Local Housing Solutions provides a curated set of resources for cities with populations between 50,000-500,000 (small and mid-size cities). Recognizing the unique challenges and strengths of cities of this size, LHS provides the following resources to support cities to develop effective, more equitable, and innovative housing policy solutions.

**Selected local housing policies**

**Key steps to develop a local housing strategy:** Developing a local housing strategy is a time- and resource-intensive process. This brief summarizes the basic elements that should be included in a local housing strategy and provides guidance on the range of mechanisms that you can use/employ to prepare a comprehensive housing strategy in-house.

**Working with a consultant to develop a local housing strategy:** When developing a local housing strategy, cities, towns, and counties can choose to conduct all of the work required to develop the strategy in-house or hire one or more consultants to provide technical support or additional capacity.

**COVID-19 response plans:** The following resources provide a framework and guidance to help localities develop housing response plans in the midst of COVID-19. Aimed at promoting and equitable and housing recovery, these tools will support local leaders to take a strategic approach to address short-, medium- and long-term housing challenges.

**Raising local funds:** There are many policies that cities, towns, and counties can adopt to generate funding for the creation and preservation of dedicated affordable housing. These policies are a subset of broader housing policies to preserve and expand the availability of affordable housing (see the Housing Policy Library for details on all the funding policies).

**Understanding neighborhood variation to inform a local housing strategy.** Understanding variation across neighborhoods in a city, town, or county is important for creating a local housing strategy that addresses the unique housing issues affecting each neighborhood. A neighborhood-level housing analysis involves collecting and analyzing data on neighborhood conditions and getting input from residents to understand the underlying conditions behind what the data illustrate.

Legacy Cities, many of which have populations between 50-500,000, have served as the industrial engine of the nation for decades. The following briefs focus on policies
that localities may consider in the context of legacy cities’ opportunities and challenges.

- **Stabilizing high-poverty neighborhoods through a mixed-income approach**: In many cities, the hollowing out of formerly middle-income neighborhoods has resulted in once-thriving neighborhoods being occupied today predominantly by low-income households, with a substantial share falling below the poverty line. In this brief, we discuss housing policies and programs localities can use to attract households with a mix of incomes to low-income neighborhoods and ways to prevent displacement of low-income residents.

- **Understanding neighborhood variation to inform a local housing strategy**: In this brief, we describe how localities can use data analysis, mapping, and input from community members to analyze and understand neighborhood-level housing needs and conditions to inform their local housing strategy. This analysis can also help inform the locality’s broader housing needs assessment.

- **Small balance home mortgages**: Pockets of the country have significant numbers of properties below $100,000 and even $50,000. The lack of conventional financing options imposes a significant barrier to lower-income households purchasing naturally occurring affordable housing and has important implications for communities where these properties are prevalent. This brief discusses options for addressing this problem by increasing the ability of households to finance low-balance mortgages.

- **Demolition of neglected properties**: This brief provides information on setting objectives for a local demolition strategy, establishing the procedures and legal mechanisms to carry-out demolitions effectively, securing the funding required for demolition, and repurposing sites after demolition.

- **Foreclosure and disposition of tax-delinquent properties**: The brief includes information on the mechanics of tax foreclosure, best practices for using the disposition of tax-delinquent properties to achieve community goals, strategies for reducing the likelihood of tax delinquency, and alternatives to tax foreclosure for vacant property.

- **Land banks**: This brief discusses how land banks acquire, manage, and dispose of properties, and how localities can create and work with land banks to meet community development goals.

- **Appraisal gap financing**: Appraisal gap policies are designed to contribute to improved housing quality, preserve market-affordable housing, improve community development outcomes, and in some cases create dedicated affordable housing.

- **Creating and managing vacant property inventories**: This brief provides information on common approaches to creating and managing vacant properties
inventories, including how to fund these activities and identify sources of vacancy data.

- **Insurance against property value decline:** This brief gives a detailed look at home equity protection programs, which provide insurance against property value declines, mitigating this risk and helping to stabilize demand for housing.

- **Brownfield redevelopment:** This brief discusses the benefits and considerations of Brownfield remediation. Brownfields offer the prospect of additional land for market rate or affordable housing development. Lower-demand markets may benefit more from the economic revitalization that accompanies Brownfield remediation.

## Case studies

Small and mid-size cities throughout the country have developed innovative policies, programs, and housing strategies that work to enhance affordability, protect low-income residents from displacement and unsafe conditions, and foster inclusive neighborhoods. While this list is far from exhaustive, Local Housing Solutions is continually spotlighting the innovative housing strategies and policy solutions adopted by small and mid-size cities throughout the United States.

**Housing Strategy Profile: Norwich** To encourage the development of housing with a wide range of price points, the town developed the “Norwich Housing Strategy” in November 2019 to advance 3 objectives: Housing Affordability, Diversity, and Environmental Sustainability. Funded by voluntary contributions and a revolving housing fund, and spearheaded by volunteers, this Plan is a first-rate example of how small towns can address their affordable housing needs, despite limited resources and capacity.

**Housing Strategy Profile: Bellevue** After years of struggling with rising housing prices and a shortage of affordable units, the City of Bellevue, Washington developed an Affordable Housing Strategy (“the Strategy”). To address its housing affordability challenges, the Strategy’s Technical Advisory Group recommended bold and collaborative actions above current city programs and for the creation and preservation of 4,500 affordable housing units over the course of ten years.

## Data resources and guidance

Data is critical for localities to make policy decisions, improve existing policies and programs, and evaluate their effectiveness. The following analyses can help small and midsize cities examine their local housing market and examine key housing and neighborhood issues.

**Housing Characteristics of Small and Mid-Sized Cities.** In this post, we examine the
population and housing characteristics in small and mid-sized cities in order to better understand their potentially unique needs and solutions. We focus on key indicators used to assess local housing needs and guide housing policy strategies and compare them across small, small-mid, mid-sized, and large cities. For these four groups of cities, we examine average population changes, rent levels and rent burdens by income, racial gaps in homeownership, and principal city/suburban rent differences.

**Rental Assistance Need in Five of New York’s Mid-Sized Cities.** Analyses of housing and urban policy often overlook renters in small and mid-sized cities. In this post, we pay special attention to this population by examining the impact of COVID-19 on renters in five critical regional anchors in New York State. We estimate the rental assistance need of renters who work in vulnerable occupations in these mid-sized cities. All code and data for our analysis are available on [GitHub](https://github.com).

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**Technical assistance**

The NYU Furman Center is working to help small and mid-size cities across the country to examine their local housing challenges. If you have pressing policy concerns, or would like technical assistance, in your city of under 500,000 residents please email us at [contact@localhousingsolutions.org](mailto:contact@localhousingsolutions.org) to discuss how we can help.

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**Related resources**

The Lincoln Institute of Land Policy has created the [Legacy Cities Initiative](https://www.lincolninst.edu/legacy-cities-initiative) featuring the programs, initiatives, and strategies used to build more equitable, sustainable, and prosperous legacy cities.

The Metropolitan Policy Program at Brookings published its [Small and Midsized Legacy Communities: Trends, assets and principles for action](https://www.brookings.edu/research/small-midsized-legacy-communities/) report. The report describes the common challenges small and midsized legacy communities face and differential assets they bring to the task of achieving inclusive economic growth. The report also includes a framework of approaches that could position legacy communities for a more inclusive and prosperous future.

The Urban Institute’s [Housing for Equity and Inclusion](https://www.urban.org/research/publication/housing-equity-inclusion) series describes the various functions of housing and how federal, state, and local actors prioritize and pursue the development of affordable housing and inclusive neighborhoods.

The Urban Institute’s [Making Community Development Capital Work in Small and Midsize Cities](https://www.urban.org/research/publication/making-community-development-capital-work-small-and-midsize-cities) report describes the challenges small and midsize cities can face in attracting and sustaining capital, lifts up models for sustainably and successfully expanding investment, and offers recommendations to improve the flow of community
development capital to small and midsize cities.

City Health Dashboard’s City Types for Improving Health and Equity in Small and Midsize Cities categorizes over 700 cities with populations of 50,000 to 500,000 into ten discrete City Types based on population, commuting patterns, poverty, and more. The goal of the Dashboard is to help city leaders and their partners understand how health disparities in their communities are driven by social factors like income inequality and rent burden.