

Cities Leading the Way

Case Studies in Housing Supply Solutions

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In Partnership With



THE UNITED STATES
CONFERENCE OF MAYORS

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DISCLAIMER

The findings and conclusions expressed herein do not necessarily reflect the views or opinions of BPC, its founders, its funders, or its board of directors.



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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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About The Capital One Insights Center

The Center combines Capital One research and partnerships to produce insights that advance economic opportunity. As a platform for data and dialogue, the Center strives to help changemakers 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.



THE UNITED STATES
CONFERENCE OF MAYORS

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About The U.S. Conference of Mayors

The U.S. Conference of Mayors is the official nonpartisan organization of cities with populations of 30,000 or more, with over 1,500 such cities represented today. Each city is represented in the Conference by its chief elected official, the mayor. Founded in 1932, the Conference serves as the leading voice for cities in the nation's capital, bringing mayors together to engage directly with the White House, the administration, and Congress to ensure that federal policy meets the priorities and needs of America's cities.

Contents

Letters from

Bipartisan Policy Center, Capital One Insights Center, and The U.S. Conference of Mayors	5
--	---

Introduction	6
---------------------	---

Case Studies:

Columbia’s Vacant Lot Initiative: Turning Empty Land Into New Homes	7
--	---

Kansas City’s Zero KC Initiative: A Data-Driven Strategy To End Homelessness	10
---	----

Manchester’s Zoning Overhaul: Cutting Red Tape To Build Missing Middle Housing	13
---	----

San Diego’s Streamlined Approvals: A Bipartisan Blueprint For Housing Reform	16
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Conclusion	19
-------------------	----

Letters

BIPARTISAN POLICY CENTER

At the Bipartisan Policy Center, we believe housing is not a partisan issue but a cornerstone of economic security, family stability, and community prosperity. Increasingly, cities are acting on that belief and turning it into action. Mayors and local leaders are taking bold, practical steps to cut red tape, activate underused land, and build more homes—and the results speak for themselves. With support from the Capital One Insights Center and in partnership with the U.S. Conference of Mayors, BPC's Terwilliger Center for Housing Policy has documented these approaches—including those mayors who will join us at the fifth annual Terwilliger Center Summit on Housing Supply Solutions—in this new series of case studies. Together, they show that housing reform is achievable regardless of political affiliation, and that local progress offers a clear roadmap for other cities, states, and federal partners to scale what works. There is no single solution, but action at every level is overdue. Local innovation is showing the way.

DENNIS SHEA, EXECUTIVE VICE PRESIDENT

CAPITAL ONE INSIGHTS CENTER

At Capital One, we believe strong communities are built when people have the opportunity to put down roots and achieve financial well-being. Yet today, families nationwide face an escalating housing affordability crisis that has become a top financial concern across every demographic. Addressing a challenge of this scale requires more than just capital. While Capital One is proud to be one of the nation's leading community development financing partners, true progress relies on local innovation and shared data. That is why we are incredibly excited to partner with the Bipartisan Policy Center and the U.S. Conference of Mayors on this second annual mayoral housing report. By highlighting the innovative, bipartisan solutions being championed by local leaders, these case studies offer a proven, replicable roadmap to expand housing supply, lower costs, and build thriving communities nationwide.

DR. SHENA ASHLEY, PRESIDENT

THE U.S. CONFERENCE OF MAYORS

America's mayors continue to be on the front lines of the housing crisis: cutting permitting timelines, updating zoning, and forging public-private partnerships to get shovels in the ground faster. The U.S. Conference of Mayors believes housing is critical to a city's well-being, directly impacting economic mobility, public health, and public safety. That is why housing is our top priority, and why we are proud to partner with the Bipartisan Policy Center and the Capital One Insights Center to lift up real, replicable strategies to confront this crisis. This collection of case studies reflects the ingenuity and resolve of America's mayors who refuse to treat housing scarcity as inevitable. While approaches differ by city, political environment, and local market conditions, these leaders share a decisive willingness to act—because the cost of inaction falls hardest on the residents who can least afford it. The mayors featured here are showing what is possible; it is now up to all of us to build on it.

TOM COCHRAN, CEO AND EXECUTIVE DIRECTOR

Introduction

Across the country, mayors are proving that progress on housing is within reach.

While much of the national debate over housing affordability centers on what Congress and state legislatures should do, some of the most consequential reforms are already underway in city halls. This report, produced by the Bipartisan Policy Center in collaboration with the Capital One Insights Center and the U.S. Conference of Mayors, examines four cities taking bold action to meet their residents' housing needs.

(THE CITIES STUDIES) ARE UNITED BY A WILLINGNESS TO IDENTIFY THE BARRIERS HOLDING BACK HOUSING DEVELOPMENT IN THEIR COMMUNITIES AND TACKLE THEM DIRECTLY.

We chose these four cities to capture the range of approaches reshaping local housing policy today. Columbia, South Carolina, is activating thousands of vacant lots to build new homes. Kansas City, Missouri, is rebuilding its homelessness response around shared data and greater funding alignment. Manchester, New Hampshire, has overhauled a decades-old zoning code to make room for missing middle housing. San Diego, California, has streamlined permitting and approvals to speed up construction. The four are geographically diverse, drawn from the South, the Midwest, the Northeast, and the West Coast, and they range in size from midsize cities to a major metropolis. They are led by Democratic and Republican mayors alike—a sign that housing reform is a bipartisan priority. And while these cities do not follow a single model to achieve their goals, they are united by a willingness to identify the barriers holding back housing development in their communities and tackle them directly.

The Bipartisan Policy Center, the Capital One Insights Center, and the U.S. Conference of Mayors offer these case studies in that spirit: as a practical roadmap for policymakers in both parties and at every level of government working to ensure that more Americans have access to a safe, stable, and affordable home.

CASE STUDY

Columbia's Vacant Lot Initiative

Turning Empty Land Into New Homes

BACKGROUND

Columbia, South Carolina, has the kind of housing problem that, on paper, shouldn't exist: a growing population, rising rents, and an estimated 2,000 vacant lots scattered across the city. In 2023, South Carolina was the [fastest-growing state](#) in the country, and Columbia's own population [rose nearly 6%](#) between 2020 and 2024. For a midsize city with a limited and aging housing supply, that growth has severely strained the existing stock.

Columbia is split almost evenly between renters and homeowners, who account for [55% and 45%](#) of households, respectively. Single-family detached homes [make up 55%](#) of units, followed by small multifamily structures [at 24%](#) and larger buildings with 10 or more units at 21%. Much of that stock is older too: The share of Columbia's homes built before 1960 is [more than double](#) that of the surrounding metro area.

Prices and rents have followed national trends. Between 2019 and 2024, Columbia's median gross rent rose [over 37%](#) and the median home value climbed [more than 42%](#). As of 2025, households needed an annual income of [about \\$75,000](#) to afford a median-priced home and [over \\$63,000](#) to afford the typical asking rent. Across the metro region, [over 53%](#) of renters and [nearly 19%](#) of homeowners are cost-burdened, spending 30% or more of their income on housing. Overall, Columbia faces an estimated shortage of about [16,000](#) housing units across all income levels—significant for a city of [just under 145,000](#) residents.

REFORMS

Unlike in many other cities, Columbia's housing shortage is [not an issue of land availability](#). The city is home to an estimated [2,000 vacant lots](#). Under Mayor Daniel Rickenmann, a Republican, the city has made it a strategic priority to redevelop these underused parcels as a way to expand the housing supply without sprawling outward.

Mayor Rickenmann had [highlighted](#) the prevalence of vacant parcels well [before his tenure as mayor](#), arguing that better utilization of these lots was key to addressing local housing needs. While he served as a council member, the City Council adopted [Columbia Compass](#), the city's comprehensive growth plan, which included a number of [recommendations](#) for activating vacant land.

As a first step, the city is using cameras mounted on garbage trucks to systematically map Columbia’s vacant lots. Once mapping is complete, the city will [determine ownership and confirm which lots are truly empty](#). In the final phase, the city will engage with residents to determine what types of development each neighborhood most needs.

To advance that work, in September 2025 the city announced a partnership with nonprofit developer [DreamKey Partners](#). As part of a broader plan to address high housing costs, DreamKey is helping the city explore [options for development](#) on vacant lots and build pathways for community input.

Importantly, Columbia is targeting both publicly and privately owned land. The city began with the [50-plus residential lots](#) it already owned that had sat vacant for decades, breaking ground on new single-family homes priced below \$200,000 for city employees. This work takes shape through a partnership with CEBA Inc., U.S. Brick, and Founders Federal Credit Union, which offers mortgages at a 6.5% fixed rate through its [Keys to a Dream](#) workforce housing program. For privately held parcels, the city is engaging in a [dialogue with property owners](#) to discuss new development opportunities. State and local funding has also supported efforts to [rehabilitate more than 70 existing housing units](#), preserving aging homes and helping families stay in place. Meanwhile, [nonprofits and churches](#) that collectively own a large share of the area’s vacant land are being connected to available state and federal incentives through [Let’s Build Together](#) workshops.

The resulting development is intentionally varied, with larger parcels supporting multifamily projects and smaller ones reserved for infill housing. Near downtown, a developer has [proposed a roughly 300-unit apartment complex](#) on a Gregg Street parcel that includes church, county, and privately owned land. Mayor Rickenmann has also [emphasized](#) the importance of smaller infill projects—including [10 single-family homes](#) planned across multiple city-owned lots.

“Columbia’s housing shortage is not an issue of land availability; it is an issue of activation. With over 2,000 vacant lots, we have the footprint we need to meet our growth head-on. We are taking a deliberate, data-driven approach to move these underused parcels from being liabilities to becoming the foundation of attainable housing for all income levels. Most importantly, we are grounding this transformation in the people who define our city—prioritizing our local employees and our long-term neighbors to ensure that as Columbia grows, the opportunities for stability and ownership remain firmly in the hands of those who call it home.”

MAYOR DANIEL RICKENMANN

KEY TAKEAWAYS

Better utilization of vacant land has become a growing priority at the local, state, and federal levels. While the geography and needs of each community are unique, nearly every American city has vacant land that could be productive. On average, almost 17% of large cities' land sits vacant, with higher rates concentrated in the South. Columbia's initiative is still in its early stages, but it already offers four lessons for peer cities:

Map before you build. A successful vacant-lot strategy starts with knowing what you have. Columbia's deliberate first step of using existing city assets like garbage trucks to map empty parcels provides the inventory and ownership data the city needs to plan effectively.

Start with land the city already controls. By focusing first on its own 50-plus residential lots, Columbia is demonstrating proof of concept on land where it has the most authority to act, building momentum and credibility before engaging the broader private market.

Engage owners early. Much of Columbia's vacant land is owned by nonprofits, churches, and private parties. Rather than relying on enforcement alone, the city is educating owners about incentives and partnership opportunities and making redevelopment a shared opportunity rather than a top-down mandate.

Match the development to the lot. Columbia's approach pairs large multifamily projects on suitable parcels with smaller infill homes elsewhere. That flexibility allows the city to add real units while respecting neighborhood character.

Columbia's vacant-lot strategy is a reminder that meaningful housing growth doesn't always require sweeping zoning changes or large new construction sites. Sometimes the supply is already there, waiting to be activated. Mayor Rickenmann has been explicit that the city will prioritize quality over volume—favoring durable construction and sound management to protect both the housing stock and the neighborhoods it serves. ■

CASE STUDY

Kansas City's Zero KC Initiative

A Data-Driven Strategy To End Homelessness

BACKGROUND

Like a growing number of American cities, Kansas City, Missouri, has watched homelessness rise alongside the cost of housing. On a single night in January 2025, [2,654 people](#) were experiencing homelessness across the metro region, including 1,013 living unsheltered in encampments, vehicles, and other places not meant for habitation, according to the Greater Kansas City Coalition to End Homelessness.

Behind those numbers is a deepening shortage of homes affordable to low-income households. A 2023 [analysis](#) by the Mid-America Regional Council (MARC) estimated the region was short roughly 64,000 affordable rental units, and the squeeze has tightened since. Rents have climbed [7% since 2024](#), and [more than three-quarters of the region's extremely low-income renters](#) spend over half their income on housing.

As Kansas City faced these challenges, the city's network of homelessness services was operating with little coordination. According to the city's deputy director of housing and community development, Kansas City has [214 service providers running 333 programs](#), yet only 63 were required to report data into a shared system as of early 2026. Providers have largely worked in parallel, without a unified picture of who was experiencing homelessness or what services they were receiving, and with funding structured around individual programs rather than overall housing outcomes.

REFORMS

When Mayor Quinton Lucas, a Democrat, unveiled [Zero KC](#) in September 2022, he marked a turning point by establishing the city's first formal strategy for addressing homelessness. Developed in partnership with Community Solutions' [Built for Zero](#) framework, Zero KC aims to bring Kansas City to "functional zero"—the point at which the number of people exiting homelessness and moving into stable housing outpaces the rate at which people become homeless.

The Zero KC plan operates through a dedicated city entity, the Office of Unhoused Solutions, which focuses on expanding shelter access, developing a coordinated encampment response, increasing street outreach, and aligning the city's Continuum of Care with broader community goals. Zero KC also set targets of

[200 new rapid rehousing units for families with children and 300 permanent supportive housing units](#), acknowledging that more robust services alone cannot sustain reductions in homelessness without a parallel expansion in affordable housing supply.

“Homelessness is a complex challenge for cities across the country. Kansas City is committed to tackling this challenge head on, creating an Office of Unhoused Solutions in the City’s Housing Department, investing in outreach workers, and developing new strategies like the Housing Gateway program that bring new partners and resources into the City’s work with a coordinated and proven model to address homelessness. By restructuring our approach and leveraging strong, public-private partnerships, we are building a coordinated pathway that meets our unhoused neighbors with the immediate compassion they deserve, while providing the wrap-around supportive services necessary for long-term stability. As we continue investing in affordable housing programs like our Affordable Housing Trust Fund, we are creating a sustainable framework that will rapidly move people out of encampments into safe, dignified housing with a plan. This is how we build a stronger, more equitable Kansas City for everyone.”

MAYOR QUINTON LUCAS

The initiative has attracted partners beyond city government. Kevin Barth, chief executive of Commerce Bank in Kansas City, rallied [roughly 15 downtown business and property owners](#) around the issue and helped fund consulting sessions with [Mandy Chapman Semple](#), an architect of Houston’s nationally recognized homeless response system, which has cut that city’s homeless population by about 60% since 2012. The work of this group alongside city staff resulted in the [Housing Gateway Program](#), which the City Council approved in February 2026.

The program is designed to provide timely support—short-term rental assistance, utility payments, and transportation support—to help people maintain or find stable housing. To launch the program, the city is investing \$1 million as seed money intended to attract as much as \$10 million in combined public and private investment. In its first year, the program aims to move 600 people into stable housing.

KEY TAKEAWAYS

Homelessness remains a national challenge, with the 2025 national Point-in-Time Count registering approximately [745,600 people](#) in the United States experiencing homelessness in a single night. Although that marked a 3.3% decline from 2024—the first in nearly a decade—the number remains well above where it stood 10 years earlier. Kansas City’s experience offers three lessons for cities working to build a more effective response:

Addressing homelessness requires investments in services as well as housing supply. Outreach and rapid placement help people exit homelessness, but they stall without enough affordable homes to absorb the demand. By pairing Zero KC’s production targets with broader supply efforts—including the Housing Authority of Kansas City’s [\\$2.6 billion redevelopment plan](#)—Kansas City treats building housing and improving services as connected parts of the strategy rather than as rival priorities.

Shared data and aligned funding can turn siloed programs into a cohesive system. Kansas City’s many siloed service providers lacked a comprehensive and collaborative approach to addressing local homelessness trends. Zero KC created shared data systems, standardized outreach protocols, and a governance model built around housing placements rather than individual program activity. The shift from funding programs to funding outcomes is among the plan’s most consequential design choices.

Sustained leadership and cross-sector partnership extend a city’s reach. Kansas City’s progress has been powered by a mayor who kept homelessness at the top of the agenda—from the launch of Zero KC in 2022 to the 2026 Housing Gateway partnership—and by a business community willing to dedicate private funding to public efforts to reduce homelessness.

Kansas City is still working to achieve its homelessness reduction goals, but its recent record points the way toward meaningful progress. By expanding the supply of affordable homes, aligning a once-fragmented system around shared outcomes, and drawing in partners across business, philanthropy, and government, the city is laying the groundwork to overcome the daunting challenge of homelessness. ■

CASE STUDY

Manchester's Zoning Overhaul

Cutting Red Tape to Build Missing Middle Housing

BACKGROUND

Manchester is New Hampshire's largest city, and, like much of the state, it has struggled to build enough housing to keep up with demand. Home to roughly 115,000 residents, the city anchors a regional housing market where prices have outpaced incomes and available homes have grown scarce. After decades of limited construction, the rental vacancy rate in Hillsborough County, which includes Manchester, [fell to 0.4%](#) in 2022.

Housing costs in Manchester have climbed in step with the rest of the country. The city's [median home value of about \\$413,800](#) exceeds the national median of [\\$332,700](#) reported in the most recent census estimates, and across the Manchester-Nashua region nearly [47% of renters and a quarter of homeowners are cost-burdened](#), spending more than 30% of their income on housing.

The housing shortfall is due at least in part to outdated regulations, with the city's 2001 zoning ordinance only the [fourth comprehensive code in the city's history since 1927](#). Before recent reforms, this zoning code made denser, more affordable housing types difficult to build: As of 2023, two-family homes were allowed on just [23% of the city's buildable land and three-or-more-unit housing on about 21%](#).

To address the acute lack of homes, New Hampshire Housing estimates the state needs roughly [90,000 additional units by 2040](#). Manchester's share of that gap is projected at [8,738 homes by 2040](#).

REFORMS

Manchester's response was a top-to-bottom rewrite of its zoning code, the first comprehensive update in more than two decades. The work began in 2021, when an updated master plan concluded that the old code no longer fit the city. Planners released a [first draft in the summer of 2024](#) and developed the new ordinance through what officials called the most extensive public engagement the city had ever conducted for a zoning rewrite, drawing more than 1,000 residents to community meetings and about 1,500 responses to a survey run with the UNH Survey Center.

Mayor Jay Ruais, a Republican, made the rewrite a priority, calling it “one of the most important steps we can take to secure Manchester’s future.” The effort drew support from both parties on a Board of Aldermen divided evenly, 7 to 7. While the rewrite began under Democratic Mayor Joyce Craig, it was completed under Ruais, and the board approved the new code by an 11-2-1 vote on December 16, 2025. The result is a single Manchester Land Use Code that combines the zoning ordinance, subdivision rules, and site plan regulations into one streamlined, illustrated document meant to reduce delays for new construction.

This new code is built around the “missing middle”—the duplexes, triplexes, and small apartment buildings that fall somewhere between single-family homes and large complexes. [It reduces minimum lot sizes](#) in areas where the urban core meets single-family neighborhoods, [allows a fourth unit on lots that had been capped at three](#), [lowers required parking for multifamily housing from 1.5 spaces per unit to one](#), and lets homeowners build accessory dwelling units without separate conditional-use permits—removing associated fees and roughly a month of planning board review. Each change targets a specific rule that had previously made smaller-scale housing harder and more expensive to build.

“Manchester’s housing shortage was not created overnight, and it will not be solved by any single policy. But one of the most important things local government can do is remove unnecessary barriers that make it harder and more expensive to build housing. This zoning overhaul modernizes rules that had not seen a comprehensive update in more than two decades, streamlines the development process, and creates new opportunities for the kinds of housing our workforce, families, and seniors need. By reducing red tape and encouraging thoughtful growth, we are helping create the conditions for more housing to be built while preserving the character of our neighborhoods. Manchester still has work to do, but this reform represents a major step toward addressing our housing challenges and ensuring the Queen City remains an affordable and accessible place to live.”

MAYOR JAY RUAIS

KEY TAKEAWAYS

Zoning reform has become an increasingly popular tool for cities seeking to expand housing supply, as it requires little public spending and relies on private investment to build. Manchester's code overhaul, effective March 2026, places it among the cities at the forefront of zoning reform to address the affordable housing shortage. Manchester's experience offers several lessons for other cities:

Modernize the whole code at once. Rather than amend its rules piece by piece, Manchester combined its zoning, subdivision, and site plan regulations into a single, readable document. That comprehensiveness made the new rules easier for residents and builders to follow and granted the reform a coherence that isolated changes often lack.

Target the rules that actually limit supply. The reform's impact comes from concrete changes: smaller lot sizes, fourth units allowed on certain lots, lower parking requirements, and by-right accessory dwellings. Cities looking to add housing should identify specific provisions, such as parking and lot-size minimums, that make modest infill development infeasible.

Build housing reform on a bipartisan foundation. Manchester's rewrite spanned two administrations and both parties, and the code rewrite cleared an evenly divided Board of Aldermen by a wide margin. Treating housing as a shared, practical problem rather than a partisan one helped the effort endure across election cycles.

Manchester's zoning overhaul shows how much a city can accomplish by modernizing its own rules. By cutting red tape and lowering the barriers to building, the city has positioned the private market to deliver the homes a growing Manchester needs. ■

CASE STUDY

San Diego's Streamlined Approvals

A Bipartisan Blueprint For Housing Reform

BACKGROUND

San Diego is one of the least affordable housing markets in the United States. As of March 2026, the [median home price was about \\$950,000](#), roughly 118% above the national median, and the [average rent as of June 2026 was approximately \\$2,900 per month](#). Analysis from 2025 found that [only about 15%](#) of San Diego households could afford to purchase a median-priced home.

The strain is also visible on the region's streets. The [2025 Point-in-Time Count](#) recorded nearly 9,900 people experiencing homelessness across San Diego County, including [roughly 5,900](#) in the City of San Diego. Both figures fell from the prior year—down 7% countywide and nearly [14%](#) in the city—but homelessness remains a persistent reminder that the region's affordability crisis and its housing shortage are deeply intertwined.

At its core, San Diego's affordability crisis is a supply problem. The city faces an [estimated shortage of 90,000 to 100,000 homes](#), and [less than 4%](#) of its land remains vacant. Any meaningful expansion of supply must therefore come from infill development and densification near transit corridors and commercial areas. The challenge is sharpened by California's Regional Housing Needs Allocation (RHNA) process, which [requires San Diego to permit approximately 108,000 new units by 2029](#)—a target the city is currently about a quarter of the way toward achieving.

San Diego has historically seen its housing production slowed less by a lack of demand than by the regulatory environment around new construction. Lengthy environmental reviews, discretionary permitting, and limited staff capacity have added years of delays and significant cost to housing projects, contributing to a chronic supply gap.

REFORMS

San Diego has responded to this challenge via a sustained effort to dismantle regulatory barriers that slow housing production. It began in 2020, when Republican Mayor Kevin Faulconer launched [Complete Communities Housing Solutions \(CCHS\)](#), a voluntary floor-area-ratio-based density bonus program allowing developers to build at higher densities near transit in exchange for including affordable units. In 2024, Democratic Mayor Todd Gloria substantially

[expanded the program](#), demonstrating that leaders from both parties agree on the need to streamline rules that constrain supply.

In the same year, the city built on CCHS by adopting [Blueprint SD](#), a sweeping General Plan update that allows qualifying projects to receive ministerial—or “by-right”—approval. Projects that conform to updated, objective zoning standards can now [bypass the discretionary environmental review process](#) that case-by-case approvals require, giving developers greater certainty about whether and when a project will be approved. The City Council reinforced these changes with a [Housing Action Package 2.0](#), further compressing permitting timelines and expanding opportunities for housing near transit.

“When I became mayor, I made a simple commitment: San Diego would stop talking about the housing crisis and start building. We’ve cut red tape, modernized our zoning, streamlined permitting, and invested in affordable housing at every level. Those efforts have created capacity for more than 134,000 new homes, accelerated approvals for affordable projects to days instead of months and positioned San Diego as one of the most pro-housing cities in America. Our experience proves that when local leaders are willing to reform outdated systems and focus on results, we can build more homes, lower costs, and create opportunities for more families to achieve the California Dream.”

MAYOR TODD GLORIA

These local efforts unfolded within a framework largely set in state law. The environmental review rules San Diego worked to streamline are themselves a state creation—and the state has since moved decisively in the same direction. In June 2025, California enacted substantial environmental review rollbacks through two state budget bills, [AB 130 and SB 131](#), creating a broad new exemption for most urban infill housing and narrowing the scope of review for projects that fall just short of an exemption. San Diego’s earlier reforms anticipated this statewide shift, positioning the city to take advantage of streamlined pathways as they expanded.

The state has also begun pairing streamlining with mandates. In October 2025, Governor Gavin Newsom signed [SB 79](#), which establishes state-mandated minimum densities near major transit stops, effectively ending exclusive single-family zoning within roughly half a mile of qualifying stations. The law allows cities to adopt their own state-approved transit-oriented development plans in lieu

of the default standards, giving localities like San Diego more freedom to shape how the mandate applies locally.

Policy reforms alone, however, are not enough if a city lacks the capacity to implement them. To deliver on its housing supply goals, San Diego also made significant investments in permitting staff. [The Development Services Department grew from approximately 500 to more than 700 staff members](#), and the city assigned a dedicated project manager to shepherd projects through approval. The impact is especially visible in accessory dwelling unit production: [San Diego went from zero ADU permits in 2016 to more than 2,100 in 2024](#). That leap reflects both statewide ADU legalization and San Diego's own [Bonus ADU Program](#), which lets owners add extra units in exchange for deed-restricting roughly half of them to ensure they're affordable to lower- and moderate-income households.

KEY TAKEAWAYS

San Diego's experience illustrates that regulatory barriers such as slow permitting, discretionary review, and environmental litigation can suppress housing production even in markets with overwhelming demand. The city has achieved [record permitting numbers in recent years](#)—nearly 9,700 new homes in 2023 and approximately 8,800 new homes in 2024 alone—even as the broader region [continues to fall short](#) of its state-mandated targets. Three lessons stand out for cities pursuing similar reforms:

Bipartisan continuity leads to durable policy. Successive mayors from different parties have carried, expanded, and refined the same set of housing reforms. That cross-administration consistency has built durable policy infrastructure and signaled to developers, residents, and capital markets that the rules will hold.

Streamlined review only works with the staff to execute it. Cutting duplicative or onerous environmental reviews and creating ministerial pathways reduces approval time and cost, but only when permitting departments are well positioned to move projects through the pipeline. San Diego's parallel investments in staffing and project managers turned policy reform into measurable production.

Stacking reforms multiplies their impact. No single policy unlocked San Diego's pipeline. Density bonuses, ministerial approval, environmental streamlining, and staffing investments worked in combination and reinforced each other.

San Diego's experience demonstrates that the right procedural reforms, sustained across administrations and time, can deliver meaningful results for housing development—and that durable housing reform is an iterative process rather than a one-time fix. ■

Conclusion

The leaders of the cities highlighted in this report share a conviction that the housing shortage can be solved, and that local leadership is essential to solving it.

Their cities anchor different regions and range in size from midsize communities to a major metropolis, yet each reached for the tools its own circumstances demanded and made the choice to treat housing as a top policy priority. Together, they set an example of how steady leadership, clearly articulated goals, and a willingness to build broad coalitions and work across party lines can unlock meaningful change. Their progress is proof of what is possible, and a guide for every city, state, and federal leader ready to follow.

The Bipartisan Policy Center, together with the Capital One Insights Center and the U.S. Conference of Mayors, will continue to highlight that progress and to support the durable, bipartisan reforms that deliver more homes and greater opportunity to households across the country.

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