app/uploads/2025/06/State-and-Local-Housing-Action-Plan.pdf>.

95 Benjamin Preis and Emily Desmond, “Land Use, Permitting, and Building Code Reform: A Path Forward,” National Housing Taskforce, Accelerator For America, Drexel University Nowak Metro Finance Lab, (2025), <https://drexel.edu/~media/Files/nowak-lab/State%20and%20Local%20Housing%20Action%20Plan%20Tools/Land-Use-Permitting-Reform.ashx>.

96 State and Local Housing Action Plan, National Housing Crisis Task Force, (2025), <https://nationalhousingcrisis.org/app/uploads/2025/06/State-and-Local-Housing-Action-Plan.pdf>.

97 “Municipal Workforce Labor Shortage,”

National League of Cities, (n.d.), <https://www.nlc.org/resource/improving-opportunities-and-boosting-economic-mobility/challenges/municipal-workforce-labor-shortage/>.

98 “Streamlined permitting processes,” Local Housing Solutions, (2021), <https://www.local-housingsolutions.org/housing-policy-library/streamlined-permitting-processes/>.

99 Moira O’Neill and Ivy Wang, How Can Procedural Reform Support Fair Share Housing Production? Assessing the Effects of California’s Senate Bill 35, NYU Furman Center, (2023), https://furmancenter.org/files/How_Can_Procedural_Reform_Support_Fair_Share_Housing_Production_508.pdf.

100 Ibid.

101 Zoe Kaplan, “Streamlining Housing Development Review Through Zoning Reform,” American Planning Association, (2024), <https://www.planning.org/blog/9295975/streamlining-housing-development-review-through-zoning-reform/>.

102 HB 1059, Florida House of Representatives, (2021), <https://www.flsenate.gov/Session/Bill/2021/1059/BillText/er/PDF>.

103 Hayden Dublois, “Fast Track to Success: How Florida Has Streamlined Its Permitting Process To Cut Red Tape and Expand Housing,” Foundation for Government Accountability, (2022), <https://thefga.org/research/florida-streamlined-processes-to-expand-housing/>.

104 “How Permitting Reform Can Accelerate Housing Construction,” Cloud Permit, (2025), <https://cloudpermit.com/blog/how-permitting-reform-can-accelerate-housing-construction>.

105 David Garcia, Muhammad Alameldin, Ben Metcalf, and William Fulton, Unlocking the Potential of Missing Middle Housing, Turner

Center for Housing Innovation, UC Berkeley, (2022), <https://ternercenter.berkeley.edu/wp-content/uploads/2022/12/Missing-Middle-Brief-December-2022.pdf>.

106 Michael Andersen, “Oregon’s Zoning Reforms Are Working – But They Need Some Upgrades,” Sightline Institute (2025), <https://www.sightline.org/2025/06/04/oregons-zoning-reforms-are-working-but-they-need-some-upgrades/>.

107 “Progress Tracker,” City of Chicago, (n.d.), <https://www.chicago.gov/city/en/sites/cut-the-tape/home/progress-tracker.html>.

108 First Year of Cutting the Tape: Laying the Foundation for Opportunity and Investment, City of Chicago, (2025), <https://www.chicago.gov/content/dam/city/sites/cut-the-tape/pdfs/CutTheRibbon2025.pdf>.

109 “Complete Communities Now,” The City of San Diego, (n.d.), <https://www.sandiego.gov/development-services/news-programs/cchs-now>.

110 “Affordable Housing Permit Now’ Program,” The City of San Diego, (n.d.), <https://www.sandiego.gov/development-services/news-programs/affordable-housing-permit-now>.

111 “New Milestone for Affordable Housing Permit Program,” Inside San Diego, (2024), <https://www.insidesandiego.org/new-milestone-affordable-housing-permit-program>.

112 “San Diego Improves Permitting Times for Residential and Commercial Projects,” Inside San Diego, (2024), <https://www.insidesandiego.org/san-diego-improves-permitting-times-residential-and-commercial-projects>.

113 “Governor Newsom signs into law groundbreaking reforms to build more housing, boost affordability,” Office of Governor Gavin Newsom, (2025), <https://www.gov.ca.gov/2025/06/30/governor-newsom-signs-into-law-groundbreaking-reforms-to-build-more-housing-affordability/>.

114 SB 840, Texas Legislature Online, (n.d.), <https://capitol.texas.gov/BillLookup/History.aspx?LegSess=89R&Bill=SB840>.

JPMorganChase
PolicyCenter

