Small and mid-sized cities

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

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.

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.

- **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.

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).

Case studies

Small and mid-sized 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-sized 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.

Data resources and guidance

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

Housing assessment tool (link TBD): This report shares data to better understand and document your local housing needs. Visualizations are provided for your report area of interest, along with geographic comparisons for the MSA, State, or United States as a whole.

Technical assistance

The NYU Furman Center is working to help small and mid-sized 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 to discuss how we can help.

Related resources

The Lincoln Institute of Land Policy has created the 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 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 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.

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.