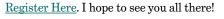


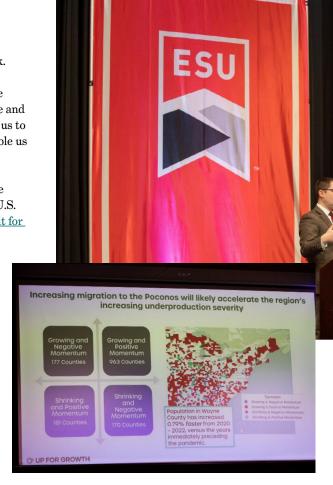
We are strengthening our financial support, securing new sponsors and additional funding to scale our member network. We are investing in expanding our membership department and continuing to build our broad, representative, and diverse network of changemakers who share our passion for equitable and affordable housing solutions. Keep an eye out for emails from us to fill in our updated Member Information Form, which will enable us to expand our reach and deepen our impact in the future.

As we look ahead to the next quarter, we are excited about the release of our forthcoming Housing Underproduction in the U.S. 2023 report. The report will be released at our Annual Summit for Housing Changemakers on October 12 in Washington, DC. The Summit will reveal updated data and trends in housing supply, including changes caused by the COVID-19 pandemic. We will also feature breakout sessions on urgent topics such as transit-oriented development and an off-the-record conversation on the future of federal housing policy.





Mike Kingsella CEO, Up For Growth





Senator Todd Young (R-IN)



Senator Brian Schatz (D-HI)



Representative Derek Kilmer (D-WA)



Representative Mike Flood (R-NE)

Federal Legislative Update

A signature legislative priority of Up for Growth Action, the YIMBY (Yes In My Backyard) Act, is a proposal to shed light on discriminatory local land use policies and encourage municipalities to eliminate exclusionary zoning, bringing a new level of transparency to the community development process. The YIMBY Act would require Community Development Block Grant (CDBG) recipients to submit to HUD information regarding their implementation of specific land-use policies, such as policies for expanding high-density single-family and multifamily zoning, reducing minimum lot sizes, and allowing office-to-residential conversion. This bill, if passed, will provide more transparency for citizens, lawmakers, academics, and others to understand a community's rationale for not adopting anti-discriminatory housing policies. An endorsement coalition of over 300 organizations across the U.S. supports this bill. You can read their support letter here.

In May, the YIMBY Act was introduced by Senators Todd Young (R-IN) and Brian Schatz (D-HI). In the House, a companion bill was introduced by Congressmen Derek Kilmer (D-WA) and Mike Flood (R-NE) and cosponsored by Reps. Emanuel Cleaver, II (D-MO), Ralph Norman (R-SC), and Brittany Pettersen (D-CO). If you would like to join the YIMBY Act Coalition and contribute to our advocacy for this critical bill, please contact Mike at mkingsella@upforgrowth.org.



In a recent Guest Insights post, Samar Jha and Timothy Murphy of AARP Housing and Livable Communities explore the transformative potential of middle housing (often called "missing middle") in driving equitable, diverse, and affordable housing choice. Samar and Timothy highlight the historical context of middle housing, its current scarcity, and its potential benefits for today's housing landscape. Middle housing options offer an affordable housing choice for essential community members, including teachers and police officers, and improve access to housing for individuals and families earning wages that put other housing out of reach and older homeowners looking to downsize.

To encourage this crucial form of development, AARP Government Affairs collaborated with ECONorthwest to develop a Middle Housing model state act and guide. Review AARP's missing middle tool kit to consider ways you can help your community embrace similar legislation.

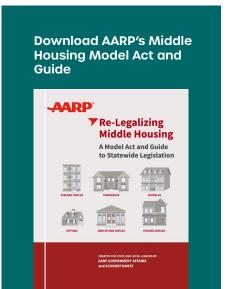
Also included in the guide are actionable insights from past legislative efforts, including the following:

· Build on Previous Progress:

Successful changes stem from laying the groundwork through prior actions. For instance, establishing wider access to Accessory Dwelling Units (ADUs) and fostering strong coalitions of pro-housing advocates can help alleviate local concerns.

- Reflect Local Realities: Legislation should reflect the local context as much as possible rather than directly mirroring legislation from other states.
- Balance Local Autonomy and State
 Oversight: Striking a balance between
 local control and state authority is
 essential. Not doing so may result
 in many resistant/exclusionary
 communities failing to voluntarily
 revise their zoning laws to enable more
 inclusive practices.

Customize for Rural Communities:
 Acknowledge the distinctive needs of rural communities. For example, when implementing regulations, consider the potential strain on existing infrastructure like sewer and water systems, which could be burdened by rapid housing expansion.



Wide Open Spaces: Preserving Affordable Housing in Rural America



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2023 Webinar Series

Underproduction is a national crisis, with every state other than three falling short of meeting housing needs. While the drivers of and solutions to underproduction may vary, rural communities confront distinct challenges in expanding their housing supply. Regrettably, these challenges often receive less visibility and attention than those in urban areas.

During the second installment of Up for Growth's 2023 Webinar Series, we explore the specific barriers that rural communities face in expanding access to housing and the policy changes that can bring about meaningful change.

Wide Open Spaces: Preserving Affordable Housing in Rural America brought together Freyja Harris, Coalition for Home Repair; Jonathan Harwitz, Housing Assistance Council; Shannon Young, Community Solutions; and Trudy Soucoup, Homes First, to discuss how housing policy should reflect and balance rural community needs against those of urban and suburban cities.

Key insights highlighted by the speakers include the following:

- Unseen Homelessness: In rural areas, gauging the lack of adequate housing stock is more challenging due to less visibility of the unhoused population. Shannon Young offered that despite these challenges, homelessness in rural areas saw a 6% increase between 2020 and 2022, contrasted against a 1% increase for the overall country.
- Section 515 Program Challenges: The U.S. Department of Agriculture's Section 515 program offers direct loans and grants to support affordable rental housing development in rural areas. However, many affordable and multifamily housing units are on the brink of aging out of the program. According to Jonathan Harwitz, between 2016 and 2021, 21,852 housing units have already exited the USDA's portfolio.
- Urgent Preservation Needs: The preservation of affordable rural housing is under threat at
 an alarming rate, making it a key concern in these areas. This involves not only the physical
 preservation of structures but also ensuring ongoing affordability. As Section 515 housing
 matures out of initial loans, property owners are no longer required to adhere to affordability
 standards, potentially leading to the conversion of these properties into market-rate housing.

Watch the full webinar recording on the Up for Growth website.



YIGBY has emerged as a fresh acronym in the pro-housing realm. Signifying Yes in God's Backyard, this innovative movement aims to simplify the process for religious institutions to construct housing on their premises. Recently, we connected with Donald King from the Nehemiah Initiative Seattle (the Initiative), a new member of Up for Growth, to discuss the tremendous potential of community-based development through historically black churches.

The Initiative is a faith-based community development organization seeking to disrupt Black communities' displacement from urban centers via economic revitalization measures, including the development of affordable homes, community spaces, and business places on the underutilized properties owned by historically Black faith-based organizations (FBOs). Organized in 2018, the Initiative is a response to gentrification and displacement across Seattle's historically Black Central District, an urban neighborhood near Seattle's downtown core where most Black churches reside. Like many communities across the country, the demographic landscape of this region has transformed significantly, with the Black population dwindling from 75% in the 1970s to around 12% today. "For the first time in 100 years since the Great Migration, Black communities are becoming non-urban, being dispersed out all over the suburbs," says King. "Congregations are losing their members to displacement and are left with a surplus of space but a shortage of worshippers. Land-rich and cash-poor, they're now clamoring for creative ideas to endure the changing landscape."

From left: Students at University of Washington's Nehemiah Studios, Plan view of the Greater Mt. Baker Baptist Church site design, Donald King, Seattle's Central District

Recognizing their now heightened vulnerability, the Initiative has prioritized collaborations with Black FBOs, particularly given that the property assets, including undeveloped land, of Black churches and institutions in urban centers are unparalleled. These churches and institutions are the most significant Black landowners in America's cities. In Seattle, Black churches own property with appraised values of more than \$100 million. Therefore, the Initiative aims to empower its community by keeping Black capital, assets, and people from being displaced by providing the knowledge, training, and resources that Black FBOs need to succeed.

To avoid the removal of these Black houses of worship and enable their participation in the growth of their communities, the Initiative encourages congregations to rethink their business models and explore alternative means of income in addition to congregation offerings. Alternatives include pursuing income from church-owned rental housing, condominiums, land leased to affordable housing developers, and commercial space development where zoning allows, all emphasizing partnerships between Black FBOs, Black organizations, and emerging businesses.

A collaborative effort of several pastors and their churches, the Initiative seeks to serve as a model for similar communities. While organizations like the Nehemiah Seattle Initiative are not developers, they do play an integral role in helping individual

churches understand their unique development potential. They advocate for the development of church properties and can be a resource to churches considering whether to move, close, or redevelop.

Although local regulations can limit what a house of worship can do with its property, many places are already changing for the better, including San Diego, Pasadena, San Antonio, and Atlanta. It helps when municipalities, religious organizations, planners, and developers embrace YIGBY and put zoning changes, financial support, and incentives into place to make this work more possible. For instance, Seattle offers regulatory benefits to incentivize production through density bonuses for affordable housing and removing parking minimums.

It is incumbent upon state and local governments to promote housing development on religious-owned property by passing similarly open regulations. The possibilities for redevelopment are many, but success will depend upon local, state, and federal support.

To learn more about the Nehemiah Initiative Seattle, visit www.nehemiahinitiativeseattle.org.

New Members























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Up for Growth is a national 501(c)(3) cross-sector member network committed to solving the housing shortage and affordability crisis through data-driven research and evidence-based policy.