



CAPITAL REGION
**Transportation
Council**

CDRPC Fall Planning Conference

Hudson Valley Community College
October 23, 2026

P L A N N I N G T H E W A Y W E M O V E



Capital Region Transportation Council

- Metropolitan Planning Organization (MPO)
- Transportation policy-making & planning
- Allocate federal transportation funds
- Members include municipalities plus:



Department of
Transportation



Thruway
Authority



ALBANY
INTERNATIONAL AIRPORT



Key Functions of the MPO

MTP

The **Metropolitan Transportation Plan** establishes investment policies and principles that guide decision-making and planning activities for no less than 20 years.

Updated every 5 years.

In Motion: The Plan to 2050

TIP

The **Transportation Improvement Program** is a 5-year capital program of projects.

Updated every 3 years.

2025-2030 TIP
(next update begins in 2027)

UPWP

The **Unified Planning Work Program** is a one-year program of planning activities.

Updated annually.

2026-2027 UPWP
(2027-2028 UPWP goes live April 1)

MPOs and Housing Coordination

- MPO housing coordination is included under [23 U.S.C. § 134 \(k\)](#) in the Infrastructure Investment and Jobs Act.
 - Integration of housing, transportation, and economic development strategies
 - Coordination in integrated planning processes and consultation with State and local entities responsible for land use, economic development, housing, management of road networks, or public transportation

Regional Transportation Plan



Safety



Mobility



Access



Livability

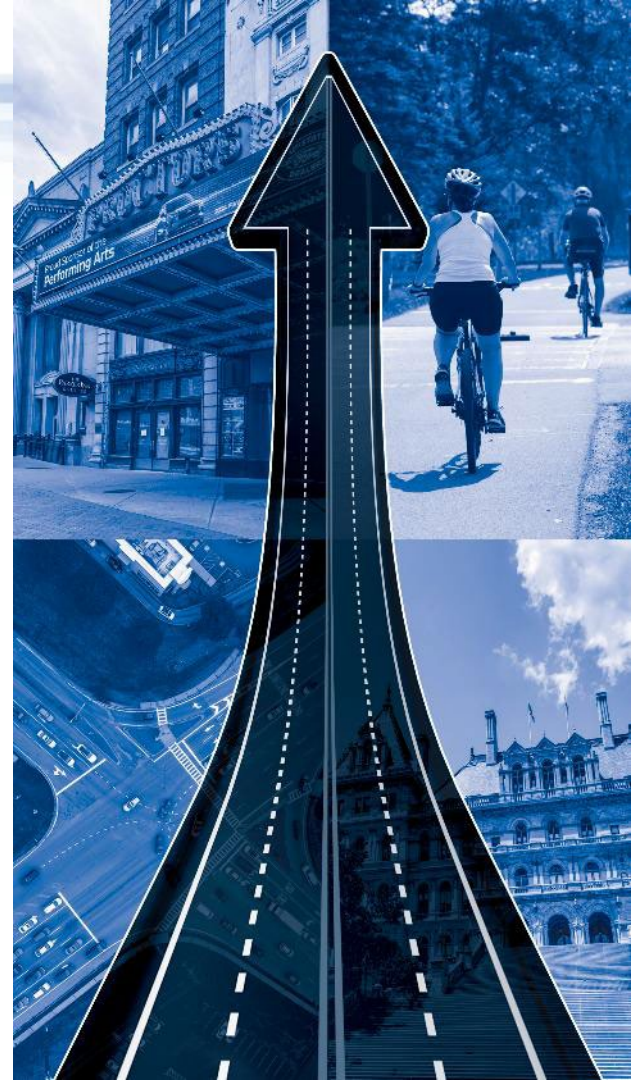


Resilience



Key Regional Trends

1. Slow population growth
2. An aging population with increasing needs
3. **Growing housing affordability concerns**
4. **Disconnected development**
5. Economic disparity
6. A significant shift to working-from-home
7. Increasing number of transportation options and advanced technologies
8. Extreme weather
9. An increase in traffic crashes
10. Aging infrastructure



Relevant Actions

- Smart Growth/Walkable Communities
- Housing and Transportation Coordination
- Plan and Incorporate Multi-modal Transportation Options
 - First and Last Mile
- Complete Streets
- TDM – Transportation Demand Management
- Transit Oriented and Supportive Development
- Curb and Parking Management



Long-Range Transportation Planning and Housing Integration

Transportation planning cycle

- Housing can be integrated at every stage



Housing/Transportation Coordination Benefits

- Lower Transportation Costs
- Affordable Housing
- Reduced Traffic Congestion
- Improved Air Quality
- Access to Employment and Services
- Efficient Land Use (less sprawl and land consumption)
- Quality Livable Communities
- Coordinated Services
- Safety



Who Implements the Plan?

- Transportation Council
- State and Regional Agencies/Authorities
- Counties, Cities, Towns, Villages
- Not just our Members!

How?

- Complimentary Transportation Plans
- Community Planning
 - Zoning and Regulations
- Capital Projects
 - Federal, State, and Local Funding





PLENARY SESSION



Foundations
Capital Region Housing Research Series

More Housing Choices, Stronger Communities

*What Capital Region housing
trends mean for local
decisions*

2026 CDRPC Planning & Zoning Workshop
October 23, 2026



CAPITAL DISTRICT

Regional Planning Commission

Mark Castiglione, AICP

(518) 453-0850

www.cdrpc.org

1 Park Place, Albany NY 12205

SHORT TERM RENTALS

Short-term rentals (STRs) are furnished residential properties rented to fewer than 30 consecutive days. Common examples include entire home or private rooms listed on platforms such as Airbnb, Vrbo, and Booking.com, often located within residential neighborhoods and may offer amenities like bedrooms, private yards, and more flexible accommodations for families.

The short-term rental market has grown significantly across New York State, offering a range of lodging options while creating new income opportunities for property owners. STRs can expand lodging capacity and contribute to local economies, but they also face regulatory challenges. Consistent commercial regulation requirements, STRs can expand lodging capacity and contribute to local economies, but they also face regulatory challenges.

ADU READY?

AUGUST 2025

Coming Soon!

MAKING THE CONNECTION:
MULTIFAMILY HOUSING AND
TRANSIT OPPORTUNITIES

2026

AT WHAT COST

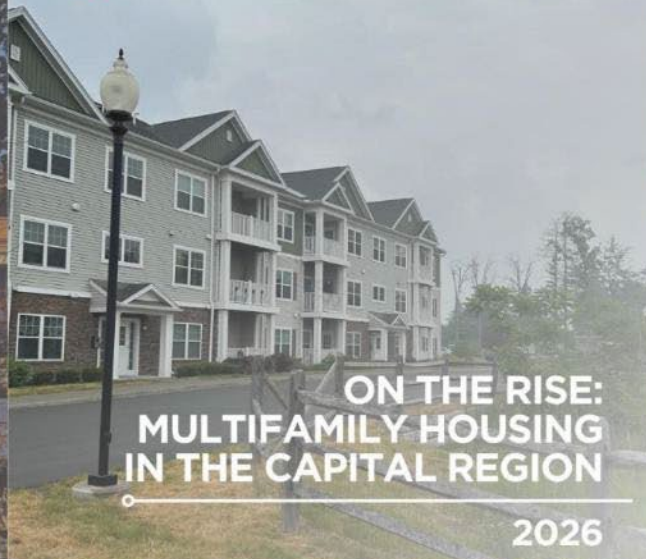
*A Series Exploring
Housing Affordability*

September 2026

☎ (518) 453-0850

🌐 www.cdrpc.org

📍 1 Park Place, Albany NY 12205



ON THE RISE: MULTIFAMILY HOUSING IN THE CAPITAL REGION

2026

SHORT TERM RENTALS

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ADU READY?

A COMPARATIVE MUNICIPAL ZONING ASSESSMENT OF
ACCESSORY DWELLING UNIT (ADU) REGULATIONS

AUGUST 2026



Coming Soon!

MAKING THE CONNECTION: MULTIFAMILY HOUSING AND TRANSIT OPPORTUNITIES

2026

START WITH PEOPLE

Housing is a life-cycle issue

- 1 First apartment** Young adults and new workers
- 2 Growing household** More space, schools and stability
- 3 Changing household** Caregiver, adult child or multigenerational living
- 4 Downsizing** Less maintenance without leaving the community
- 5 Aging in community** Accessibility, services and transportation



Four national forces are reshaping local housing

Affordability pressure

Rents, purchase prices, borrowing costs, taxes and insurance are straining household budgets.

Low turnover

Owners with favorable mortgages are moving less, reducing listings and limiting household mobility.

Uneven supply

New production is concentrated by housing type, price point and geography.

Local reform

Communities are revisiting ADUs, parking, small multifamily housing and predictable approvals.

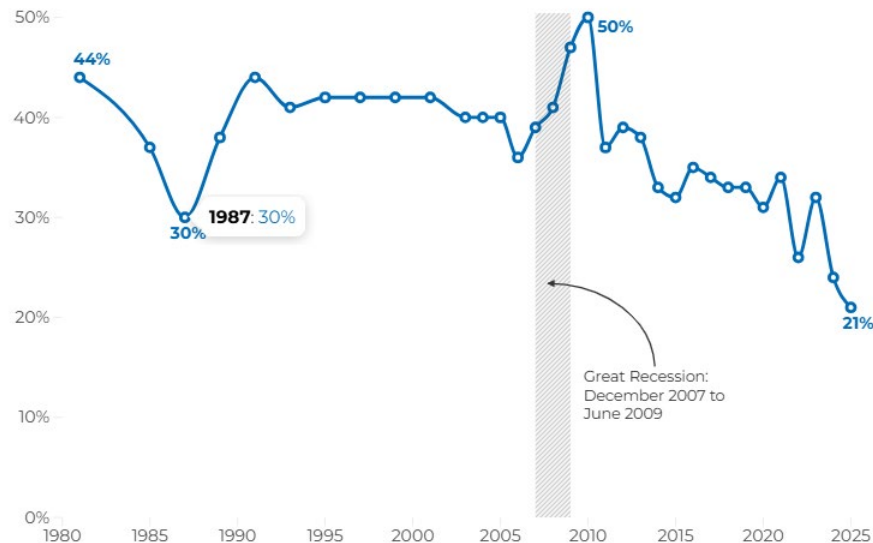
National trends set the pressure. Local rules shape how communities respond.

Share of First Time Home Buyers is only 21%

Share of first-time home buyers, 1981-2025

First-time home buyers dropped to the lowest historical share since data collection began in 1981, dropping to just 21%.

**Hover over or click to view more*



Source: NAR's Profile of Home Buyers and Sellers
Chart by Jovi Dai/National Association of REALTORS®

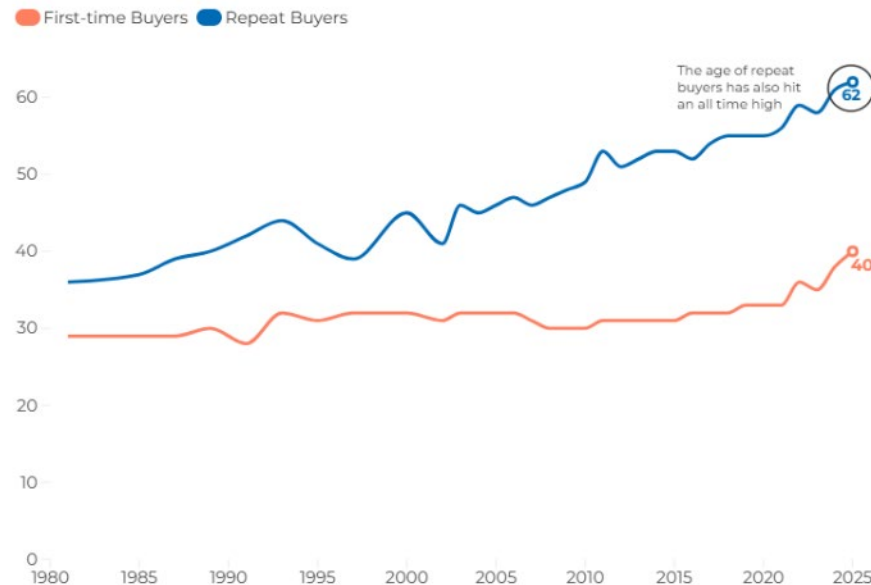


Median Age of First Time Homebuyers is 40

Median age of home buyers, 1981-2025

While the share of **first-time buyers** dropped to the lowest share recorded, the age of first-time buyers jumped to the highest recorded at 40.

**Hover over or click to view more*



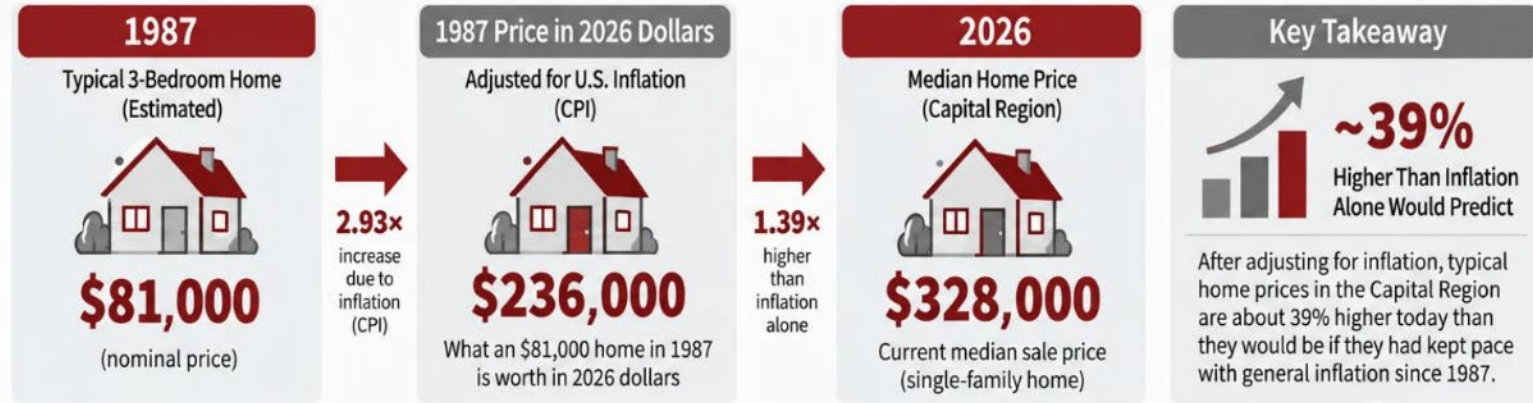
Source: NAR's Profile of Home Buyers and Sellers
Chart by Jovi Dai/National Association of REALTORS®



Home Prices in the Capital Region

A 1987 three-bedroom home vs. today — adjusted for inflation

Home prices in the Capital Region have risen faster than overall inflation. A typical home that sold for about \$81,000 in 1987 would be worth roughly \$236,000 in 2026 dollars — but comparable homes are now selling for around \$328,000.



During the same period Median Household income increased 18%-20%

One regional story, five connected findings



The challenge is not simply how much housing is built. It is what is built, who can afford it, and where it is located.



AT WHAT COST

*A Series Exploring
Housing Affordability*

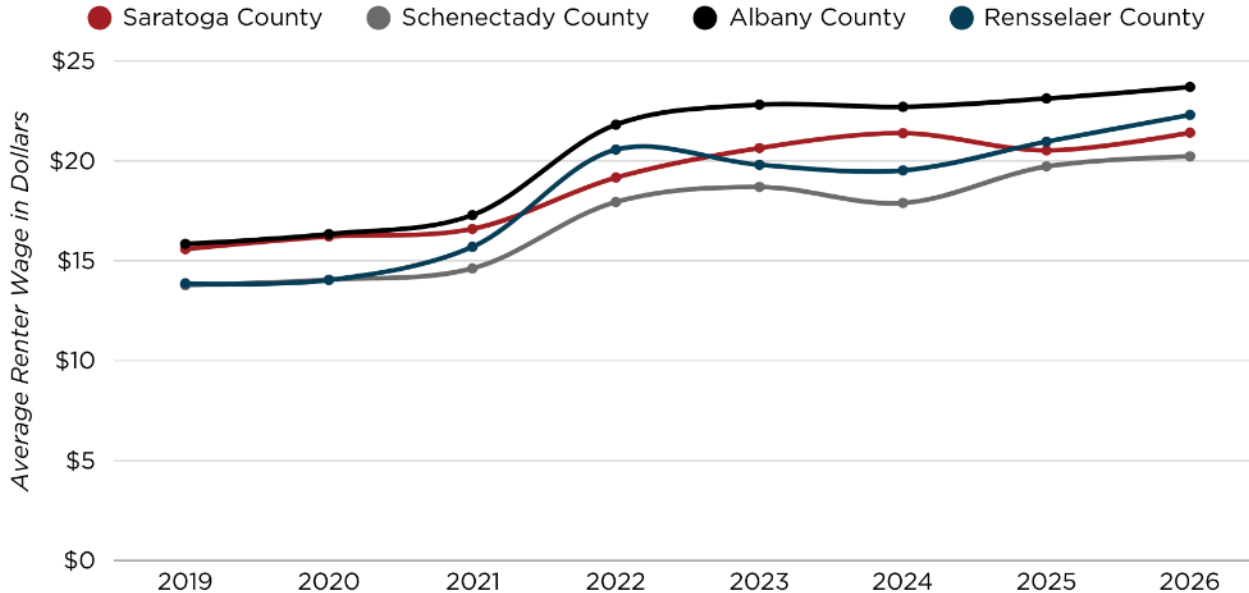
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Renter Wage Over Time



Source: NLIHC OOR 2026 and Bureau of Labor Statistics (BLS)

Note: These values are not adjusted for inflation

\$23.71

Albany County

\$20.23

Schenectady County

\$21.42

Saratoga County

\$22.31

Rensselaer County

Renter's Hourly Wage: This term refers to the compensation that a renter is anticipated to earn for an hour of work.

Renter Wage Over Time

~4%
Regionally

	2019	2020	2021	2022	2023	2024	2025	2026	2025-2026	
									\$ Change	% Change
Albany County	\$15.85	\$16.34	\$17.29	\$21.82	\$22.82	\$22.71	\$23.13	\$23.71	\$0.58	2.5%
Rensselaer County	\$13.87	\$14.04	\$15.70	\$20.57	\$19.81	\$19.53	\$20.97	\$22.31	\$1.34	6.4%
Saratoga County	\$15.59	\$16.22	\$16.60	\$19.17	\$20.65	\$21.39	\$20.53	\$21.42	\$0.89	4.3%
Schenectady County	\$13.78	\$14.06	\$14.62	\$17.95	\$18.70	\$17.90	\$19.73	\$20.23	\$0.50	2.5%

Source: NLIHC OOR 2026 and Bureau of Labor Statistics (BLS)

Note: These values are not adjusted for inflation

Fair Market Rent (FMR)

Albany-Troy-Schenectady MSA

	2019	2020	2021	2022	2023	2024	2025	2026	2025-2026	
									\$ Change	% Change
1 BR	\$904	\$855	\$912	\$991	\$1,079	\$1,131	\$1,230	\$1,417	\$187	15%
2 BR	\$1,115	\$1,054	\$1,117	\$1,207	\$1,313	\$1,374	\$1,487	\$1,702	\$215	14%

Source: HUD

Fair Market Rent (FMR): Fair Market Rent (FMR) represents the typical rent paid by the 40th percentile of renters who have relocated within the past two years.

Percent Change Over Time in Renter Wage and FMR

	Capital Region Average Change in Renter Wage	Average of 1 BR and 2 BR FMR
2020	2.6%	-5.4%
2021	6.0%	6.3%
2022	23.9%	8.4%
2023	3.2%	8.8%
2024	-0.7%	4.7%
2025	3.9%	8.5%
2026	3.9%	14.8%

Source: NLIHC OOR 2026, Bureau of Labor Statistics (BLS), and Housing and Urban Development (HUD)

Wage Gaps

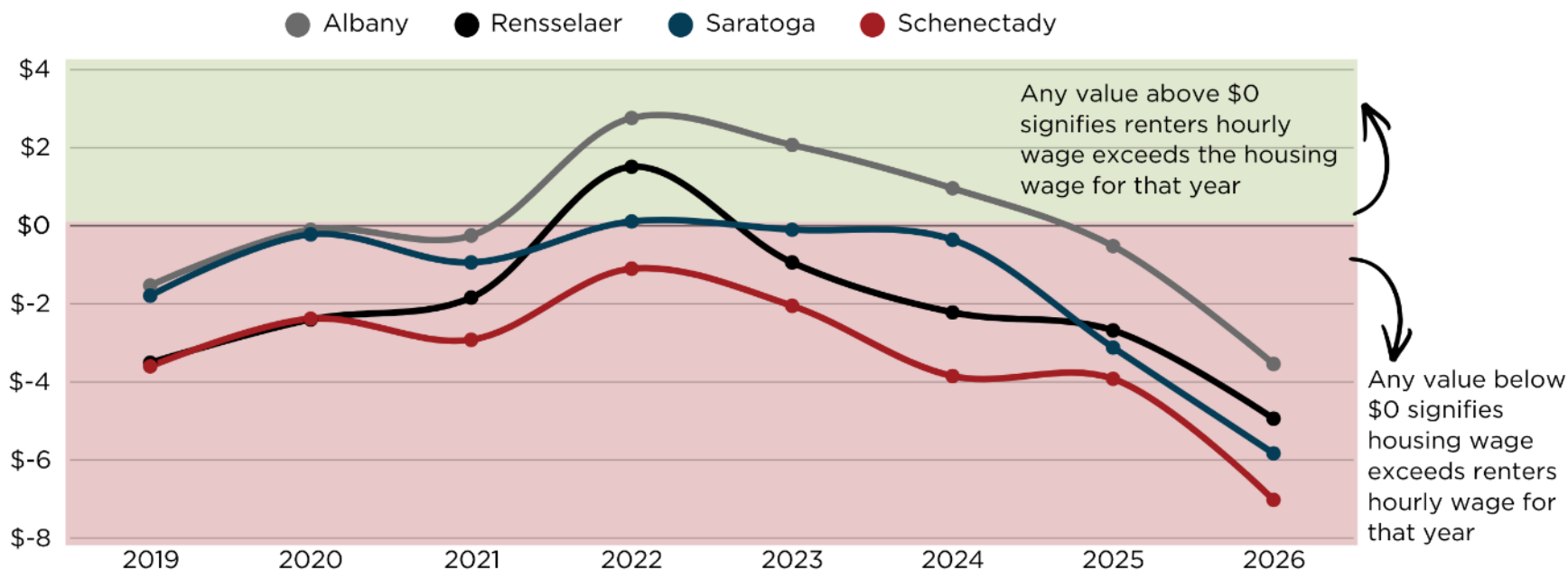
	Hourly Renter Wage	Housing Wage to Afford 1 BR FMR	Housing Wage to Afford 2 BR FMR	Wage Gap 1 BR FMR	Wage Gap 2 BR FMR
Albany County	\$23.71	\$27.25	\$32.73	-\$3.54	-\$9.02
Rensselaer County	\$22.31	\$27.25	\$32.73	-\$4.94	-\$10.42
Saratoga County	\$21.42	\$27.25	\$32.73	-\$5.83	-\$11.31
Schenectady County	\$20.23	\$27.25	\$32.73	-\$7.02	-\$12.50

Source: NLIHC OOR 2026, Bureau of Labor Statistics (BLS), and Housing and Urban Development (HUD)

Housing Wage: Housing Wage is the hourly wage that renters need to earn to afford fair market rent without spending more than 30% of their gross income on housing. This measure assumes a 40-hour workweek.

Wage Gap: The Wage Gap is the difference between the housing wage and renter's hourly wage in the Capital Region.

Wage Gaps for One Bedroom



Source: NLIHC OOR 2026, Bureau of Labor Statistics (BLS), and Housing and Urban Development (HUD)

Wage Gap: The Wage Gap is the difference between the housing wage and renter's hourly wage in the Capital Region.

Mortgage Gap



**One-person
Household**

makes



\$86,170

at 70% the
regional AMI

qualifies for



\$253,600

mortgage



**Two-person
Household**

makes



\$98,480

at 80% the
regional AMI

qualifies for



\$303,200

mortgage

Area Median Income (AMI): Area median income is defined as the midpoint of a specific area's income distribution and is calculated on an annual basis by the Department of Housing and Urban Development.

Percent Change in Two Bedroom FMR

	2025-2026			
	2025	2026	\$ Change	% Change
Albany-Troy-Schenectady MSA	\$1,487	\$1,702	\$215	14%
Columbia	\$1,347	\$1,434	\$87	6%
Poughkeepsie-Newburgh-Middletown MSA	\$1,907	\$1,979	\$72	4%
Greene	\$1,254	\$1,373	\$119	9%
New York-Newark-Jersey City, NY-NJ-PA MSA	\$2,780	\$2,910	\$130	5%
Sullivan	\$1,223	\$1,302	\$79	6%
Ulster	\$1,799	\$1,818	\$19	1%

Source: NLIHC OOR 2026, Bureau of Labor Statistics (BLS), and Housing and Urban Development (HUD)

Mortgage Gap

	2025 Median Sale Price	10% Down Payment	Mortgage Needed to Afford Median Home	1-Person Mortgage Gap	2-Person Mortgage Gap
Albany County	\$325,000	\$32,500	\$292,500	-\$38,900	\$10,700
Rensselaer County	\$273,933	\$27,393	\$246,540	\$7,060	\$56,660
Saratoga County	\$442,000	\$44,200	\$397,800	-\$144,200	-\$94,600
Schenectady County	\$278,500	\$27,850	\$250,650	\$2,950	\$52,550

Mortgage Gap: The difference between the mortgage an individual can afford based on their income and the income needed to afford the median house price.

Key Takeaways

- Rental costs are rising much faster than renter incomes and the gap between what renters can afford and what rent costs is getting more severe.
- In 2026, every county experienced a wage gap, meaning most renters are housing cost burdened, spending over 30% of their income on housing costs.
- There is a significant barrier to homeownership in the Capital Region, as many prospective buyers will be priced out of the market based on what they can afford.

The overlooked housing story: an aging region

34%

increase in residents age
65+
from 2010 to 2020

23%

projected share of the
region
age 65+ by 2050

27%

increase in older adults
living alone, 2010–2020

Housing policy for older adults is not a niche issue. It is central to the region's future housing market.

The question is whether residents can remain connected to their community as their home, mobility and care needs change.

Aging in place requires more than staying in the same house

Adapt the home

Home modifications
First-floor living
Caregiver space
An internal or detached ADU

Move nearby

Smaller homes
Accessible apartments
Townhouses
Supportive housing

Stay connected

Healthcare
Groceries and services
Transportation
Social networks



Single-story age-friendly home

Vermont design concept • Homes for All Toolkit, p. 140

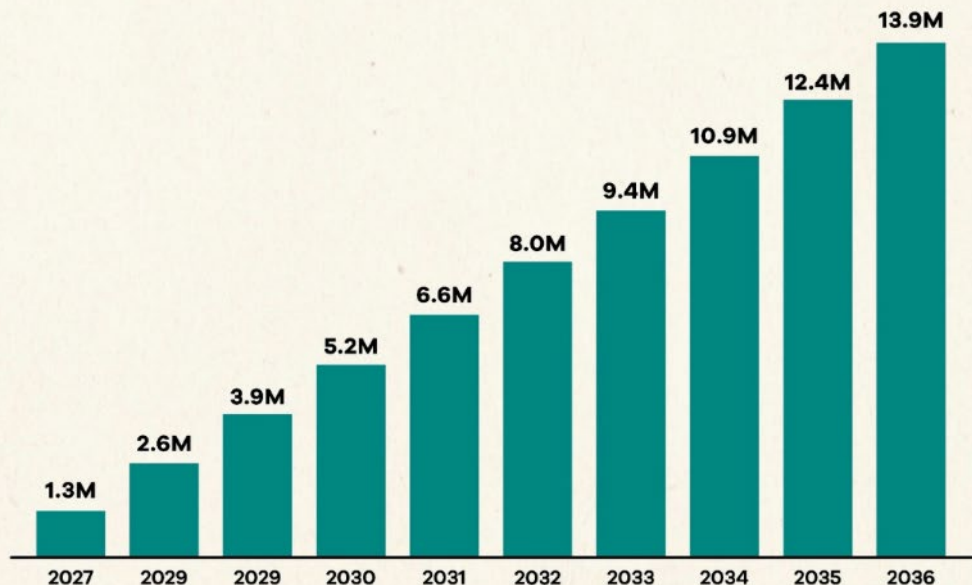
Aging in place should mean aging in the community, not being trapped in a house that no longer fits.

The Silver Tsunami

Between 2025 and 2036, an estimated 13.9 million homes currently occupied by baby boomers and the Silent Generation will be released from older owner-occupancy,



13.9 Million Homes Expected to Change Hands by 2036 as Owners Age



Source: Realtor.com® Generational Housing Succession Report

The Silver Tsunami May Not Solve Housing Affordability

A wave of Baby Boomer homes is coming to market — but the households of tomorrow look very different.



Supply Coming to Market

Baby Boomers own a large share of the region's single-family homes, and many will eventually come on the market.



Large single-family homes



4+ bedrooms



Auto-oriented suburbs



Aging homeowner inventory

(78 million baby boomers, born 1946–1964)

A MISMATCH ON THE HORIZON



LARGER HOMES
COMING TO MARKET



DIFFERENT
SIZES.
DIFFERENT
NEEDS.



SMALLER HOUSEHOLDS
DRIVING DEMAND

KEY DEMOGRAPHIC TRENDS (U.S.)



Average household size
fell from

3.33

(1960)

to

2.51

(2024)



General fertility rate
fell from

118.0

(1960)

to

59.1

(2018)



Demand Being Formed

Today's and tomorrow's households are smaller, more diverse, and often seeking lower-maintenance housing options.



Single Adults



Couples



Empty Nesters



Older Adults



1–2 person households



Smaller homes



Townhomes & condos



Walkable, low-maintenance living



KEY TAKEAWAY

Future housing demand may not match future housing supply.

A wave of large-family homes alone is unlikely to meet the needs of smaller households driving future growth.



ADU READY?

A COMPARATIVE MUNICIPAL ZONING ASSESSMENT OF
ACCESSORY DWELLING UNIT (ADU) REGULATIONS

AUGUST 2026

ADUs offer small-scale, flexible housing change

Internal

Within an existing home

Attached

Connected addition

Garage

Above or within a garage

Detached

Separate backyard unit

50%

of Capital Region municipalities had no identified ADU policy



Why communities consider ADUs

Aging in community

Smaller rental option

Caregiver or family housing
Income to help maintain a home

ADUs are one tool, not a complete housing strategy.

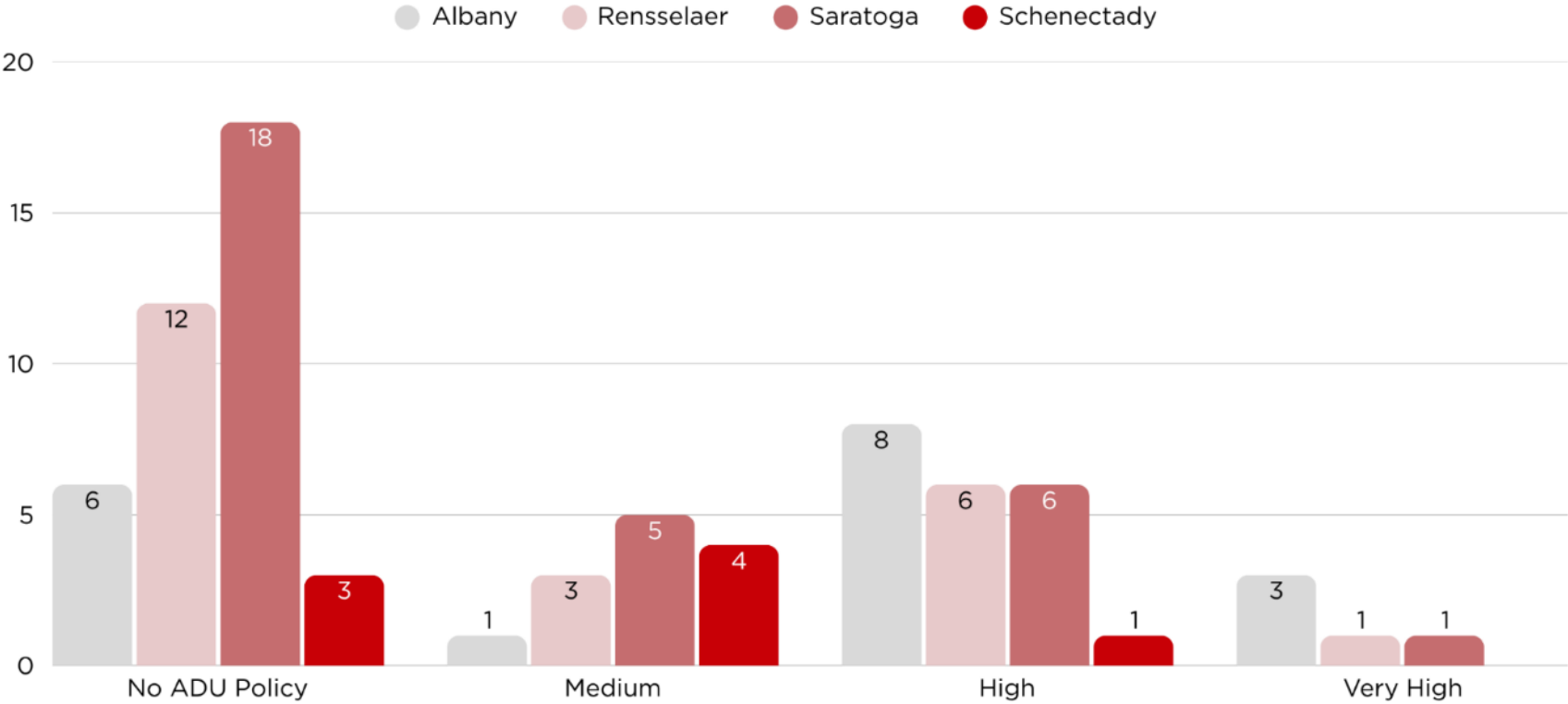
A garage can offer space for an ADU

Montpelier home identified in the toolkit as a potential over-garage ADU site.

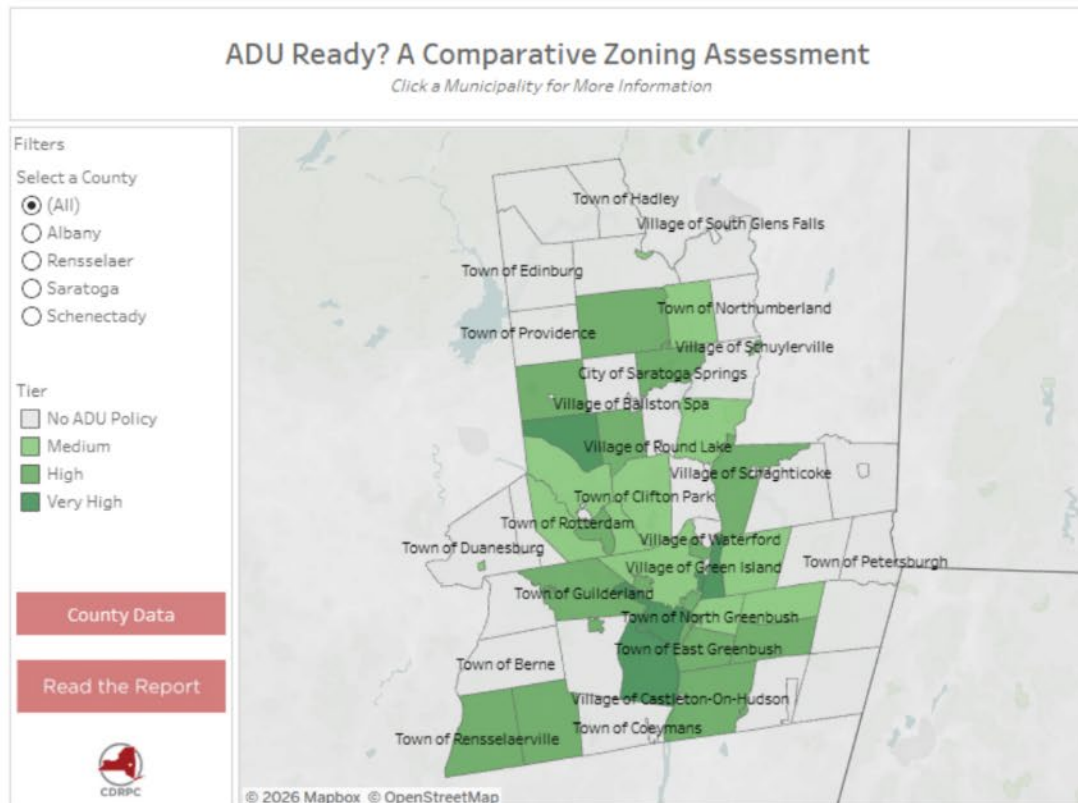
Photo: Utile, Vermont Homes for All Toolkit, p. 37. Potential conversion, not a completed ADU.

Source: CDRPC, ADU Ready? A Comparative Municipal Zoning Assessment, 2026.

Capital Region Counties by ADU Tier



Capital Region Counties by ADU Tier



Five questions for an ADU ordinance

- 1 Where are ADUs allowed?
- 2 Which types are permitted?
- 3 Is review administrative or discretionary?
- 4 Are parking rules tied to actual conditions?
- 5 Do size and occupancy rules make projects feasible?

A policy can allow ADUs on paper while making them impractical to build.

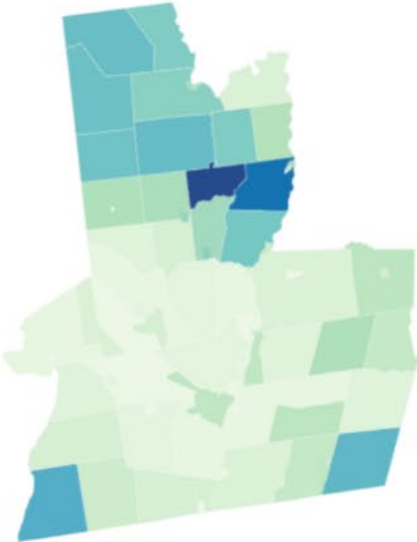
Review the cumulative effect of every requirement.

Short Term Rental Density

Short Term Rentals (STRs) as a Percent of Total Housing Stock

% of Housing Stock

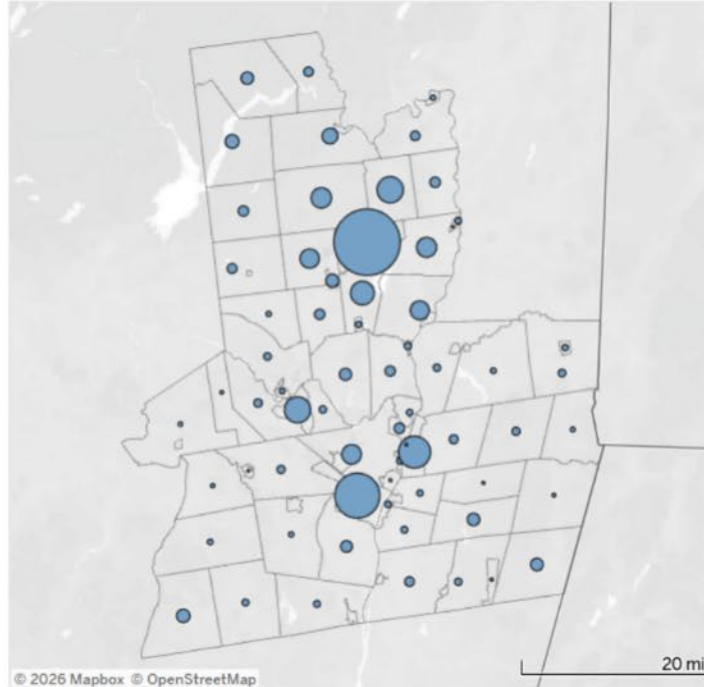
0.0% 8.1%



Map: Capital District Regional Planning Commission (CDRPC) • Source: AirDNA & U.S. Census Bureau. 2024 American Community Survey (ACS) 5-Year Estimates, Table DP04: Selected Housing Characteristics • [Get the data](#) • Created with [Datawrapper](#)

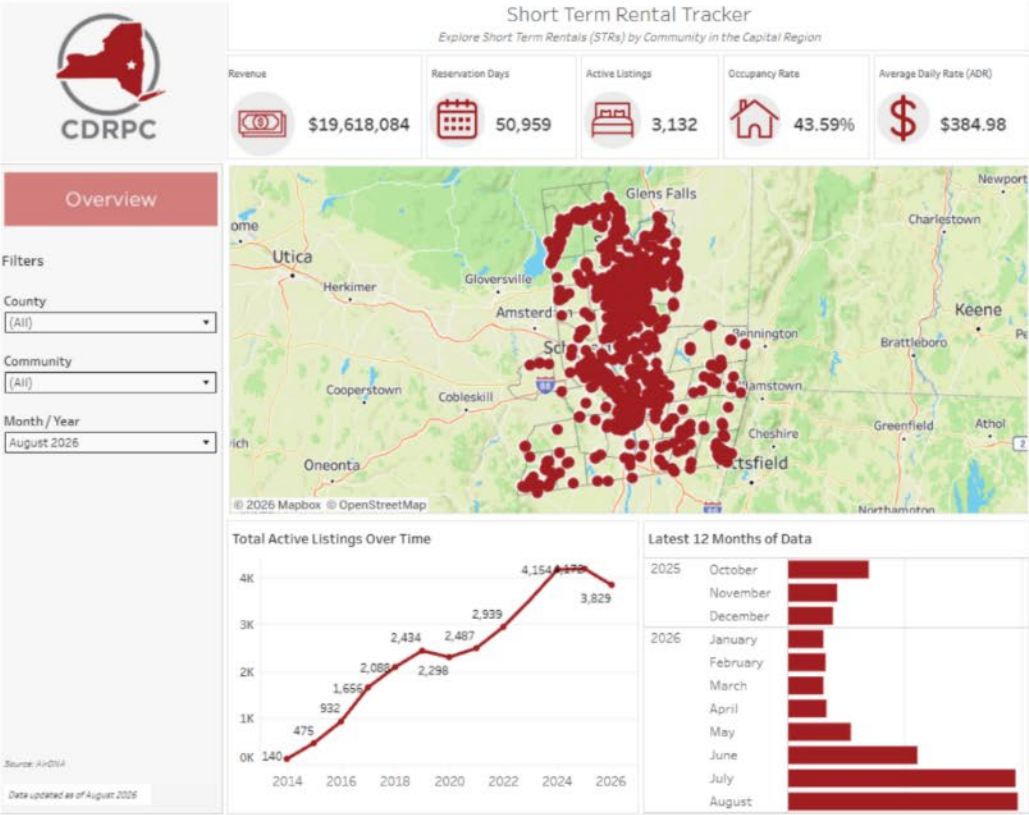


Number of Short Term Rentals (STRs) by Community



Source: AirDNA & U.S. Census Bureau 2024 American Community Survey (ACS) 5-Year Estimates, Table DP04: Selected Housing Characteristics. Data in the map is reflective of the year 2024.

Short Term Rental Dashboard



Short-term rentals: use local concentration, not anecdotes

Regional Average

1.0%

of the four-county
housing stock

National Average

1.6%

**A modest regional
share can still
create meaningful
local pressure
where housing
supply is small or
demand is highly
seasonal.**

A practical local framework

- Measure active STRs as a share of housing stock
- Distinguish hosted, seasonal and whole-home activity where data allow
- Examine seasonal and neighborhood concentrations
- Tie registration to safety, tax, contact and enforcement needs
- Revisit policy as registry data improve

Source: CDRPC, Short-Term Rentals Most Concentrated in Saratoga County.



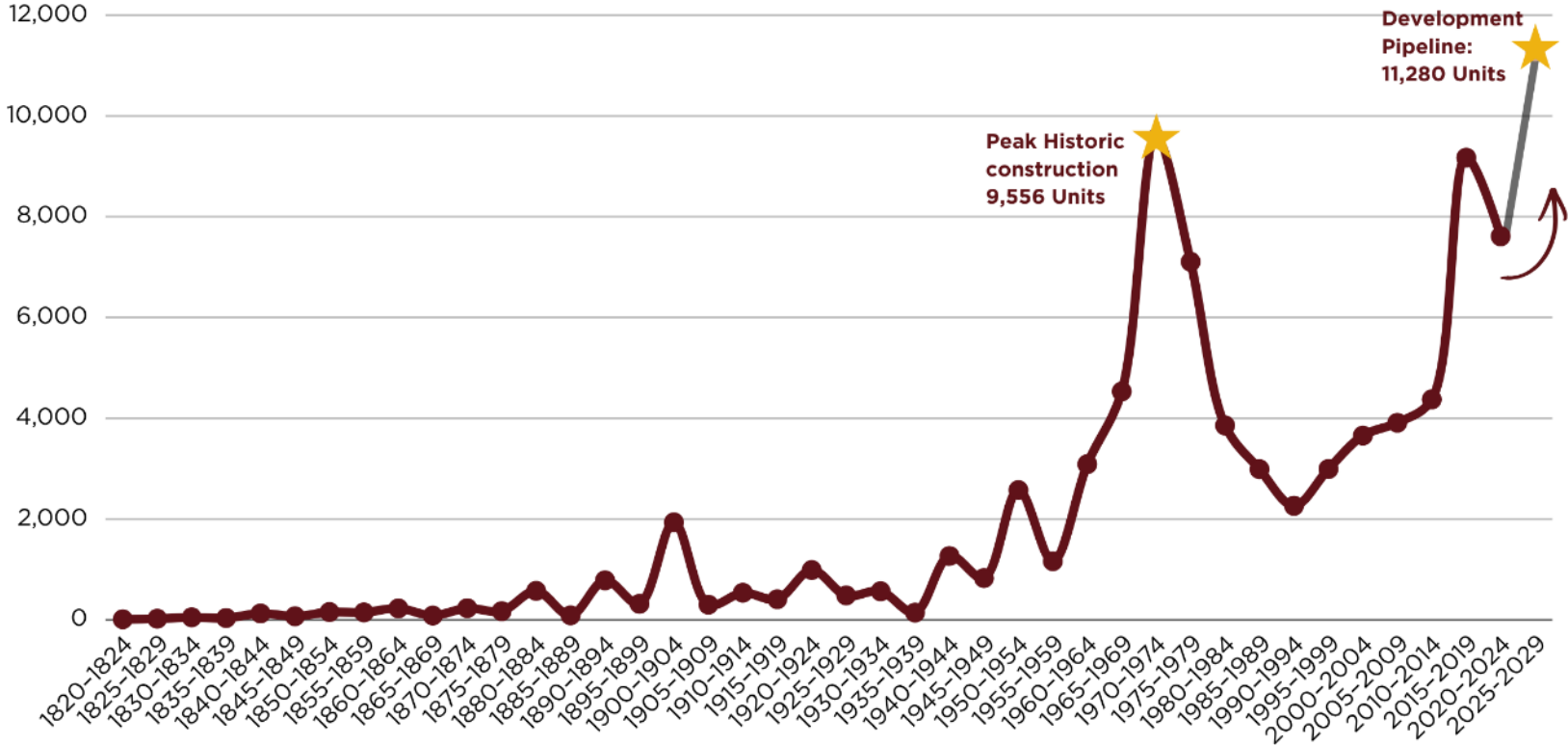
Foundations

Capital Region Housing Research Series

**ON THE RISE:
MULTIFAMILY HOUSING
IN THE CAPITAL REGION**

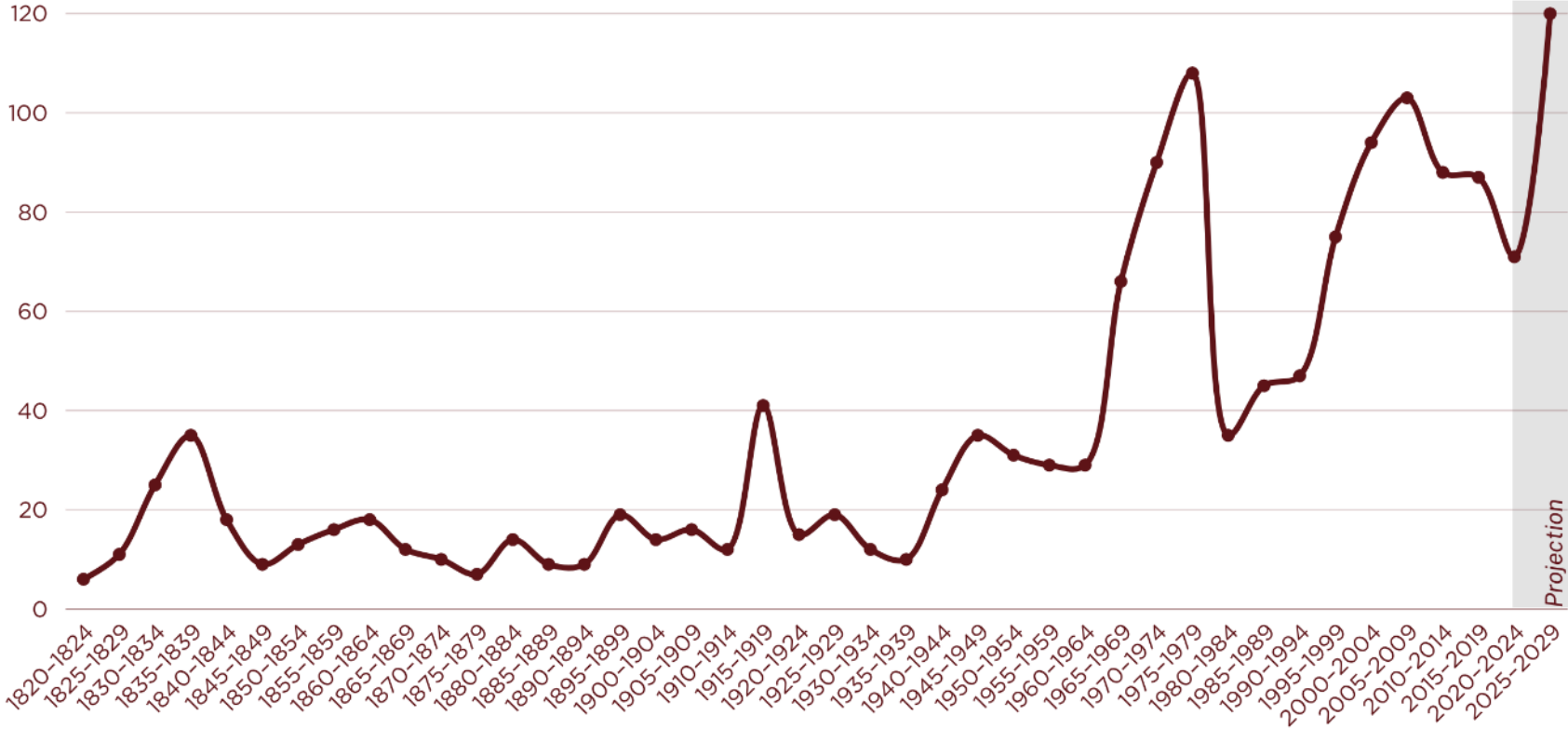
2026

Multifamily Housing Units in the Capital Region



Source: CoStar

Average Size of Multifamily Projects



Source: CoStar

Multifamily housing is returning at historic scale

11,280

multifamily units in the 2025–2029
development pipeline

*Pipeline units are proposed, planned, approved or
under construction. They are not guaranteed
completions.*

Historical benchmark

9,556 units

built in 1970–1974

Recent production pattern

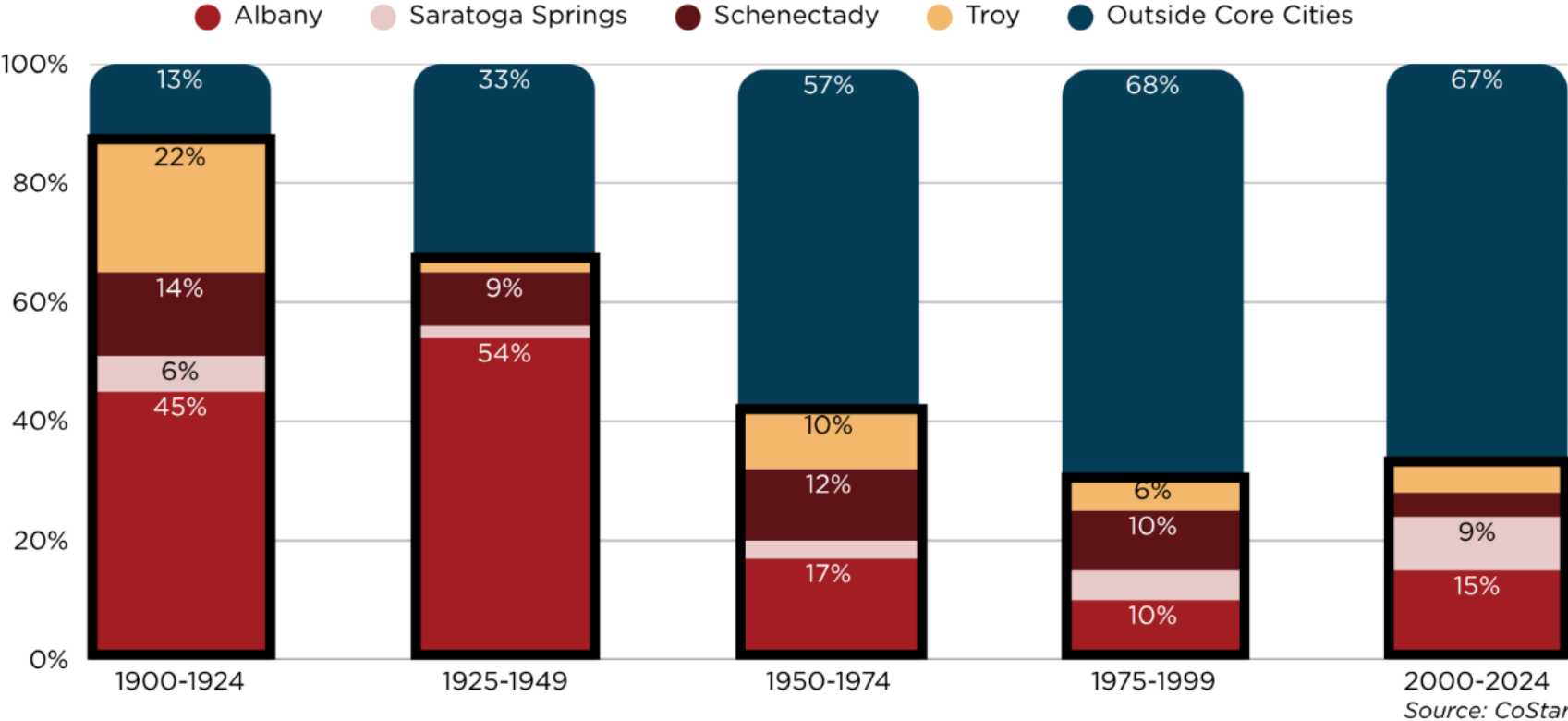
85%

of multifamily units built in 2020–2024
were in 50+ unit projects

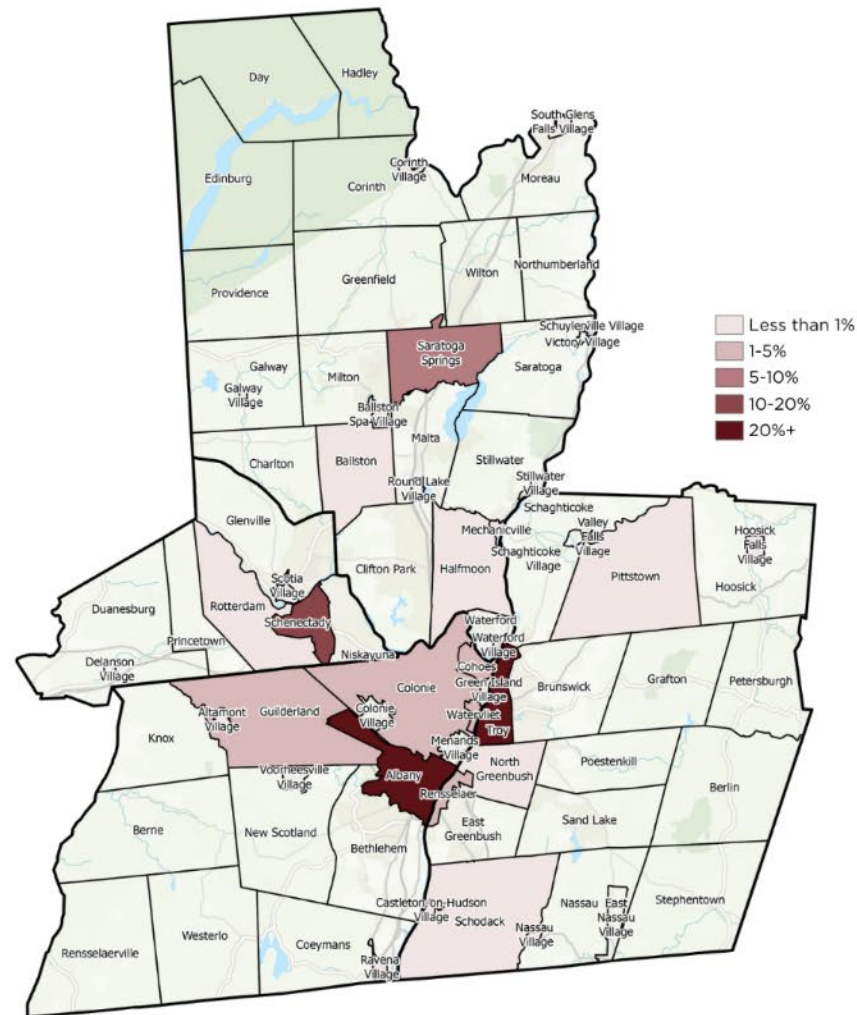
**The question is no longer whether multifamily growth is occurring.
It is where it is occurring and what pattern it creates.**

Source: CDRPC, *On the Rise: Multifamily Housing in the Capital Region, 2026*.

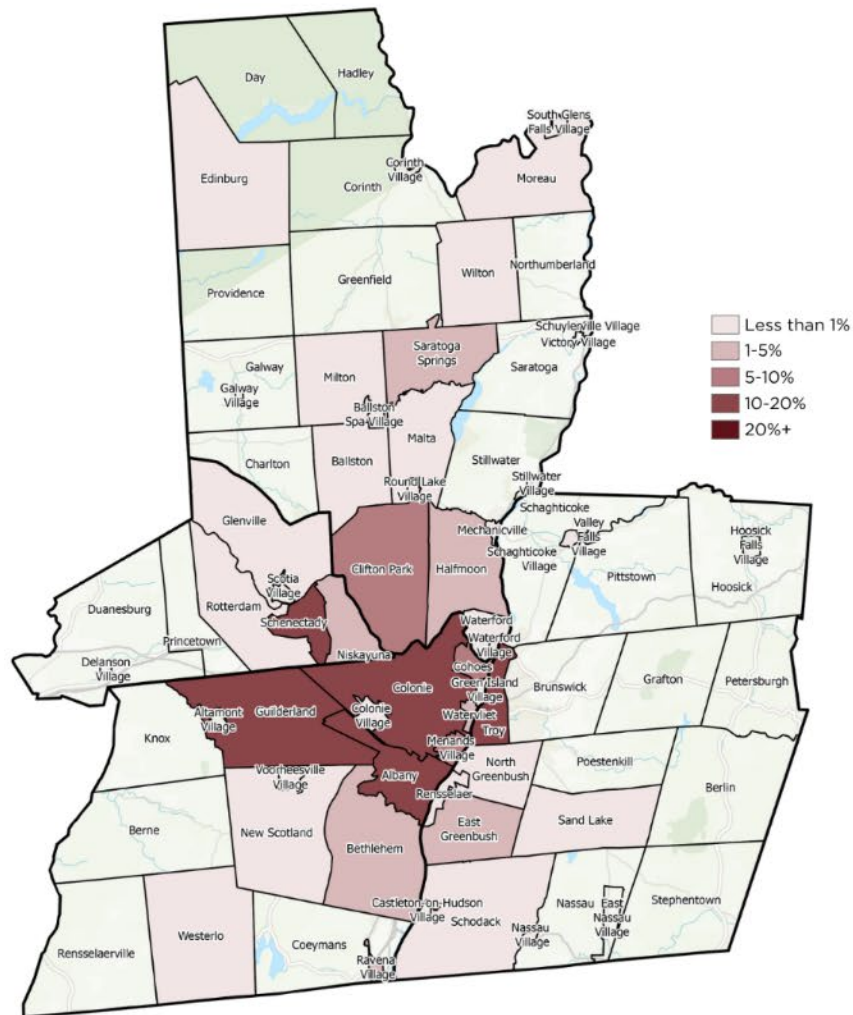
Distribution of Large Multifamily Units



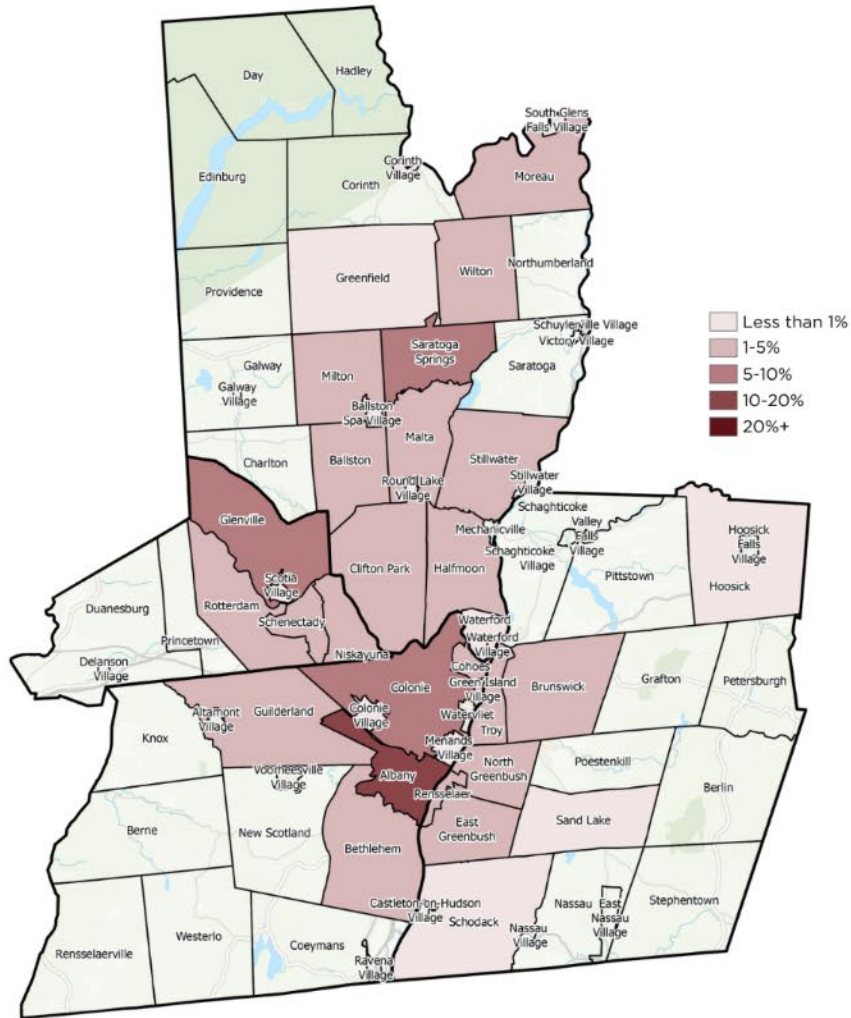
Multifamily Units Constructed Between 1900- 1924



Multifamily Units Constructed Between 1950- 1974



Multifamily Units Constructed Between 2000- 2024





Foundations

Capital Region Housing Research Series



MAKING THE CONNECTION: MULTIFAMILY HOUSING AND TRANSIT OPPORTUNITIES

2026

Multifamily Housing and Transit: City of Albany

Density Requirements

Moderate Priority Transit Areas

30 to 60 Minute Headway

12-29 People Per Acre

Or

10-19 Employers Per Acre

High Priority Transit Areas

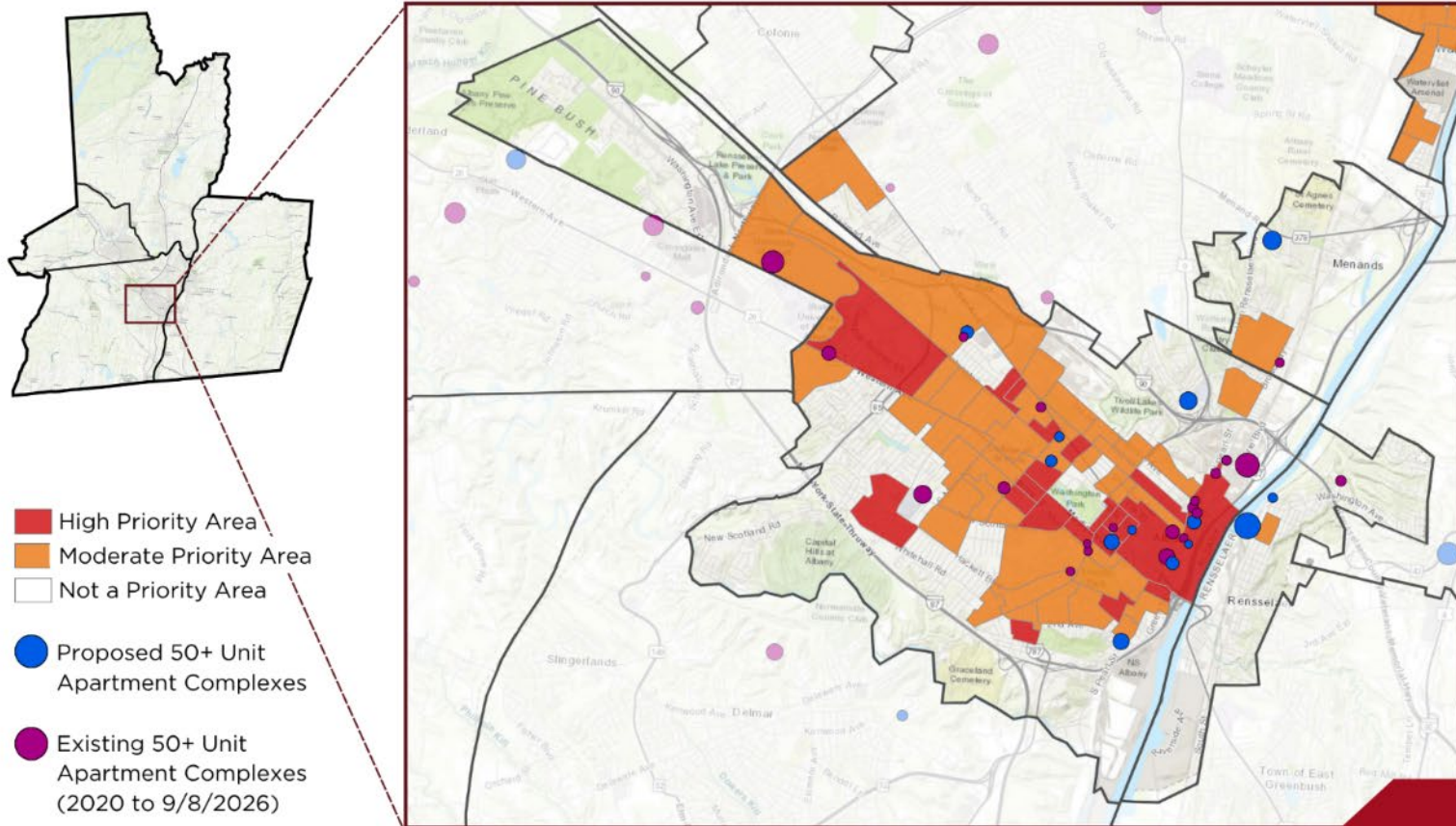
10 to 15 Minute Headway

30+ People Per Acre

Or

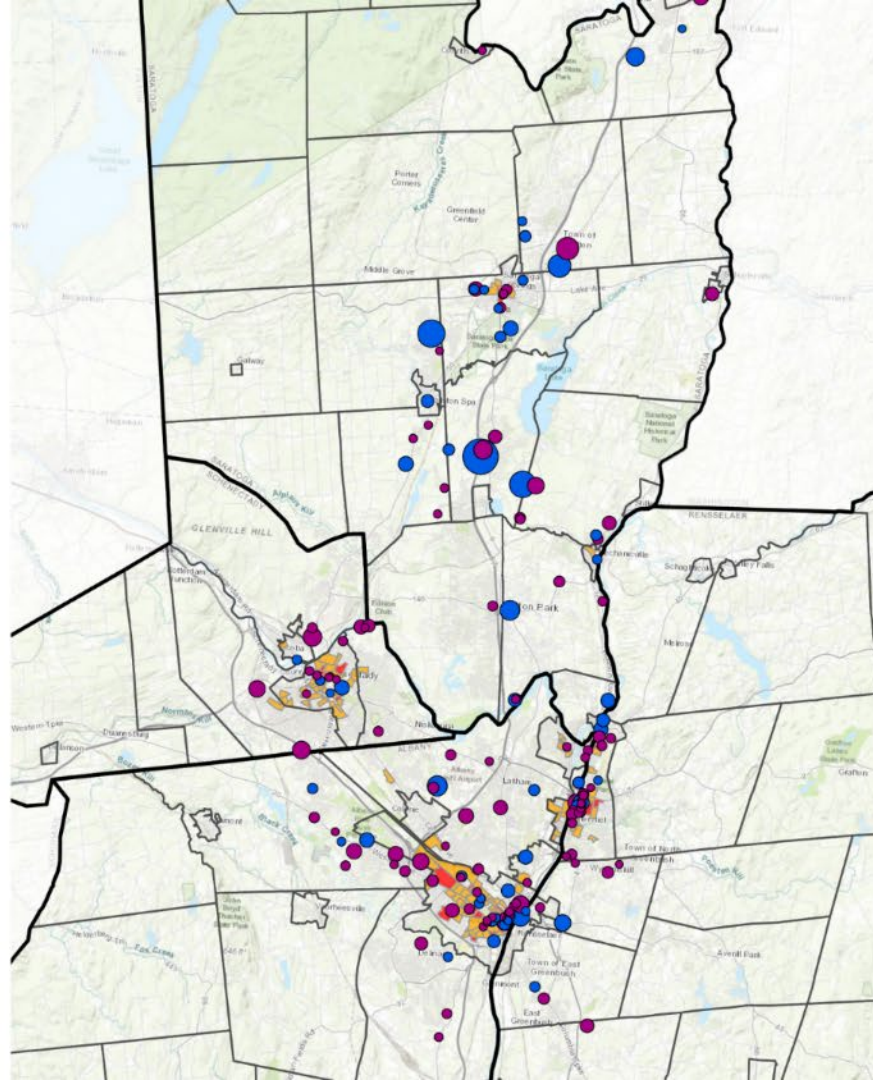
20+ Employers Per Acre

Multifamily Housing and Transit: City of Albany



Multifamily Housing and Transit

- High Priority Area
- Moderate Priority Area
- Not a Priority Area
- Proposed 50+ Unit Apartment Complexes
- Existing 50+ Unit Apartment Complexes (2020 to 9/8/2026)



Housing growth and transit are increasingly misaligned

70%

recently completed large multifamily units **outside** priority transit areas

85%

proposed large multifamily units **outside** priority transit areas



Where housing is approved today shapes transportation demand for decades.

What local governments can do now

1 Expand incremental choice

- Practical ADU standards
- Duplexes and small multifamily housing in appropriate districts
- Conversions of oversized homes
- Townhouses, cottage courts and small lots

2 Make approval predictable

- Clear standards
- Administrative review for compliant modest projects
- Defined application sequence
- Separate policy decisions from routine project review

3 Connect housing and infrastructure

- Identify priority growth areas
- Coordinate sewer, water, sidewalks and transportation
- Evaluate access to daily needs
- Engage transportation agencies early

4 Preserve affordability

- Preserve existing lower-cost housing
- Use repair and accessibility programs
- NYS Vacant Rental Program?

How to talk about housing without frightening people

AVOID ABSTRACT OR ABSOLUTE LANGUAGE

DESCRIBE PEOPLE, FORM AND PURPOSE

"We need greater density."



"We need more ways for older residents, young adults, families and local workers to find homes that fit."

"We are legalizing multifamily housing."



"This could allow a duplex similar in scale to nearby homes, or a small apartment in an existing building."

"This will create affordable housing."



"This removes one barrier to smaller and potentially less costly homes. It does not guarantee affordability."

"The community must accept growth."



"The goal is to shape change so it fits infrastructure, community goals and residents' needs."

Acknowledge real concerns. Separate what zoning allows from what will immediately be built.

A practical community commitment

- 1 Know your local housing data
- 2 Identify the housing types that are missing
- 3 Choose priority locations for growth
- 4 Remove one avoidable regulatory barrier
- 5 Explain the public purpose in plain language

The choice is not between no change and unlimited growth. It is whether change is planned, connected and shaped to meet community needs.



HUD Thriving Communities Technical Assistance Program



- Local governments receive technical assistance to:
 - **Identify and position properties for redevelopment** into housing, including sites in Opportunity Zones.
 - **Stabilize communities**, create and preserve family-friendly housing, and support growth for local businesses.
 - **Cut red tape** to expand housing production and supply.
 - **Build partnerships** with stakeholders, including public-private partnerships with developers.

HUD Thriving Communities Workshop

September 23, 2026 – Hudson Valley Community College

Goals:

1. Developing a shared understanding of the relationship between housing and transportation
2. Clarify common challenges and align around regional priorities
3. Inform the framing and focus of future regional housing and transportation planning efforts



Barriers to Housing/ Transportation Coordination

- Regional problem locally felt – home rule
- Development community not focused on transportation
- Parking regulations
- NIMBYism
- Regulatory tools lacking – separation of uses, PUDs
- Limited ROW – small parcels
- Traffic impact studies can be limited
- Code enforcement/accountability
- Messaging: affordable housing vs housing affordability
- Historic properties and aging infrastructure - cost

Opportunity Areas for Further Exploration

- Community Planning forum reboot – Regional TOD Committee
- More Transportation Council, CDRPC, & CDTA involvement in development review
- Increased use of GEIS – Mitigation Cost programs
- More Technical Assistance to communities (i.e. white papers, data, practices, etc.)
- Education for elected officials and boards
- Resources for navigating NIMBYism - Toolkit

Opportunity Areas for Further Exploration

- CDTA considerations for density – Transit propensity, O/D
- Model code language (access management, TDM, parking reform, etc.)
- Zoning codes that zone for multi-family – not PUD
- Traffic Impact Analysis reform (if not here, where and what would the impacts be)
- Spatial mismatch analysis w/ visualizations and key takeaways
- Add Housing questions to regional household travel survey

Technical Assistance Available

CDRPC/Transportation Council

Group Technical Assistance

Direct Technical Assistance

Short-Term Technical Assistance



Direct Technical Assistance

- Intensive, hands-on support for communities with complex or multi-phase needs
 - Tailored assistance to help local governments build capacity to coordinate housing and transportation investments effectively.
 - Example deliverables: Housing Implementation Plans, Menu of Policy Options, Stakeholder Workshops (on-site or virtual)
 - Access to resources including training, tools, and best practices
- Eligibility:
 - Local governments that are receiving, or will receive, federal transportation funding either directly or through a state pass-through
- HUD Thriving Communities Technical Assistance Program page on [HUDUSER.GOV](https://www.huduser.gov/portal/techassistance.html)



Short-Term Technical Assistance

- Shorter-term, targeted assistance designed to address specific challenges
 - Tailored assistance to help local governments build capacity to coordinate housing and transportation investments effectively.
 - Example deliverables: One-on-One Coaching Sessions with staff, Housing Strategy Memos, Policy Recommendations, Best Practices
 - Access to resources including training, tools, and best practices
- Eligibility:
 - Local governments that are receiving, or will receive, federal transportation funding either directly or through a state pass-through
 - Priority is given to local government serving populations under 250,000
- If interested, please reach out directly to sumi.malik@icf.com.

ROAD to Housing: Preparing for Future Opportunities

The **21st Century ROAD to Housing Act**, enacted on July 10, 2026, creates new opportunities to expand housing supply, improve affordability, and modernize essential programs including:

Housing Supply Frameworks

Directs HUD to develop and publish zoning best practices and model approaches to support housing production.

Planning & Implementation Grants

Authorizes a grant program for planning and community-development activities, including coordinating housing development with transportation

Innovation Fund

Establishes a competitive grant program for local governments and tribes that increase housing supply through reforms, density bonuses, and zoning changes.

Pattern Book Grants

Authorizes a grant program for local governments and tribes to adopt pre-reviewed housing designs to streamline affordable housing construction.

Note: Some provisions require further congressional appropriations, rulemaking, or program development before opportunities become available.

QUESTIONS



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