

The United States Conference of Mayors

The United States Conference of Mayors in
partnership with the Bipartisan Policy Center
and the Capital One Insights Center

Mayoral Housing Report

68-City Survey

June 2025

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THE UNITED STATES
CONFERENCE OF MAYORS



J. Ronald Terwilliger
CENTER FOR HOUSING POLICY



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Tom Cochran

CEO and Executive Director

The United States Conference of Mayors is the official non-partisan organization of cities with each city represented in the Conference by its chief elected official, the mayor.



J. Ronald Terwilliger
CENTER FOR HOUSING POLICY

Dennis Shea

Executive Vice President, Bipartisan Policy Center, and
Chair, J. Ronald Terwilliger Center for Housing Policy

About The Bipartisan Policy Center—The Bipartisan Policy Center and its advocacy affiliate, Bipartisan Policy Center Action (BPC Action), are unique in their approach to addressing the nation's most pressing issues. As the only organization working across the full political spectrum on domestic issues, BPC brings together diverse perspectives to craft data-driven, pragmatic policy solutions. BPC Action then works directly with legislators and other policymakers to turn those solutions into real change.



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Dr. Shena Ashley

Vice President, Capital One Community Impact &
Investment and President, Capital One Insights Center

The Center combines Capital One research and partnerships to produce insights that advance socioeconomic mobility. As a nascent platform for data and dialogue, the Center strives to help changemakers create an inclusive society, build thriving communities and develop financial tools that enrich lives. The Center draws on Capital One's deep market expertise and legacy of revolutionizing the credit system through the application of data, information and technology.



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Foreward

The United States Conference of Mayors has made tackling the nation's housing crisis a top priority. Under the leadership of U.S. Conference of Mayors President, and Columbus Mayor Andrew Ginther, we have fiercely advocated for a collaborative and comprehensive approach to investing in our nation's housing supply with federal partners.

We are proud to partner with the Bipartisan Policy Center and the Capital One Insights Center on this report. Mayors are eager to engage with a diverse set of stakeholders who will work towards solutions to resolve our nation's housing crisis. These partners are engaged in critical work to advance meaningful solutions to support housing.

Mayors have long recognized that the housing challenges we face are not exclusive to political ideology, and that the responsibility to address this issue falls on all of us, regardless of party affiliation, geography, or socioeconomic status.

This report describes how mayors are viewing the state of this issue, how mayors are managing the housing crisis at the local level, and what impact federal actions could have on housing.

The nation's mayors continue to demand the largest and most comprehensive investment in America's housing supply in history because this national challenge calls for a national response.



Tom Cochran
CEO and Executive Director
The United States Conference of Mayors

A Letter from BPC

At the Bipartisan Policy Center, we believe housing is not a partisan issue but rather a cornerstone of economic security, family stability, and community prosperity. Yet across the country, from small towns to major metropolitan areas, housing is becoming harder to find and to afford. In response to this national shortage, local leaders are stepping up with creative and practical solutions to expand supply and improve affordability. Their efforts are essential to advancing a vision of an America where every family, regardless of income or background, can live in a decent, safe, and affordable home.

That's why BPC's J. Ronald Terwilliger Center for Housing Policy is proud to partner with the United States Conference of Mayors (USCM) and Capital One Insights Center on this survey of local leaders. The mayors who participated are on the front lines of the housing affordability crisis. Their responses offer a clear view of the challenges cities face but also reflect a hopeful and determined commitment to pursuing innovative solutions.

What stands out most is the pragmatic mindset many mayors bring to this issue: reforming outdated local regulations, forging partnerships with private and mission-driven developers, and seeking ways to deploy public resources more strategically to create and preserve housing. At BPC, we see this kind of local innovation as central to a federalist approach to housing reform: state and local leaders driving progress, while looking to federal partners to help scale what works.

We believe the best responses to the nation's housing challenges will come from a broad coalition that includes leaders from across the aisle, across sectors, and across all levels of government. There is no single solution, but there is growing consensus that action is overdue. This report reflects that shared urgency, as well as the potential for real progress as we work together to find solutions.

Thank you to the mayors who contributed their time and insights, and to our partners at USCM and Capital One Insights Center. We hope this report helps build momentum and coordination around meeting one of the country's most pressing concerns.

Dennis Shea
Executive Vice President, Bipartisan Policy Center,
and Chair, J. Ronald Terwilliger Center for Housing Policy

A Letter from Capital One

The Capital One Insights Center is proud to partner with the United States Conference of Mayors and the Bipartisan Policy Center to continue to bring forward timely insights and perspectives from local leaders who are actively addressing the nation's housing supply shortages through creative and community-centric solutions.

Housing is foundational to driving individual and nationwide economic success. Access to stable, quality, and affordable housing—along with wraparound services—can transform families' financial well-being and position them for greater opportunities to save for the future and generate wealth. Yet affordable housing remains out of reach for many, whether they are seeking to own or rent their homes.

Capital One is committed to being part of the solution—including and beyond our research platforms, policy leadership, and engagement in public-private partnerships to deploy capital for housing development and wraparound services. This work has helped solidify Capital One's position as a leading community development lender in the country by total dollar amount over the past six reported years—and the vast majority of this financing brings quality affordable housing to communities in all corners of the country.

Building on this legacy of impact, Capital One has made sizable commitments in our historic five-year, \$265 billion Community Benefits Plan (CBP) in connection with our acquisition of Discover. We are committed to meaningfully increasing the reach and depth of our community partnerships across the affordable housing ecosystem to enable impactful solutions that can continue to drive community change. The CBP commits \$44 billion for community development financing, which includes \$35 billion in support of affordable housing for low- to moderate-income communities and individuals; a \$600 million commitment in lending to community development financial institutions (CDFIs); and a \$575 million commitment in philanthropic giving and capacity-building efforts, which will support predevelopment funds for affordable housing developers, funds for wraparound services at affordable housing properties, and grants to CDFIs focused on affordable housing, small-business and consumer lending.

Like this report, the CBP is the product of deep and active listening to community leaders across the country in rural, suburban, and urban communities. The plan was created in collaboration with community leaders and organizations to ensure that it effectively addresses the needs of all our neighbors in the communities we are proud to serve and call home.

At Capital One, we know that, often, the best solutions stem from public and private sector engagement and partnership. Creating more pathways for housing supply requires intentional investment and significant collaboration across the public and private sectors, which is why we are leaning into this moment to learn from the perspectives of mayors and their teams. It is why we are partnering with the U.S. Conference of Mayors and the Bipartisan Policy Center to spread and amplify actionable insights. Together, we aim to inform the solutions that can be taken up by and shared across communities. It is through these types of partnerships that we can play our role in creating real, positive change, and can create the conditions for individuals and families to thrive.

Dr. Shena Ashley
Vice President, Capital One Community Impact & Investment and
President, Capital One Insights Center

Survey Findings

The United States Conference of Mayors shared this survey with its members to gauge the sentiment of the country's mayors on the state of housing, to understand the work mayors are doing at the local level, and to understand the potential impact of federal policy on housing affordability and accessibility.

Sixty-eight cities from 30 states and the District of Columbia responded to this survey, representing over 20 million people. The size of the cities ranged from less than 10,000 residents to as large as 3 million residents.

The response was bipartisan, as mayors who identify as Democrat, Republican, and independent or nonpartisan contributed to this survey.

Although the participating cities were diverse, the findings demonstrate consistent themes. Mayors are concerned about the direction of housing affordability, which is contributing to dissatisfied residents. Promisingly, mayors anticipate more housing becoming available over the next 12 months, but concern lingers that outside factors such as an economic downturn could affect developing these units to increase supply.

All cities regardless of size, geography, and resources are encountering more challenges. Mayors believe that certain federal policies could significantly affect housing, and they expressed apprehension about potential changes to the funding and structure of federal housing programs. Encouragingly, mayors also highlighted how their cities are becoming more innovative and dynamic. They are deploying a wider range of funding strategies, partnerships, and programs to improve housing affordability, but they also say they need additional resources to meet the increased housing demand.

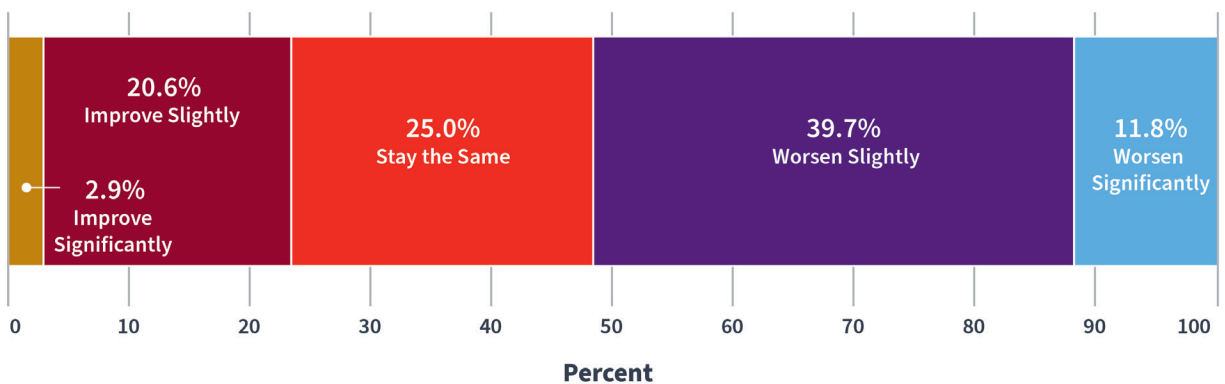
The housing affordability issue in the United States remains a major challenge, but mayors are steadfast in their efforts to find solutions, resources, and pathways to increase access and opportunity to quality, affordable housing for all.

Mayoral Sentiment on the State of Housing

The U.S. Conference of Mayors continues to closely monitor the state of housing affordability and how mayors are dealing with the challenge. The impact of the housing supply shortfall is felt across the nation in large and small cities alike, as the need for more homes has grown into the millions according to the 2025 Housing Supply Gap Report by realtor.com. Mayors continue to be on the front lines of this issue and the following responses represent how mayors view the current state of housing affordability.

A majority of mayors believe that housing affordability will worsen over the next year

Do you project housing affordability will improve or worsen in your city over the next year?



- 51.5% of mayors believe that housing affordability will worsen in their city within the next year, with 11.8% of those mayors indicating that housing affordability will worsen significantly in their city.
- 23.5% of mayors believe that housing affordability will improve in their city within the next year.

“Providence is facing an unprecedented housing shortage. As a result, rental prices are surging and our homelessness crisis is being further exacerbated. Without new housing stock, housing affordability will remain a challenge in Providence. In response, my administration is making it easier and faster to build new homes, adopting new zoning changes to allow for greater housing density, and making unprecedented investments in affordable housing initiatives across the city.”

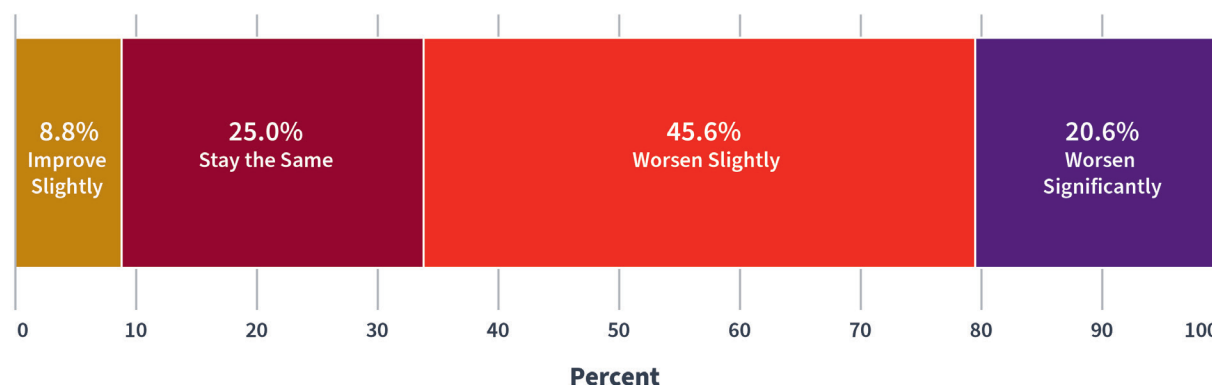
Mayor Brett Smiley, Providence, RI

“[Despite] proactive steps, housing affordability may still face challenges due to regional market pressures, rising construction costs, and population growth. While [homelessness] programs can help stabilize housing for the most vulnerable, broader affordability for middle-income residents may not significantly improve without larger-scale housing development and regional policy changes.”

Mayor Acquanetta Warren, Fontana, CA

Two-thirds of mayors are concerned that the current economic environment will worsen housing affordability

Do you think the current economic environment will improve or worsen housing affordability in your city in the next year?



- 66.2% of mayors believe that the current economic environment will worsen housing affordability in their city in the next year, with 20.6% of those mayors indicating that the current economic environment will worsen housing affordability significantly.
- 8.8% of mayors believe that the current economic environment will slightly improve housing affordability.

“In Los Angeles, we are streamlining housing production – more than 30,000 units of 100% affordable housing units are being accelerated through the pipeline as a direct result of urgent action we have taken to cut red tape. Amid the turbulent national headwinds and trade tariffs that are contributing to rising costs for construction and economic uncertainty, we must continue to find new ways to deliver more affordable housing faster and at lower costs.”

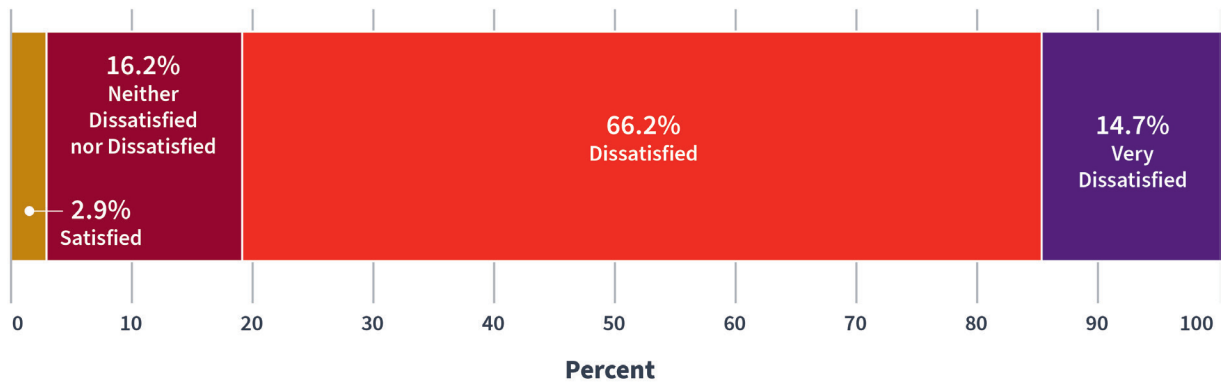
Mayor Karen Bass, Los Angeles, CA

“Builders and developers consistently mention the uncertainty regarding construction costs, increased insurance rates, decreases in equity prices per credit for LIHTC deals as well as uncertainty around government grant funding availability as barriers to provision of affordable housing.”

Mayor D.C. Reeves, Pensacola, FL

Over 80% of mayors say their residents are dissatisfied with the current state of housing affordability

If you had to say, how would you describe the current satisfaction of your city's residents toward housing affordability?



- 80.9% of mayors say that their residents are dissatisfied with the state of housing affordability, with 14.7% saying their residents are very dissatisfied.
- Only 2.9% of mayors say their residents are satisfied with the state of housing affordability.

“Phoenix has made great strides in affordable housing. Over the last five years, we have created and preserved more than 56,000 homes, though housing affordability remains a concern for our residents. With significant increases in housing prices coming out of the pandemic, including median rent and sales prices increasing by about 50% between 2019 and 2022, many residents still struggle to find housing that is affordable.”

Mayor Kate Gallego, Phoenix, AZ

“Although the media and residents are beginning to report out and notice rent decreases or one month free rent, or other incentives, the rent is nowhere near where it needs to be. Residents understand we have turned the page on rent increases though.”

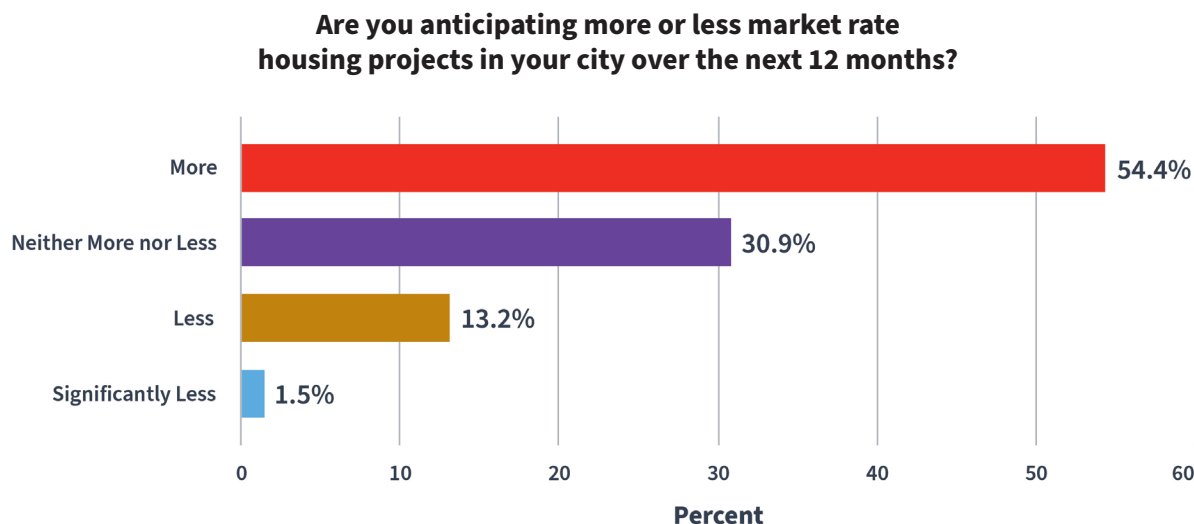
Mayor Todd Gloria, San Diego, CA

“While our administration has made great strides in removing barriers to development through zoning and other policies, and securing funds for housing projects, the pace of development is not meeting the current housing needs of the city. A significant increase is needed to get the housing supply to adequate levels.”

Mayor Jared M. Kraham, Binghamton, NY

A majority of mayors anticipate more market rate housing over the next 12 months

Despite concerns about worsening housing affordability and an economic environment not conducive to supporting more affordability, most mayors are seeing an increase in both market rate and affordable housing in the next 12 months.



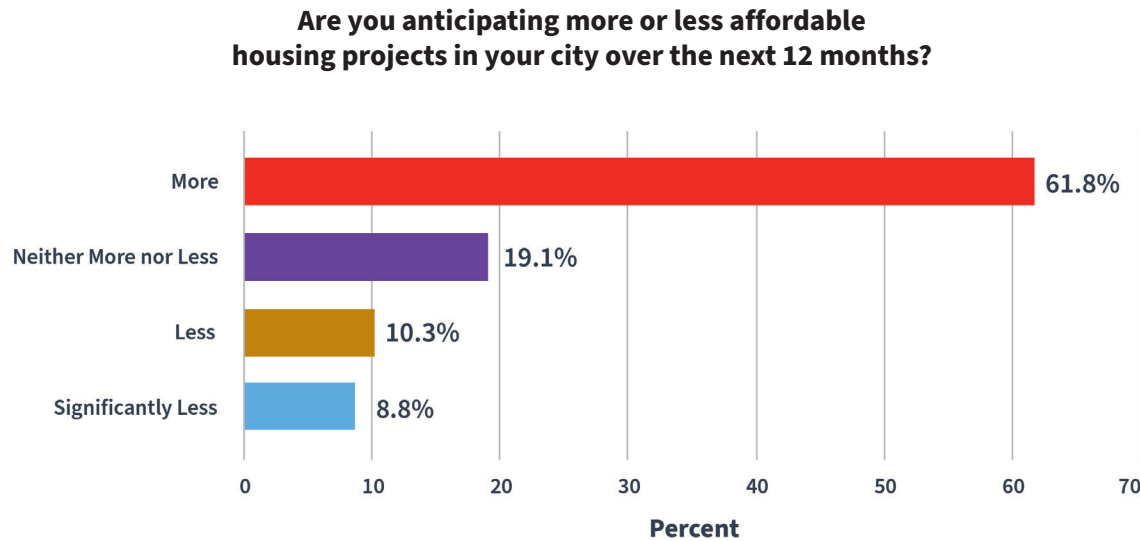
“Jacksonville is currently oversaturated for market rate units. Meanwhile, our city has a deficit of 50,000 low-income and affordable units, according to the National Low Income Housing Coalition, and we are one of the fastest-growing cities in America.”

Mayor Donna Deegan, Jacksonville, FL

“We have a strong pipeline of housing developments coming, with nearly 2,000 units planned for in the last two years alone. But we anticipate some of these will not follow through to construction and leasing due to increased financial constraints at the macroeconomic level. What may have been a more significant increase in addressing our housing shortage will now be a minimal (yet important) increase in unit supply.”

Mayor Andy Schor, Lansing, MI

A majority of mayors anticipate more affordable housing over the next 12 months



“Over the next year we are expecting more than 1,000 new affordable housing units in Fresno, a positive step forward that would not be possible without strong collaboration and investment at the federal, state, and local levels. This partnership has been critical in accelerating our housing development efforts to meet the community’s needs.”

Mayor Jerry Dyer, Fresno, CA

“The confluence of federal cuts, state bond limits, and the exhaustion of regional housing bonds means that there will be far fewer new starts in regulated affordable housing.”

Mayor Heidi Lueb, Tigard, OR

Challenges to Affordable Housing

Local leaders are tasked with addressing the myriad challenges affecting housing supply, affordability, and access at the local and federal levels.

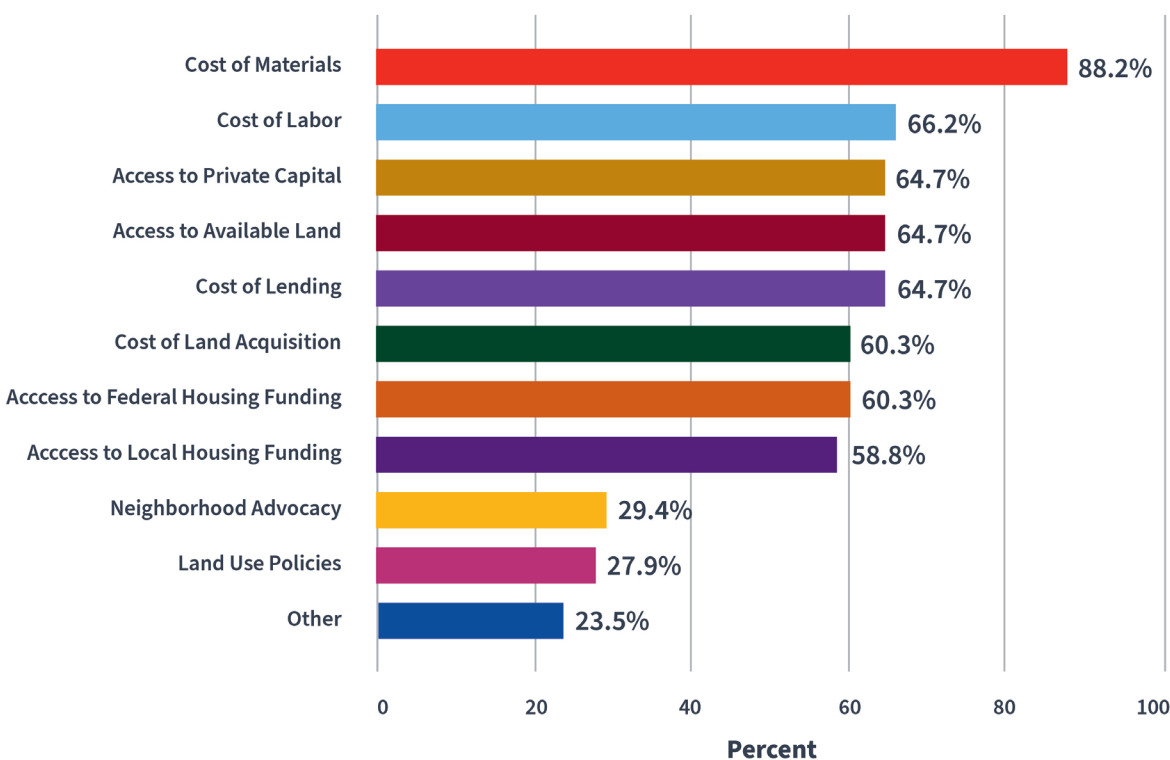
Mayors are facing a diverse set of challenges to housing affordability

The factors that inhibit housing affordability are varied and complex. A wide range of characteristics, ranging from unique geographies to natural disasters, influence the challenges that different cities face in addressing their housing needs.

The most common challenges are the direct costs of housing development (materials, labor, and land) along with the ability to secure the funding to develop housing (private capital, federal funding, and local funding).

Mayors highlighted a few additional challenges to development, including rising insurance costs and onerous regulatory burdens.

Thinking about the following items, which do you consider to be challenges to your city's housing affordability?



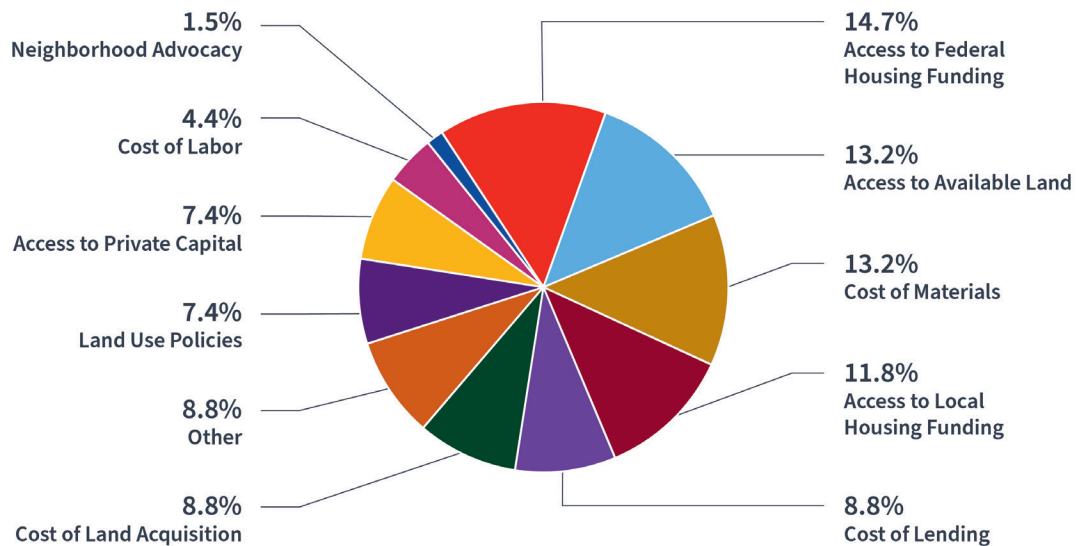
“The city has little to no control over increased costs of materials and labor as well as the increased cost of borrowing money. All of these are stifling private development, leaving only publicly subsidized projects in the pipeline. These projects are slow and expensive, as public dollars also require increased regulatory burdens. The long timeline associated with these projects means we are not keeping pace with the demands in our market, and the private market is not stepping in to fill the gaps.”

Mayor Jared Kraham, Binghamton, NY

Mayors identified access to federal housing funding as the most difficult challenge to address

Mayors cited access to federal housing funding as the most difficult challenge to address, although several other issues (access to available land, cost of materials, and access to local housing funding) received nearly as many responses. The close distribution of answers underscores that the barriers to housing affordability are varied, evolving, and often shaped by each city's unique local context.

**Thinking about the challenges that you selected,
which one is the most challenging to address?**



"Affordable housing requires significant subsidies and there are not enough local or federal dollars available to meet the need for rehabilitation, preservation, or creation."

Mayor Danene Sorace, Lancaster, PA

Mayors view potential changes to program funding and federal trade policy as disruptive to their housing efforts

Mayors have called for federal leadership to address the growing housing affordability crisis and expand housing supply across the nation. As the Trump administration and Congress outline their priorities, potential actions, and funding levels, mayors are assessing how federal actions may affect the state of housing in their communities.

Most mayors said that potential changes to federal housing program funding or to trade policy could have a **major-to-severe impact** on their housing efforts. These concerns stem largely from the perceived risks of significant funding cuts and from trade policies that could increase the cost of building materials, labor, and equipment.

Other federal actions that a majority of mayors indicated would have a **moderate-to-major impact** included changes to program rules, streamlined federal regulations, and proposed tax reforms. In contrast, the potential availability of federally owned land or property for housing was generally viewed as having **no-to-minor impact** on local efforts, suggesting that other levers are seen as more immediately relevant to their housing efforts.

Thinking about the following potential federal policy changes or conditions, please select the appropriate response describing its impact on your city's housing efforts currently.

	No Impact	Minor Impact	Moderate Impact	Major Impact	Severe Impact
Potential changes to federal housing program funding (e.g., CDBG, HOME)	7.4%	8.8%	10.3%	26.5%	47.1%
Potential changes to federal funding structures or program rules	8.8%	7.4%	27.9%	25.0%	30.9%
Potential federal tax changes (e.g., LIHTC, Opportunity Zones)	13.2%	17.6%	25.0%	22.1%	22.1%
Potential federal efforts to streamline regulations	14.7%	14.7%	36.8%	19.1%	14.7%
Potential availability of federal land and property for housing	44.1%	25.0%	7.4%	17.6%	5.9%
Potential changes to federal trade policy	10.3%	10.3%	17.6%	42.6%	19.1%

- 73.6% of mayors say potential changes to federal housing program funding would have a major-to-severe impact on their city's housing efforts.
- 61.7% of mayors say potential changes to federal trade would have a major-to-severe impact on their city's housing efforts.
- 55.9% of mayors say potential changes to funding structure or program rules and efforts to streamline regulations would have a moderate-to-major impact on their city's housing efforts.
- 69.1% of mayors say potential availability of federal land and property would have no-to-minor impact on their city's housing efforts.

“A reduction or changes in federal funding that limits the amount of funding or places greater requirements on programs would be detrimental to housing security for Nashvillians and strain local resources to fill the void. Potential changes to expand the LIHTC and OZ [Opportunity Zones] programs would benefit Nashville through increased investment in housing and supporting the economy. A reduction in the LIHTC program would be detrimental. Some regulations, such as NEPA [National Environmental Policy Act] and HOME [Investment Partnerships Program], could be streamlined to enhance the cost benefit of undertaking federal projects and move projects faster. The availability of federal land/property for housing would be beneficial to housing production but must be balanced with other public benefits. Changes to the federal trade policy could lead to increased construction costs and supply chain issues that could negatively impact Nashville’s ability to address its housing crisis and the overall economy if housing construction slows.”

Mayor Freddie O’Connell, Nashville, TN

“Eliminating or reducing CDBG funding would cut off the source of incentives/assistance we are providing to our residents. We presently have three Opportunity Zones within the city limits. Present plans for OZs would likely eliminate two, if not all, of these areas. Federal lands are scarce within my city, but the state is looking to follow suit with state-owned properties which would free up a significant amount of land within the city. Tariffs will result in higher cost of construction and hamper efforts to provide affordable housing.”

Mayor Mark Shepherd, Clearfield, UT

Mayors are adapting their housing strategy in response to recent or anticipated changes in federal funding levels or program structures

Mayors are reevaluating their housing strategies and developing contingency plans to adapt to any potential or anticipated changes to federal housing funding and programs.

Most mayors are taking a measured, wait-and-see approach—closely monitoring the likelihood of major federal policy shifts. In the meantime, they are exploring alternative sources of support, such as increased state funding or partnerships with philanthropic and private-sector actors.

Some are taking a more cautious approach, reducing the number and scope of planned housing in anticipation of lower federal support. Others express concern that their cities may be unable to maintain current levels of housing support in the absence of federal resources without major structural adjustments.

“We have been fairly successful working with our affordable housing development community to secure financing to deliver new and rehabilitated affordable housing units in the coming years. Uncertainties with HUD funding beyond the current year however, could lead to a sudden drop in new projects.”

Mayor Malik Evans, Rochester, NY

Local Solutions to Affordable Housing

Mayors play a critical role in addressing housing at the local level and are utilizing more innovative and dynamic tools to advance housing affordability in their city.

In this survey, the U.S. Conference of Mayors sought to understand and showcase how cities are addressing housing affordability with local solutions that might be adopted or adapted by others.

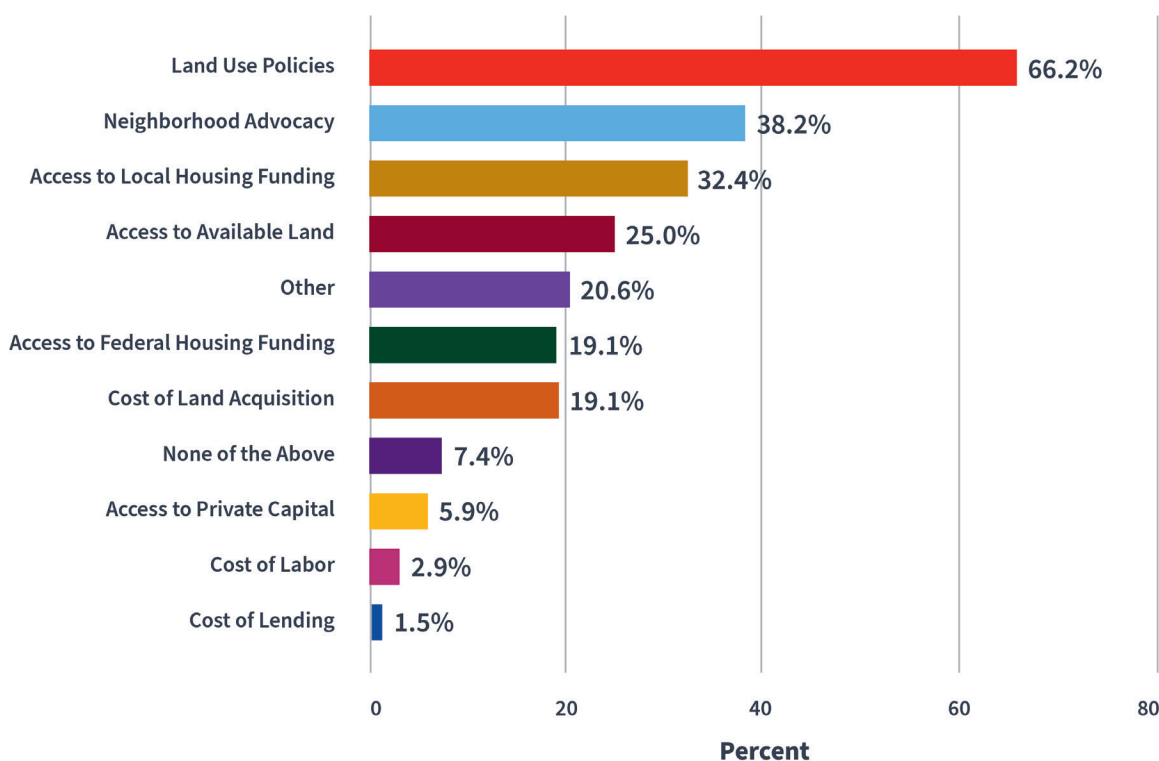
Two-thirds of mayors identified their ability to influence local land use policies as an advantage to housing affordability

Local land use policies emerged as the most cited tool for positively influencing housing affordability.

Notably, 38.2% of mayors pointed to neighborhood advocacy as a positive force, while 29.4% viewed it as a challenge—underscoring that support for building more housing can vary not just city to city but even across neighborhoods.

Several mayors also noted growing political momentum as an additional advantage in advancing housing solutions.

Thinking about the following items, which do you consider to be advantages to your city's housing affordability?

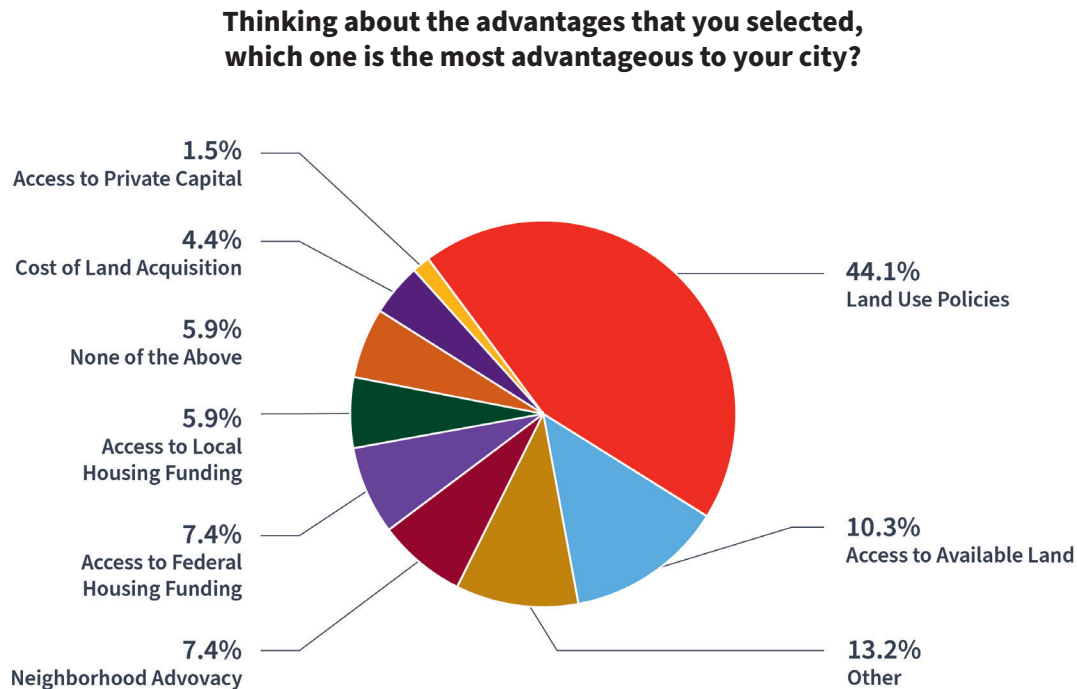


"We are committed to creating a city for everyone, which means ensuring that Boiseans can find good homes at Boise budgets. Our modernized zoning code, developed with our community, encourages responsible, strategic growth and resource management across our city. We are working alongside our residents and city departments to update the code as needed to best serve and meet our community's needs."

Mayor Lauren McLean, Boise, ID

Mayors cited their ability to influence local land use policy reforms as the most advantageous means to impact housing affordability

Mayors overwhelmingly pointed to local land use policy reform as the most effective lever for addressing housing affordability. While “Other” was the next most commonly selected advantage, responses were more dispersed, suggesting less consensus around alternative strategies beyond land use reform.



“Our local government has the most ability to affect housing affordability through our land use policies and is currently in the process of making changes to our code. Additionally, the state has enacted legislation specifically related to land use and housing affordability.”

Mayor D. C. Reeves, Pensacola, FL

Mayors are making use of key funding strategies and partnerships to address their housing supply needs

A city’s housing needs often exceed the resources and capabilities of local government. Mayors are compelled to be resourceful and creative in finding additional resources for housing.

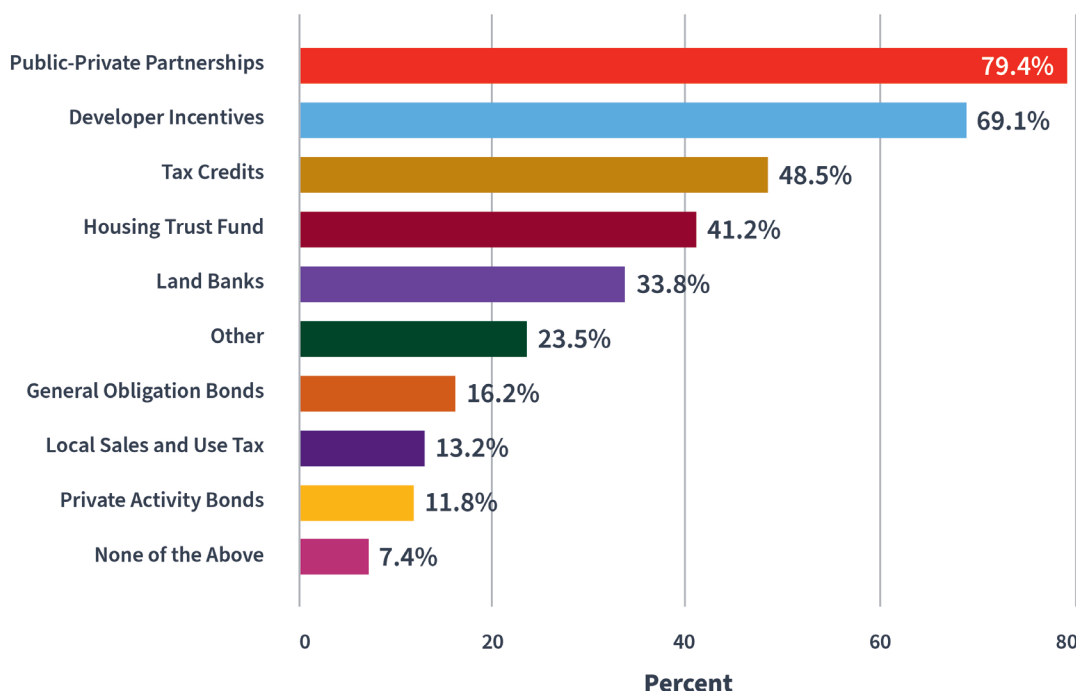
Cities are engaging in additional funding strategies and partnerships to ensure that the necessary resources are available to continue to build and preserve housing. Deploying a variety of funding strategies and partnerships has allowed mayors to supplement or generate additional resources to accommodate their efforts.

Most mayors are engaging in public-private partnerships and working directly with developers to support housing

Most mayors are engaging with the private sector to help provide additional resources and incentives for developers to support more housing development.

Mayors are also using a wide range of strategies to support housing—such as tax credits, housing trust funds, and land banks.

Does your city utilize any local or regional funding strategies to help sustain housing production and preservation?



“The city’s largest tool is the Barnes Fund - a local housing trust fund. It is funded annually from the city’s operating budget. It has been supplemented with one-time funds, such as ARPA [the American Rescue Plan Act] and surplus funds. The local share of the short-term rental tax portion of hotel/motel tax is directed to the funds. In addition, the city uses Payment In Lieu of Taxes programs to support LIHTC and mixed-income housing. Nashville is in the process of standing up a land bank and a voluntary housing incentives program. Nashville partners with private developers, predominately nonprofits, to create and preserve affordable housing.”

Mayor Freddie O’Connell, Nashville, TN

“Oklahoma City has utilized an innovative ‘pay-as-you-go’ program called Metropolitan Area Projects (MAPS) for decades, using a voter-approved penny sales tax to fund public improvement projects across the city. In the most recent iteration of the program, MAPS4, \$55.7 million was included for affordable housing and wraparound services targeting the city’s most vulnerable residents. Additionally, the most recent bond issue (2017), \$10 million was included for affordable housing development. Oklahoma City also uses HUD HOME funds to provide gap funding for privately developed affordable housing projects.”

Mayor David Holt, Oklahoma City, OK

“Our main funding source for affordable housing is general obligation bonds, and we take advantage of federal and state tax credits for most of our rental developments. We also have small developer incentives. As we work with the community to address the housing shortage, almost all of our projects are public-private partnerships.”

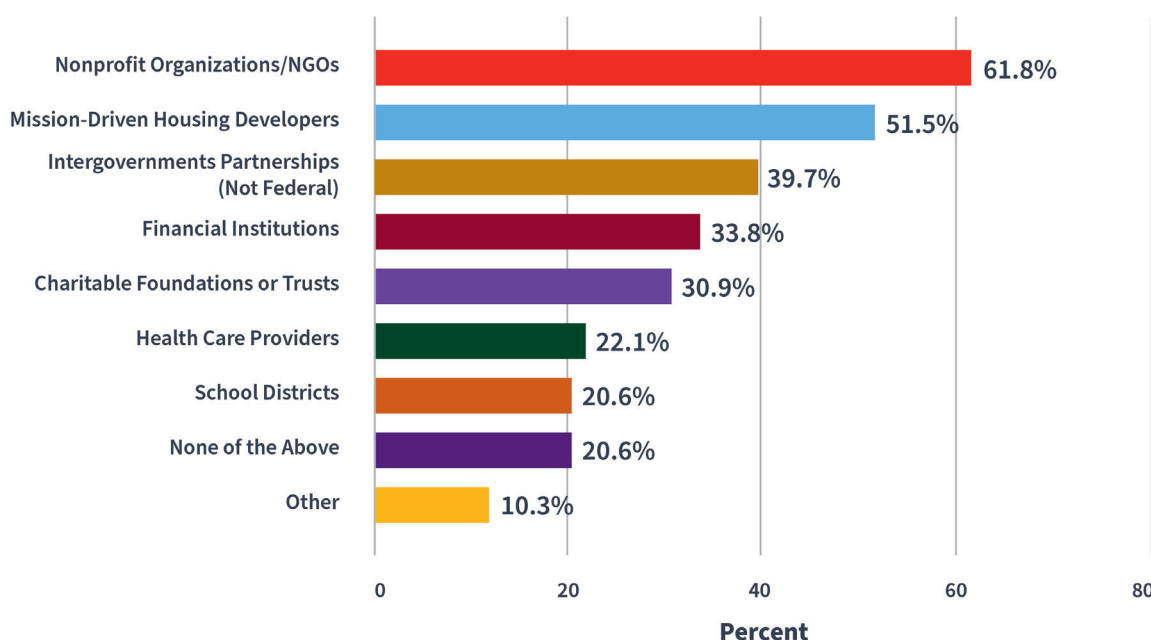
Mayor Tim Keller, Albuquerque, NM

Mayors are developing new partnerships to support housing broadly and create housing opportunities for targeted populations

A majority of mayors are working to develop partnerships with nonprofit organizations and mission-driven housing developers as a means to open new pathways for housing—for specific communities as well as their broader populations.

Traditional partnerships with financial institutions and other governmental partners remain common. Meanwhile, philanthropy is playing an increasingly active role, with nearly a third of mayors seeking support from charitable foundations and trusts to advance their housing goals.

Is your city pursuing any new partners to support housing?



“Alongside Cal State-Long Beach, Long Beach City College, and Long Beach Unified School District, we’ve formed the Long Beach Housing Promise, which aims to co-finance, co-develop, co-plan, and co-activate housing for students, families, faculty, and staff across the city. Early projects are starting to be approved and formal goals will be released likely this summer. And the four-agency Long Beach Housing Promise is already adding new capacity and contemplating significant community planning efforts to scale up in the future.”

Mayor Rex Richardson, Long Beach, CA

“The City of Columbia engaged in an agreement with DreamKey Partners out of Charlotte, NC to strategize the best use of the city’s 2,400 vacant lots identified through leveraging technology. The past two years, the city was also able to secure funding from the state General Assembly to use to rehab and rebuild dilapidated housing stock in critical neighborhoods through a partnership with CEBA, LLC—at an average of \$157,000 per single family home. Additionally, we allocated HOME Investment Partnership funds through a NOFA (Notice of Funding Availability) process, and to date, two nonprofit organizations have been awarded to build new single-family homes for home ownership and rental. In Columbia, we are jumping on every potential partnership, funding opportunity, and solution to get quality homes delivered to our citizens.”

Mayor Daniel Rickenmann, Columbia, SC

“Arlington continues to seek partners for affordable housing. Most recently, staff are exploring partnerships with large corporate partners who have a need for affordable housing for their employees.”

Mayor Jim Ross, Arlington, TX

Mayors need a variety of programs and initiatives to support housing

Mayors are utilizing a wide range and combination of programs and initiatives to address the diverse set of housing challenges in cities. More than 90% of mayors are using multiple housing programs to meet the needs of their residents.

# of Housing Programs Used	% of Cities
10 Programs	11.76%
7-9 Programs	30.88%
4-6 Programs	36.77%
1-3 Programs	16.18%
0 Programs	4.41%

- 91.1% of mayors are utilizing two or more housing programs to meet the needs of their residents.
- 67.7% of mayors are using four to nine different programs to support housing in their city.
- 20.6% of mayors only use fewer than three programs to support housing; 4.41% do not utilize any programs for housing.

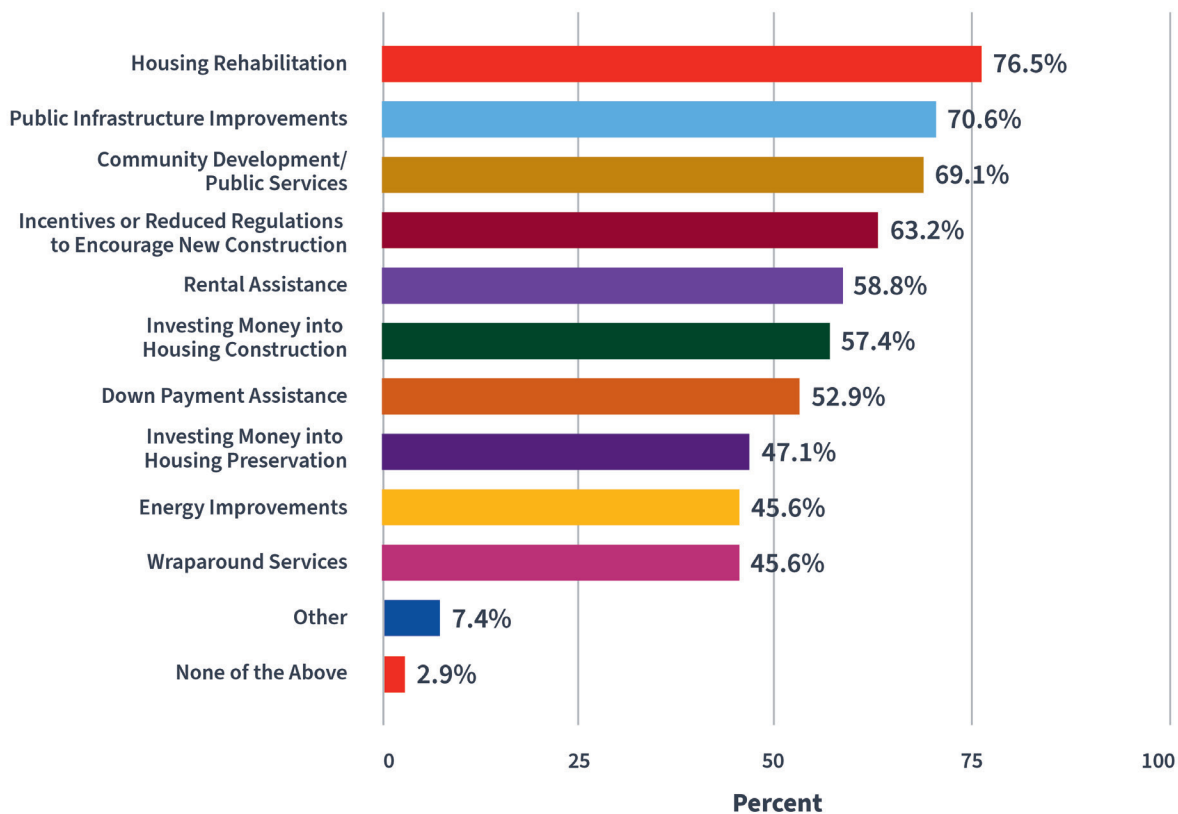
Most mayors are using housing programs to maintain housing, invest in public infrastructure, and provide public services

A majority of mayors utilize up to seven different types of housing programs, with over 45% of mayors indicating they use an additional three different types of housing programs.

Housing rehabilitation programs are being used by over 75% of mayors. Additionally, nearly 70% of mayors deploy programs to invest in public infrastructure and community development.

The high percentage of utilization among the available housing program options demonstrate the depth of the need and necessity for cities to deliver these types of programs. Mayors play a crucial role in maintaining the support system to keep many Americans housed.

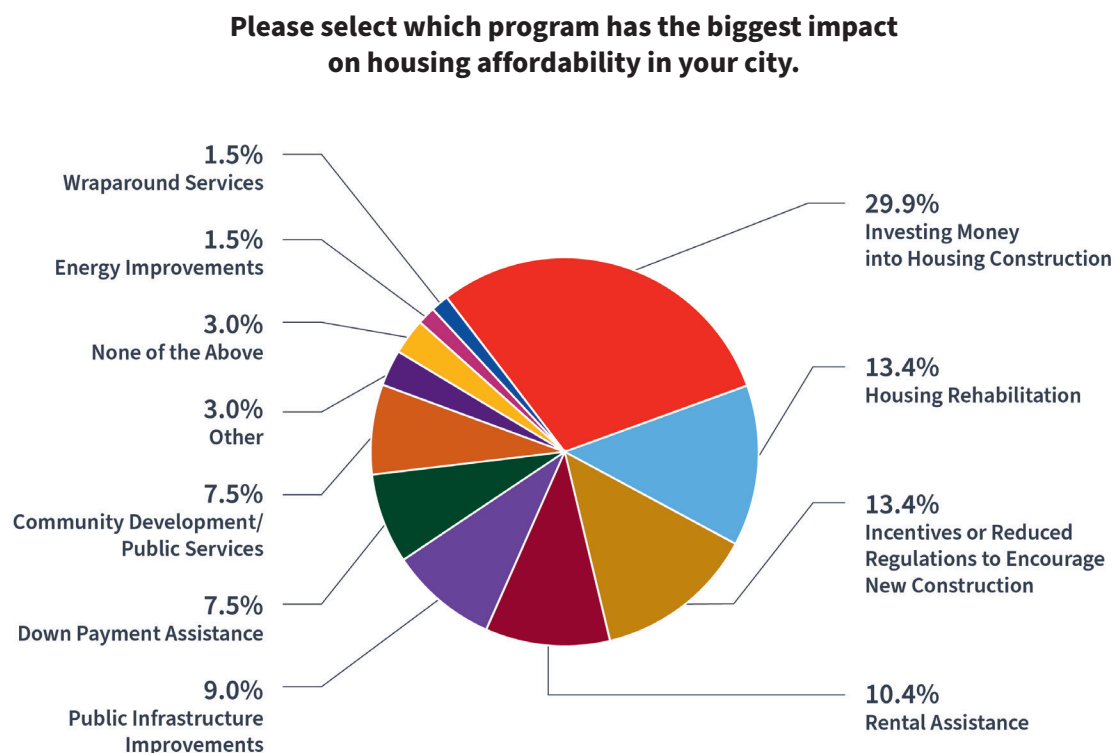
For the following programs, please select whether your city currently has these types of programs.



Mayors see programs that directly invest in housing construction as the most impactful

Nearly 30% of mayors identified direct investment in new housing construction as having the greatest impact on housing affordability. In addition to adding immediate supply, new units increase competition in the housing market and help put downward pressure on costs.

Mayors also highlighted other impactful strategies that require fewer financial resources. These included housing rehabilitation programs that preserve existing units and help residents remain housed, as well as efforts to reduce or streamline regulations to facilitate new development.



“Housing rehabilitation is the city’s primary form of housing assistance. The program assists income-qualified residents [to] stay in their homes by addressing vital housing repairs. The program preserves affordable housing, improves health and safety within aging homes, and promotes neighborhood revitalization.”

Mayor Angelo Castillo, Pembroke Pines, FL

“Streamlining planning with clear guidelines, ministerial approvals, reduced parking minimums, simple design standards, and developer incentives to add affordable units or cover the cost of inclusionary unit requirements removes a lot of uncertainty from deals in Long Beach, helping unlock significant private capital. We have built enough new units in the past three years to keep our average rent rising well below inflation.”

Mayor Rex Richardson, Long Beach, CA

Lack of resources is the primary barrier to expanding housing programs

Mayors who did not report utilizing a particular housing program were asked to identify the main barrier or limitation to implementation. Over 55% cited a lack of resources as the primary impediment. A lack of funding, staffing shortages, and limited housing inventory were commonly mentioned challenges—making it difficult to develop or sustain housing programs even when demand clearly exists.

The majority of the District's affordable housing resources are being used to stabilize and preserve existing units, leaving fewer dollars for creation of new affordable housing."

Mayor Muriel Bowser, Washington, D.C.

"No money. Our barriers are limited public resources and lack of private investment in market rate housing. The city has more than its share of low-income housing, particularly single-family rentals that are Section 8 or choice vouchers. We have a small housing rehab program funded from our small allocation of HUD CDBG money, and a small Michigan State Housing Development Authority grant. The city has no public resources to invest in housing construction or preservation. The average family income is around \$29,000 a year, compared to over \$60,000 for the surrounding area and the state. Lack of resources counts for no down payment assistance, energy improvements, or other."

Mayor Marcus Muhammad, Benton Harbor, MI

"Funding is the biggest barrier. There isn't the local funding to invest."

Mayor Travis Stovall, Gresham, OR

Conclusion

Mayors across the country remain deeply engaged in addressing housing affordability, recognizing both the opportunities and the substantial challenges that shape their efforts. Housing affordability is a national concern that affects communities of every size, in every region, and across the political spectrum. As such, it demands a collaborative, bipartisan response. By working together, leaders at all levels of government can help ensure that safe, stable, and affordable housing remains a cornerstone of opportunity and upward mobility.

Although cities are implementing a wide range of programs and services to help support their residents and expand their toolbox of funding strategies, they continue to face significant resource and capacity constraints.

Mayors see an important role for the federal government in complementing and strengthening local efforts to address the housing affordability crisis; while there is concern among some mayors regarding proposed federal actions to reduce funding for federal housing programs, many are eager to work in partnership with federal leaders to align policy tools and investments with on-the-ground needs.

As the housing affordability crisis impacts every corner of our country, every political persuasion, and every rung of the socioeconomic ladder, leaders must come together to restore housing as one of the foundational pathways to achieving the “American Dream.”

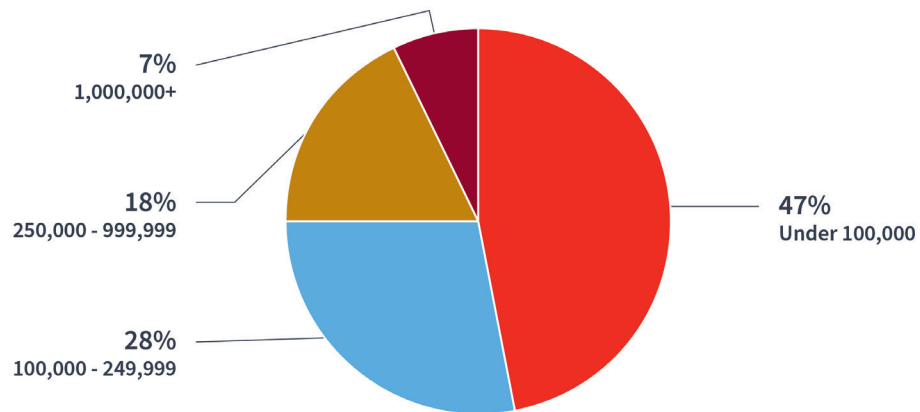
Appendices

Appendix A: List of Participating Cities

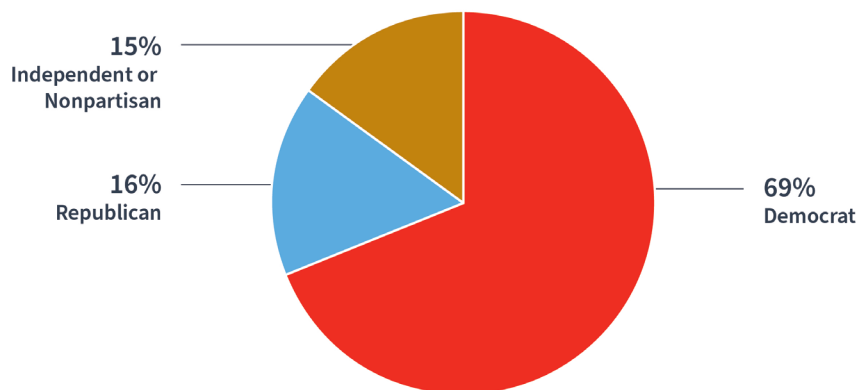
Survey Cities

Akron	OH	Green Bay	WI	Pembroke Pines	FL
Alameda	CA	Gresham	OR	Pensacola	FL
Albuquerque	NM	Hartford	CT	Phoenix	AZ
Arlington	TX	Jacksonville	FL	Piscataway	NJ
Austin	TX	Jamestown	NY	Providence	RI
Baton Rouge	LA	Knoxville	TN	Racine	WI
Benton Harbor	MI	Lancaster	PA	Redmond	WA
Binghamton	NY	Lansing	MI	Rexburg	ID
Boise	ID	Las Vegas	NV	Reynoldsburg	OH
Bridgeport	CT	Lathrop	CA	Richardson	TX
Canton	MI	Lawrence	IN	Rochester	NY
Clearfield	UT	Lihue	HI	San Diego	CA
Columbia	SC	Lima	OH	San Francisco	CA
Columbia	MO	Lincoln, NE	NE	Santa Fe	NM
Davie	FL	Long Beach	CA	Santa Monica	CA
Easton	PA	Lorain	OH	Sunland Park	NM
Edina	MN	Los Angeles	CA	Tigard	OR
El Segundo	CA	Mesa	AZ	Washington	DC
Everett	MA	Nashville	TN	West Palm Beach	FL
Farmington Hills	MI	New Bedford	MA	West Sacramento	CA
Flagstaff	AZ	North Miami	FL	Woonsocket	RI
Fontana	CA	Oklahoma City	OK	Youngstown	OH
Fresno	CA	Overland Park	KS		

Appendix B: Percentage of Cities Participating in the Survey by Population



Appendix C: Percentage of Mayors Participating in the Survey by Political Affiliation





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