

Table 13 - Action Matrix to Create an Ecosystem of Middle Housing Development

	<b>Financing &amp; Subsidy to Match Housing Unit Costs to Middle-Income Wage Earners</b>	<b>Zoning &amp; Land Use Policy</b>	<b>Construction &amp; Building Design</b>
<b>City &amp; County</b>	<ul style="list-style-type: none"> <li>Expanded support for land trust &amp; limited equity cooperatives, deed-restricted units, co-buying &amp; co-living, adaptive re-use, programming to train and support small-scale real estate development.</li> <li>Use Economic Development Investment funds for pre-development, cost of utility hookups to infill development lots.</li> </ul>	<ul style="list-style-type: none"> <li>Small lot subdivision, cluster short subdivision, allowing greater density &amp; variety of building types,</li> <li>Adopt pre-approved design catalogues</li> <li>Implement form-based code &amp; by-right development</li> <li>FAR based only on building footprints.</li> </ul>	<ul style="list-style-type: none"> <li>Missing Middle Housing Forms: ADUs, duplex/ triplex/ fourplex, townhouses, stacked flats, co-housing manor, guest suite/hot plate apartments, co-housing cluster courts, small multifamily (4–10 unit) apartment buildings.</li> <li>Localized Factory/Modular Construction.</li> </ul>
<b>State &amp; Regional Gov</b>	<ul style="list-style-type: none"> <li>Revolving Loan Fund for purchase of small lot buildable lands and bottom-market residential properties for affordable infill development.</li> <li>Raise income limits for down payment assistance, home repair and weatherization, restructure to make co-living and shared households eligible for programs.</li> </ul>	<ul style="list-style-type: none"> <li>Remove HOA covenant loophole from HB 1337/1110</li> <li>Implement enforcement for HB 1220 housing goals</li> <li>Further shifting towards form-base code &amp; streamlined permitting.</li> </ul>	<ul style="list-style-type: none"> <li>Entry level housing products designed for expansion &amp; customization as homeowner gains equity &amp; wealth.</li> </ul>
<b>Federal Gov</b>	<ul style="list-style-type: none"> <li>Allow multi-party co-buying for down payment assistance and subsidized loan products.</li> <li>Expand funding for affordable housing development as public health infrastructure.</li> </ul>	<ul style="list-style-type: none"> <li>Fund R&amp;D for cost effective &amp; energy efficient small-footprint housing design.</li> </ul>	<ul style="list-style-type: none"> <li>Import modular housing units when cost effective products are available.</li> </ul>
<b>Industry</b>	<ul style="list-style-type: none"> <li>Expand mortgage and finance products available for small-scale property development and multi-party co-buying.</li> </ul>	<ul style="list-style-type: none"> <li>Develop standard building forms for small, modular, configurable, easy to modify housing units.</li> </ul>	<ul style="list-style-type: none"> <li>Fund R&amp;D for cost effective &amp; energy efficient small-footprint housing designs.</li> </ul>