

# UPZONING AND AFFORDABLE HOUSING

Luke Bingaman, MPP Program, Michigan State University

## Issue

The United States is facing an affordable housing crisis:

- 87% of low-income households pay more than 30% of their income.
- Shortage of over 7.1 Million affordable units.
- “Missing Middle Units”, which refers to building with 2-4 units .

## What is Zoning

Zoning is a practice that is controlled by municipalities that dictates **what can be built, where, and how.**

It can limit the construction of more housing units by only allowing single family housing.

## What is Upzoning

Upzoning is a zoning practice that **increases housing density and supply.**

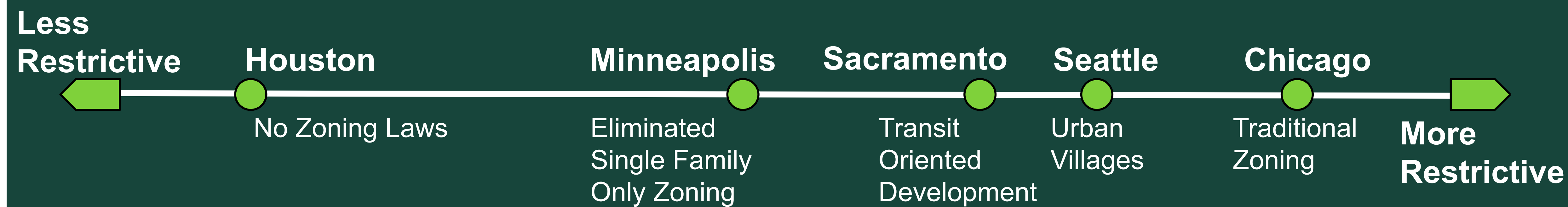


## Question

How effective are different types of upzoning in increasing affordable housing? Which upzoning approach is most effective?

## Methods

I compared the zoning policies of five cities between 2022 -2024 to evaluate how their upzoning and community input strategies impact density and affordability.



City	% Δ Population	Date Enacted	Community Input	Zoning Strategy	% Δ Median Rent	Δ Density
Houston	3.9	1836	None	No Zoning Laws	0.17	9.2
Minneapolis	-0.3	2020	Multiprong outreach of Surveys, Community Meetings	Eliminate single-family only zoning	0.07	0.8
Sacramento	2.1	2020	2-3 Years of Community Surveys and Workshops	Transit Oriented Dev	0.10	1.4
Seattle	6.0	1994	2 Years of outreach	Urban Villages	0.08	3.9
Chicago	-1.0	N/A	N/A	N/A	0.60	2.8

## Upzoning=Not a Silver Bullet

While zoning is only part of the solution. Other key factors include:

- Available Land
- Developer Buy-in
- Cost of Building
- Community Support
- Growth of City Population and Size

## Policy Recommendations

These findings suggest the following:

- That Cities that offer less restrictive zoning can positively impact the density and median rent for cities.

Therefore, I recommend the following:

- Cities should enact unzoning policies in communities and neighborhoods that have restrictive zoning policies
- Policy Makers should be sure to include community input when determining what upzoning strategies is best for their cities.

I would like to thank the following persons for their guidance and support during this research: Dr. Marty Jordan, Dr. Jon Kuk, Dr. Noah Durst, and all my MPP class of 2026 colleagues.

Want more info? Scan QR code to read my policy research policy memo.

