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How NLC's Filling the Gap Tool Helps Communities Unlock Housing Finance.

Housing availability and affordability remain critical challenges for communities across the nation. These challenges stem from various interrelated factors, including construction and development hurdles, the need for land use and regulatory modernization, infrastructure and workforce gaps and financing barriers.

To help leaders tackle these challenges, the National League of Cities and the American Planning Association released the Housing Supply Accelerator Playbook, a resource designed to support communities in navigating their housing supply challenges through a system approach. Expanding this effort, the Filling the Gap Tool: Unlocking Housing Finance focuses on tackling one of the most persistent barriers to housing development: access to financing.

Why Focus on Finance?

Financing challenges consistently emerge as significant barriers to housing development.

A key factor contributing to this challenge is the misalignment between what it costs to build housing developments versus what consumers can afford in the market. This challenge becomes more acute for affordable housing, where development costs far exceed what tenants or buyers can reasonably cover. This results in a persistent housing funding gap.

Continue reading.

National League of Cities

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