

# *Housing Action Plan*

MAPPING OUT A PLAN ADDRESSING COLUMBUS' HOUSING ISSUES

## *Purpose*

The Columbus Housing Action Plan is a crucial strategic plan designed to address the growing need for affordable and diverse housing options within the City of Columbus. The plan's primary purpose is to develop a comprehensive strategy to meet the housing demands of a rapidly growing population while promoting inclusivity and affordability while recognizing the limitation the city has with respect to authority granted them by the State of Nebraska to develop housing. The goals and strategies outlined in this plan were carefully derived from the 2021 Housing Plan and various meetings of the Columbus Housing Committee, which includes a diverse group of stakeholders such as business owners, community organizations, realtors, bankers, city staff and residents.

One of the center objectives of the Columbus Housing Action Plan is to address the demand for more "missing middle" housing options. Missing middle housing refers to the absence of diverse housing choices between single-family and large apartment buildings. This type of housing is crucial for accommodating various household sizes and income levels, ultimately enhancing neighborhood sustainability and inclusivity. The plan seeks to encourage the development of these housing options, allowing individuals and families from different backgrounds to find suitable, affordable homes that meet their needs.

The city has already taken significant steps to move the needle on housing affordability by making changes to zoning and land use policies. These changes include reducing setback requirements, lot size, floor area, and parking requirements. By implementing these modifications, the city aims to streamline the housing development process, making it more feasible for developers to construct the housing options currently in high demand. These changes are essential in promoting a more efficient, cost-effective, and sustainable approach to housing development in Columbus.

In essence, the Columbus Housing Action Plan is a comprehensive strategy that not only recognizes the housing challenges faced by the city but also actively works towards solutions benefiting both current and future residents. By addressing the need for more diverse housing options, collaborating with various stakeholders, and implementing changes to zoning and land use policies, the plan seeks to create a more inclusive and affordable housing landscape in Columbus, ensuring the city can accommodate its growing population while preserving the charm and character of its neighborhoods.



# *Introduction*

A SNAPSHOT OF HOW WE GOT HERE

The City of Columbus has been committed to taking proactive steps to address the critical issue of housing. Housing is not merely a basic necessity; it is the cornerstone of thriving communities, a place where dreams take root and families find their haven. The City of Columbus has taken significant strides to ensure residents have access to quality housing options catering to diverse needs and promote sustainable growth.

In 2021, the City of Columbus in collaboration with NeighborWorks Northeast Nebraska, the Columbus Area Chamber of Commerce, and the Columbus Housing Authority undertook a comprehensive housing report to gain deeper insights into the local housing landscape. This report has served as a compass guiding the community's efforts to create a more inclusive and accessible housing market. Armed with data-driven insights, the City of Columbus has been able to devise targeted strategies empowering us to make informed decisions, ensuring our initiatives are well-aligned with the evolving needs of the community.

One remarkable testament to the City's commitment to housing is the recent overhaul of the zoning regulations. By embracing innovative zoning changes, the City has paved the way for the construction of smaller, more efficient, and denser housing units. This not only supports sustainable land use but also opens doors for a wider range of housing options, ensuring individuals and families can find homes matching their unique preferences and circumstances.

Recognizing the challenges developers may face, the City has already introduced tools such as Tax Increment Financing (TIF), Local Economic Development Funds and Rural Workforce Housing Funds (RWFH) to provide vital support in managing development costs. This collaboration between the city and developers not only fuels economic growth, but also translates into more housing opportunities for residents.

These efforts are not stand alone achievements, they are a testament to the city's collective dedication to building a stronger, more vibrant Columbus. The City remains steadfast in their commitment to enhancing housing accessibility, affordability, and diversity.

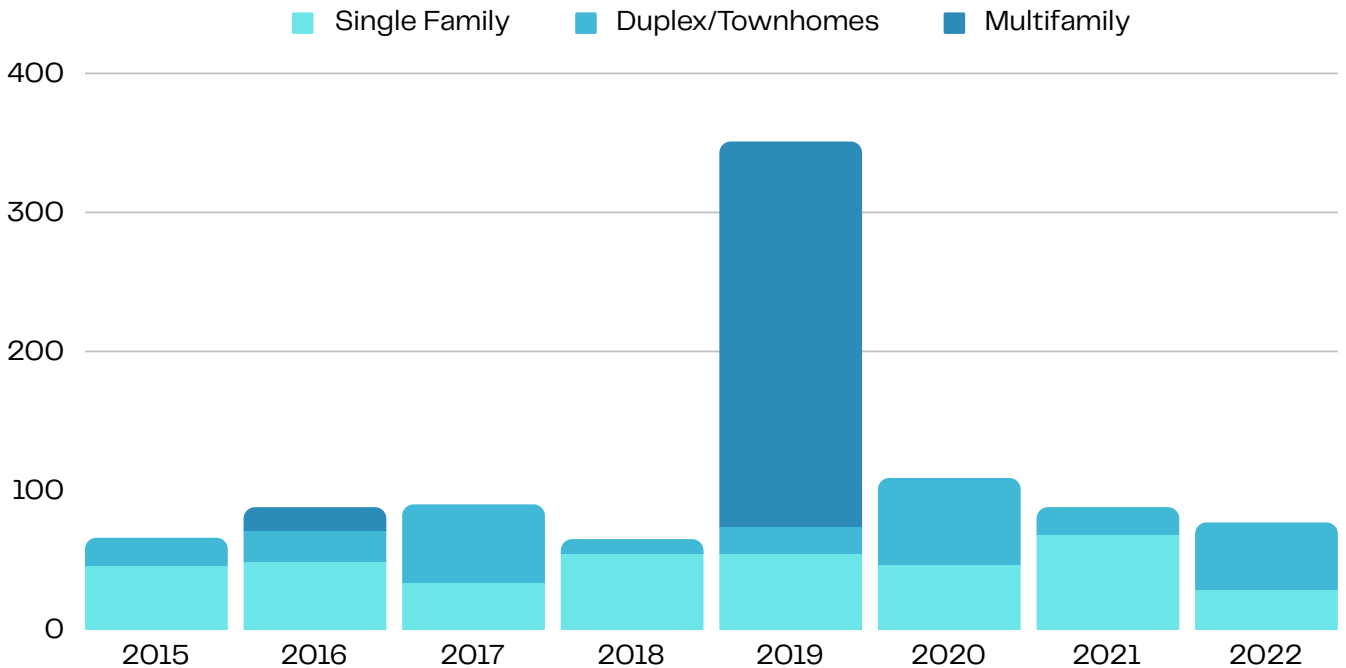
# Current Housing Needs

A SNAPSHOT OF WHERE WE'RE AT TODAY

It's evident Columbus is facing a housing demand that has not been fully met by recent construction activity. The forecasted population growth, coupled with assumptions about household size, highlights the need for additional housing development to address the existing shortage. To address the pent-up demand in the housing market, it's suggested the vacancy rate should increase to nearly 6%. This means more housing units need to be made available to accommodate the growing population and alleviate the housing shortage.

To put a dent in the housing demand, it's estimated nearly 154 units need to be constructed annually. However, based on the construction activity for 2021 and 2022, the city is falling significantly short of this target. In 2021, 88 housing units were constructed (68 single-family homes and 20 duplex/townhomes) and in 2022, only 77 units were built (29 single-family and 48 duplex/townhomes). This deficit highlights the urgency of increasing construction to meet the housing needs.

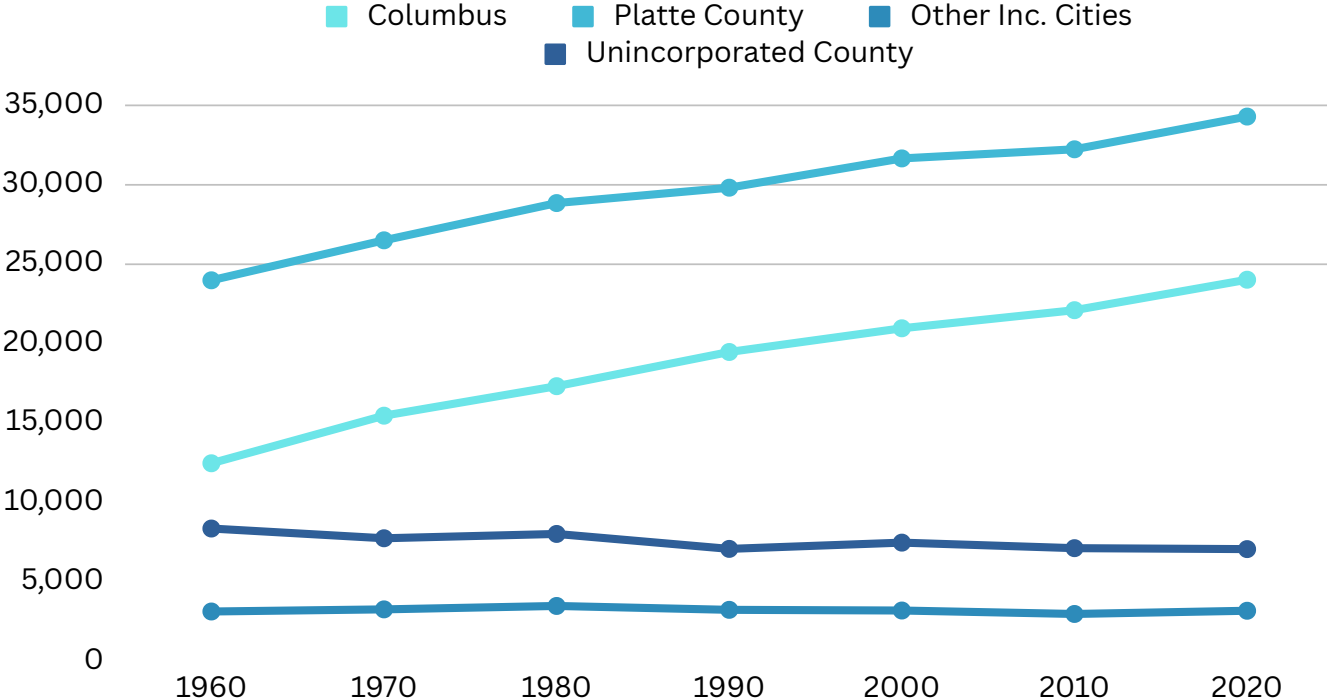
## Construction Statistics



Source: City of Columbus

Columbus has experience notable population growth as indicated by current U.S. Census figures. From 2000 to 2010, the city witnessed a growth rate of 0.5%, reflecting a steady but moderate increase in its population. However, in the subsequent decade, from 2010 to 2020, Columbus experienced an accelerated growth rate of 0.8%, indicating a more rapid expansion.

## Area Population



Source: U.S. Census Bureau

# Growing Housing Range Need Exists

Based on the 2021 housing study conducted by the community, coupled with recent construction figures, it is recommended approximately 154 homes be built annually over the next three years to accommodate the needs of the expanding population. Constructing new homes not only bolsters the overall housing supply but also has the potential to free up existing housing units for households with incomes at or below the median. Although Columbus boasts the highest median income among its peer cities, it should be capable of supporting new construction efforts despite inflation. However, it is essential to note new construction typically entails higher costs, with homes priced at \$350,000 or more. This, in turn, intensifies the demand for lower-cost housing units, which can presently only be met through existing housing units or through heavily subsidized construction projects.

To incentivize existing homeowners to enter the housing market, a greater diversity of housing types is required. This approach would motivate households with homes valued at \$250,000 or less to list their properties, thereby increasing the availability of affordable housing options. As outlined in the housing study, a range of housing environments, is critical to meeting the diverse housing needs of the community. In 2020, Columbus boasted a total of 9,963 housing units, with 9,477 occupied units resulting in a 4.9% vacancy rate. While this vacancy rate falls below the healthy range, a deeper analysis reveals many unoccupied units are vacant for reasons unrelated to being on the market. On average, in 2022, Columbus had fewer than 50 homes available for sale at any given time.

Columbus remains in a situation where the demand for homes outpaces the available supply, leading to a shortage of homes for sale and rental units. Addressing this shortage necessitates a multi-pronged strategy including innovative approaches to increase housing supply, promote diverse housing options, and encourage new construction to meet the demands of potential homebuyers.

# *Moving the Needle*

PROGRESS MADE TO DATE TO ADVANCE HOUSING

## Zoning and Land Use Policy Updates

The updated Columbus Land Development Ordinance (CLDO) introduces various strategies to promote more affordable housing and denser development within the City. Notably, it allows for density bonuses in multi-family residential areas, subject to approval via a Special Use Permit by the City Council, with the Planning Commission's recommendation. In addition to density incentives, the city has implemented several regulatory concessions to encourage development. These include reduced setback requirements, lot size, floor area, increased maximum impervious coverage and reduced off-street parking requirements across all residential zones.

A significant step towards affordability is the creation of the Non-Traditional Residential (NTR) zone and NTR Subdivision, which facilitate increased housing density compared to other residential zones. These zones cater to smaller-scale and more affordable housing models, such as tiny homes. The focus here is on lowering construction costs and overall unit expenses by permitting smaller, more compact housing units. Through re-zoning for the Non-Traditional Residential district and utilizing the NTR Subdivision, developers gain the advantage of smaller lots and a higher number of units per land area, thus enabling the creation of denser housing options, which help address the need for affordable housing in the city.

The CLDO also allows for the establishment of multiple overlay districts, with two notable examples being the Planned Unit Development (PUD) District and the Creative Cluster Development District. These overlay districts offer additional flexibility and incentives for developers to create innovative and integrated developments aligning with specific goals and objectives set by the City. Overall, the updated CLDO provides a range of regulatory concessions, incentives and zoning options aimed at promoting affordable housing, denser development, and creative land use planning. These measures are designed to meet the evolving needs of the community while ensuring responsibly and sustainable development practices.

The City of Columbus permits the construction and occupation of Accessory Dwelling Units (ADUs) in various zoning districts. These ADUs fall under the category of "Two Single Family Residential use" as defined

in the CLDO. This classification includes residential units designed to serve two families, encompassing configurations like 2-unit townhomes, two detached single-family units on a single lot, or duplexes. Importantly, the “Two Single Family Residential use” is permitted “by right” in all residential zoning districts. This means property owners in these residential districts have the automatic right to construct and occupy ADUs without rezoning.

However, in certain zoning districts such as Limited Commercial, Central Business, and General Commercial, the “Two Single Family Residential use” is permitted by special permit. In these commercial districts, property owners have the option to apply for a special permit to construct and occupy ADUs. The approval process for these permits entails meeting specific criteria and adhering to conditions outlined in the CLDO. Typically, the special permit process involves a review by the local planning board to ensure compliance with regulations and any additional requirements particular to these commercial districts.

The allowance for ADUs in various zoning districts provides property owners with opportunities to create additional housing units within their properties. This expansion of housing options has the potential to promote affordability, as ADUs are often smaller, secondary units located on the same lot as the primary dwelling. They can serve various purposes, including providing housing for family members, generating rental income, or accommodating multigenerational living arrangements.

**Table 4-2: Permitted Uses by Zoning District**

P = Uses permitted by Right S = Uses permitted by Special Permit

Use Types	AG	RR	R-1	R-2	R-3	NTR	O	LC	UC	B-1	B-2	ML/C-1	MH	Supplementary Regulation
<b>Agricultural Uses</b>														
Horticulture	P	P												6-2(a)
Crop Production	P	P												6-2(a)
Animal Production	P	S												6-8(a) (6)
Commercial Feedlots	S													6-2(b)
Livestock Sales	P												S	
<b>Residential Uses</b>														
Single-Family Detached	P	P	P	P	P	P	S	S	P	S	S			
Two Family				P	P		P	S	P	S	S			6-3(a)
Townhouse				P**	P		P	S	P	S	S			6-3(b)
Mixed-Use Residential							P	S	P	P*	P*			
Multiple-Family					P		P	S	P	P	P			6-3(e)
Group Residential					S		P	P	P	P				6-3(e)
Non-Traditional Residential						P								
Retirement Residential				S	P		P	S	P	P	S			

Symbol	Title
AG	Agricultural District
RR	Rural Residential
R-1	Single-Family Residential
R-2	Two-Family Residential
R-3	Multiple-Family Residential
NTR	Non-Traditional Residential
O	Office District
LC	Limited Commercial
UC	Urban Commercial
B-1	Central Business District
B-2	General Commercial
ML/C-1	Light Industrial District
MH	General Industrial District

\* Only above street level \*\* Two-unit townhouse only

# Incentivizing Affordable Housing Construction

The City uses several tools to encourage the construction of affordable housing, including the use of Tax Increment Financing (TIF). Historically, TIF has been employed to support residential projects aimed at providing affordable housing options. TIF can provide funding to build essential infrastructure like roads, water supply, sewage systems, and public facilities in an area where the housing development is planned. TIF funds can also be directed towards affordable housing projects, helping to create more housing options for low- and middle-income individuals and families.

To further bolster the development of affordable housing, the City established a Rural Workforce Housing Fund. These funds have played a role in assisting housing projects in creating additional affordable housing units. The funding assisted in the development of a 180 unit multifamily housing project and 68 affordable townhome units. At the onset of 2022, there was \$1,922,500 available in funding. Some of this funding was allocated to the Villas on 8th project, which initially aimed to develop 80 units. Unfortunately, in early 2023, the project was canceled due to rising construction costs, which made it financially impractical to proceed.

Over the past six months, the City's staff has noticed a decline in new construction. Developers have expressed concerns about the risks associated with building subdivision infrastructure and houses, which have raised doubts about the viability of their projects. The City has taken a proactive approach to address funding gaps in housing initiatives by leveraging local sales tax funds dedicated to this purpose. Recognizing the pressing need for affordable housing, the city has strategically allocated a portion of its local sales tax revenue specifically for economic development projects, including housing-related projects. These funds are being utilized to bridge financial shortfalls. By directing local sales tax revenue towards housing, the city aims to support the construction of affordable housing units and essential infrastructure despite challenges in securing funding from other sources.



# Needs Assessment Summary

A ROADMAP SHOWING WHAT WE DISCOVERED

## Household Size and Demand for Housing

The statistics regarding household size and demand for housing in Columbus between 2020 and 2030 reveal some interesting trends. While the overall projected household size remains relatively consistent, with an average of 2.45 people per household, the demand for housing is projected to steadily increase over the next decade to 10,651. This upward trend highlights a growing need for housing options within the community.

Another notable aspect are the projected vacancy rates. While the vacancy rate in 2020 was 4.9%, it is projected to gradually increase to 5.4% in 2025 and 5.9% in 2030. These figures indicate despite the rising demand for housing, there is also a need for an increase in available vacant units. Additionally, the replacement need for lost units and the resulting annual need for new units underlie the ongoing demand for housing and the challenges of maintaining a balanced housing market within Columbus.

## Becoming Increasingly Diverse

The demographic landscape of Columbus has undergone significant changes since 2010, reflecting growing diversity within the community. During this period, the share of the population identifying as white has decreased notably, dropping from 96.2% in 2010 to 85.1% in 2022. In contrast, the Hispanic/Latino population has experience substantial growth, increasing by 8.8% over the same period. This demographic shift has led the Hispanic and Latino community to become the second most prevalent population group in the city.

In essence, the combination of an increased diversity as well as an increase in aging population is significantly influencing the housing market by shaping specific housing demands, altering housing preferences, and presenting both opportunities and challenges for the real estate industry and developers. This diversity is driving demand for various housing options. This diversity is also spurring growth in the rental market. Some individuals may opt to downsize and choose rental

options, while others, may find renting more attractive due to factors like job mobility and housing affordability. Recognizing and adapting to these demographic shifts will be essential for meeting the evolving needs in the community and ensuring a balanced housing market.

## Population is Aging

Understanding how housing needs change over a person's lifetime is crucial for planning and anticipating future housing demand. In Columbus, as in many communities' demographic shifts from 2010 to 2021 show the population is gradually aging. While the largest age group currently consists of individuals in the 20-64 age cohort, suggesting a community made up of families with children, working adults, and those approaching retirement, changes in the age cohorts beyond the age of 65 indicate a slow but steady aging trend.

The aging population trend has significant implications for housing planning and development. As more individuals enter the 65+ age group, there will likely be an increased demand for housing catering to the needs of seniors, such as accessible housing options, retirement communities, and healthcare facilities. Additionally, it's essential to consider how the housing market can adapt to support aging in place, allowing seniors to remain in their homes comfortably and safely as they grow older. By tracking these demographic shifts and anticipating the evolving housing needs of different age groups, Columbus can better prepare to meet the demands of its changing population and ensure a sustainable and inclusive housing landscape for all residents.

## Increased Demand, Housing Scarcity, Rising Costs and Lagging Household Incomes

Columbus is facing unique challenges in its housing market due to a robust agricultural economy leading to rising prices and limited opportunities for new lot development within city limits. To address this, innovative approaches are crucial, including exploring new sites, reimagining land use, and collaborating with neighboring property owners. Maximizing land efficiency is of paramount importance within city limits. New development patterns and housing types will be essential to optimize land and infrastructure use. Additionally, increasing the number of units on a site can reduce the lot cost per unit. Since 2016, Columbus has experienced a surge in rental housing construction, but these units, along with townhomes have been in high demand, highlighting the shortage of housing variety. There's also a need for maintenance-free or lower-maintenance options for empty-nesters and retirees, as many find themselves in homes no longer suitable for their needs or relocate to surrounding communities. Developing such units can be a strategic step in bringing affordable homes below \$200,000 to the market.

Furthermore, in 2017, Columbus was already grappling with a shortage of for-sale homes, a problem that was intensified by 2021. The issue has transcended local boundaries, becoming a national concern. Despite lower interest rates driving home purchases, the need for affordable housing remained pressing. Even with increasing interest rates and high construction costs, affordable housing is still the number one priority in Columbus. The lack of diverse housing options has led older households to stay in their current units, while many households opt to renovate existing homes instead of relocating. These factors underscore the importance of creative solutions to ensure the availability of affordable housing in the face of evolving market conditions.

## Income Distribution and Housing Affordability Ranges

Income Range	#HHs in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	1494	>\$60,000	542	\$0-499	952	1961	-467
\$25,000-49,999	2520	\$60,000-99,999	1262	\$500-999	1258	4037	1,517
\$50,000-74,999	1735	\$100,000-199,999	1425	\$1,000-1,499	310	2249	514
\$75,000-99,999	1829	\$150,000-199,999	1511	\$1,500-1,999	318	828	-1,001
\$100,000-150,000	1382	\$200,000-299,999	1231	\$2,000-2,999	151	971	-411
\$150,000+	695	\$300,000	670	\$3,000+	25	88	-607

Source: U.S. Census, 2022

Columbus finds itself in a unique situation. The city is currently grappling with record low levels of unemployment while simultaneously facing thousands of job openings. This paradoxical scenario serves as a promising indicator of ongoing growth opportunities for the community. However, a significant challenge arises when considering the housing aspect. Without access to suitable housing options, prospective workers will be discouraged from accepting job offers.

To capitalize on the city's robust economy and address this housing conundrum, it is imperative to foster collaboration among various stakeholders. The strong economic climate provides an opportunity to engage additional partners who can contribute to closing the gap in financing for affordable housing initiatives. Moreover, workforce development programs should be a focal point, ensuring individuals are equipped with the skills needed to secure employment and contribute to Columbus' continued growth. Simultaneously, identifying viable site opportunities for housing development is crucial to accommodate the burgeoning workforce. By leveraging these factors, Columbus can effectively address its housing needs and sustain its economic momentum.



# Strategies and Actions

A ROADMAP SHOWING WHAT WE CAN DO

Columbus has made significant strides in tackling housing issues identified in the 2017 and 2021 housing plans. These efforts have led to the development of a substantial number of new rental housing units and an increase in single-family homes. New tools and innovative strategies have been introduced to support these projects. Meanwhile, local businesses are expanding and creating greater demand for workers. Despite these commendable endeavors, the housing supply remains insufficient. Historically low numbers of homes available for sale are excluding many from the homeownership market. Simultaneously, new residents seeking rental accommodations struggle to find suitable units for their life stage. Furthermore, both a labor and housing shortage are hindering the region's economic growth, intensifying the challenges faced by the local housing market.

Columbus is in need of expanding “missing middle” housing. The term “missing middle housing” refers to a diverse range of multi-family or clustered housing options that harmonize with the scale of single-family or transitional neighborhoods. This type of housing is designed to address the increasing demand for walkable communities, adapt to shifting demographic trends, and offer housing at various price points. The “missing middle” label denotes housing types such as duplexes, row-houses, and courtyard apartments, but have become less common and are now in short supply.

Rather than focusing solely on the number of units within a structure, missing middle housing places emphasis on the scale and heights that are in keeping with single-family or transitional neighborhoods. It strives to provide housing options that seamlessly blend into existing single-family residential areas while adhering to specific design standards creating a familiar, single-family residential appearance. In essence, missing middle housing aims to offer a stock of affordable housing.

The demand for missing middle housing in Columbus is substantial, as evident in the Housing Plans. Columbus is experiencing a noteworthy trend, indicating a high demand for such housing options. Although residents with median incomes can comfortably afford the average market-rate housing, there is a noticeable shortage of units at this price point. According to the Urban Land Institute (ULI), “Workforce Housing” is defined as affordable housing to households earning between 60 and 120 percent of the area's median income (AMI). This category typically caters to professionals like teachers, firefighters, police officers, nurses, medical personnel and other essential workers, with the objective of offering housing options for those working and residing within Columbus. In addition to this, missing middle housing can also cater to the needs of first-time home buyers, smaller families, and seniors seeking to downsize.

**Goal 1** – Promote economic diversity by providing a range of appealing and affordable housing ownership opportunities tailored to individuals at various life stages. Expand homeownership prospects with a particular focus on making it more accessible for moderate-income households.

**Strategy 1.1.1:** Continue to analyze the City’s zoning ordinance to ensure adequate avenues continue to exist for the development of affordable housing and revise as appropriate.

**Actions:**

1. Conduct an annual review for the potential amendment to the zoning ordinance, aimed at promoting the construction of affordable housing. Whenever possible, encourage the integration of affordable housing units in upcoming mixed-use residential projects, particularly within designated planned unit development overlay districts and mixed-use zones. This allows developers to maintain their profit margins while simultaneously allowing the city to increase the availability of affordable housing units without burdening taxpayers with additional costs.
2. Guarantee a sufficient inventory of RR, R-1, R-2 and R-3 zoned properties in close proximity to the downtown area and major employment hubs.

**Strategy 1.1.2:** Augment the quantity and diversity of housing units to address the housing requirements of both the present and future residents of Columbus.

**Actions:**

1. Sustain and expand housing options for residents with restricted incomes, including seniors and individuals with disabilities.
2. Direct revitalization efforts towards empty and deserted properties. The 2020 U.S. Census reveals out of the 417 unoccupied units, 192 fall under the category of “vacant-other.” These units are neither available for sale nor for rent, suggesting they are likely abandoned structures. Neglect can rapidly lead to their deterioration, potentially causing neighborhood decline and eroding residents’ confidence. However, these structures can also be restored and put to use if their deterioration is not too advanced. Therefore, they should be given priority within any neighborhood revitalization initiative.
3. Direct Community Development Block Grant (CDBG) funding towards property enhancements for low- and moderate-income residents. Many individuals within these income brackets, particularly seniors, face difficulties in maintaining their homes due to increasing expenses. Moreover, numerous older residences are not designed to accommodate those who may experience physical disabilities.
4. Continue to actively pursue federal and state programs, including low-income housing tax credits, Nebraska Affordable Housing Trust Funds, and Rural Workforce Housing Funds to support the creation of affordable housing. Additionally, it’s important to explore any other housing funding opportunities that may be accessible to the community.
5. Maintain the commitment to encourage and foster public-private partnerships for the delivery of affordable housing solutions.
6. Persist in the efforts to educate potential homebuyers about federal and state homeownership programs.
7. Promote heightened public awareness regarding the necessity for affordable housing through publications, advertisement and workshops.

**Strategy 1.1.3:** Guarantee the implementation of best practices for energy and water efficiency in the construction of affordable housing.

**Actions:**

1. Promote energy efficiency in both new and renovated affordable housing projects.
2. Emphasize water conservation practices in both existing and newly constructed affordable housing.
3. Advocate for the conservation of natural resources by minimizing or eliminating waste at every stage of a building's life, encompassing development, usage and end-of-life phases.
4. Offer educational resources to landlords, tenants and homeowners on topics such as energy efficiency, water conservation, recycling, and waste reduction initiatives.

**Strategy 1.1.4:** Furnish affordable and accessible housing opportunities.

**Actions:**

1. Promote homeownership by formulating a cost-effective housing replacement and reinvestment plan encompassing a diverse range of housing options.
2. Cultivate avenues for innovative housing designs and concepts, such as tiny houses, townhouses, temporary housing for Columbus residents and energy-efficient homes.
3. Strive for a diverse array of housing types in all neighborhoods, catering to a board range of income levels, with a particular emphasis on prioritizing housing featuring ADA accessible design.

**Goal 2** – Encourage a diverse selection of housing types, appealing and suitable for individuals at various life stages, fostering a dynamic and inclusive community.

**Strategy 1.2.1:** Promote a range of housing types that align with the distinctive character of Columbus while ensuring housing options are available to meet the needs of all residents.

**Actions:**

1. Create incentives for the construction of a diverse range of housing types, including duplexes, rowhouses, mixed-use buildings, and single-family detached housing with accessory dwelling units.
2. Guarantee a sufficient housing supply across a spectrum of prices and rents by encouraging new homeownership options, enhancing existing housing stock, promoting responsible rental property ownership, and facilitating the development of compatible infill housing.
3. Promote infill housing designs that contribute to the creation of a pedestrian-friendly streetscape.

**Strategy 1.2.2:** Encourage the maintenance and rehabilitation of mature multi-family residential housing in order to preserve housing stock, improve living conditions and revitalize the community.

**Actions:**

1. Provide information regarding the Historic Preservation Tax Credit program for the restoration and preservation of historical features on housing units in historically significant areas.
2. Establish a low-interest loan program for property owners who commit to renovating and maintaining their housing units.
3. Provide information on incentives for property owners who upgrade the energy efficiency of their buildings. Energy-efficient housing can lead to cost savings for both landlords and tenants.
4. Offer property owners access to technical assistance and training on renovation and maintenance best practices, energy efficiency upgrades and compliance with building codes.

**Strategy 1.2.3:** Implement a multi-developer affordable housing initiative with mixed-use development on city owned land.

**Actions:**

1. Identify strategic areas for development that align with the city's planning goals. These should be in proximity to existing infrastructure and areas with high development potential.
2. Invest in essential infrastructure such as streets and utilities to make these areas more attractive for development. This can include funding new infrastructure or upgrading existing systems.
3. Collaborate with city staff and real estate experts to identify and designate city-owned parcels of land for mixed-use development, with a focus on areas where affordable housing is needed.
4. Develop and issue an RFP inviting multiple developers to submit proposals for the identified land parcels. The RFP should clearly outline the city's goals for mixed-use development, including a significant percentage of high-density affordable housing.
5. Establish an evaluation committee comprising of city officials, housing experts and city staff to review and evaluate the submitted proposals. Emphasize criteria that assess the quality, feasibility and community benefits of each proposal.
6. Selected developers with proposals that align best with the city's goals. Negotiate developer agreements including detailed plans for affordable housing construction, financing and timelines.
7. Explore opportunities for public-private partnerships to secure funding for affordable housing components. This can include tax incentives, grants, or joint financing agreements to make affordable housing more economically viable for developers.
8. Implement a system for ongoing monitoring to ensure developers adhere to the agreed-upon affordable housing requirements and project timelines. Enforce penalties for non-compliance when necessary.