



AEI Housing Center

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Connecticut Land Use Academy: How Light-Touch Density and Livable Urban Villages Can Supply Housing Abundance to Connecticut

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Link to AEI Housing Market Indicators:

<https://www.aei.org/housing/housing-market-indicators/>

Link to AEI Housing and Economic Analysis Toolkit (HEAT):

<https://heat.aeihousingcenter.org/toolkit>

Link to AEI Housing Center Good Neighbor (GNI) Toolkit

https://aeihousingcenter.org/good_neighbors_toolkit/

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Disclosure:

The author has a financial relationship with Places Platform LLC, which is interested in meeting housing supply shortages through walkable oriented development and in the development of metrics for all types of real estate.

Two Thought Experiments

Thought experiment #1:

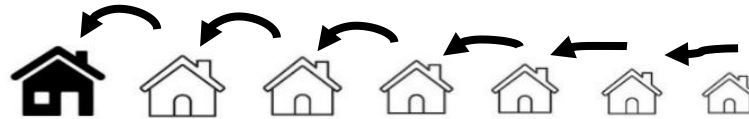
- *Imagine car manufacturers could only legally build Ferraris. Filtering of new cars down to used ones would be limited as few new cars would be sold, used car prices would sky-rocket, and few could afford either new or used cars.*
- *Instead, new cars are built across a wide range of price points, yielding a broad range of serviceable used cars, so everyone who wants a serviceable car gets one, with no subsidies required.*

Thought experiment #2:

- *Imagine motel/hotel developers could only build Ritz Carltons. Filtering of new rooms down to used ones would be extremely limited as few rooms would be built, existing room rates would sky-rocket, and few could afford to stay.*
- *Instead, new rooms are built across a wide range of price points, yielding a broad range of acceptable room options, so virtually everyone who wants a room gets one, with no subsidies required.*
- *Just think about the variety available at any highway interchange.*
- *Yet zoning, land and construction costs, land use restrictions, financing, and labor availability don't seem to interfere.*

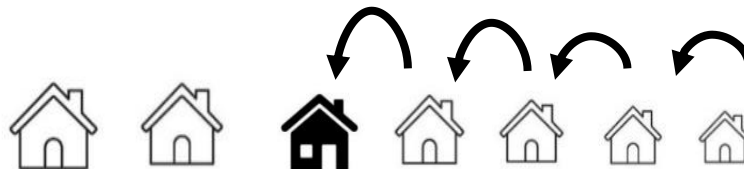
Adding supply at the high end yields few new homes and little move-ups from less expensive housing.

- **High end housing promoted by exclusionary zoning, government subsidies, so-called inclusionary zoning, and high density transit zones add housing affordable only to a few or require substantial subsidies, with little filtering being triggered.**



Adding lots of supply in the middle with light touch density (LTD) reduces supply/demand imbalances and yields a greatly increased number of move-ups from less expensive housing—freeing up those units for filtering down to lower income households.

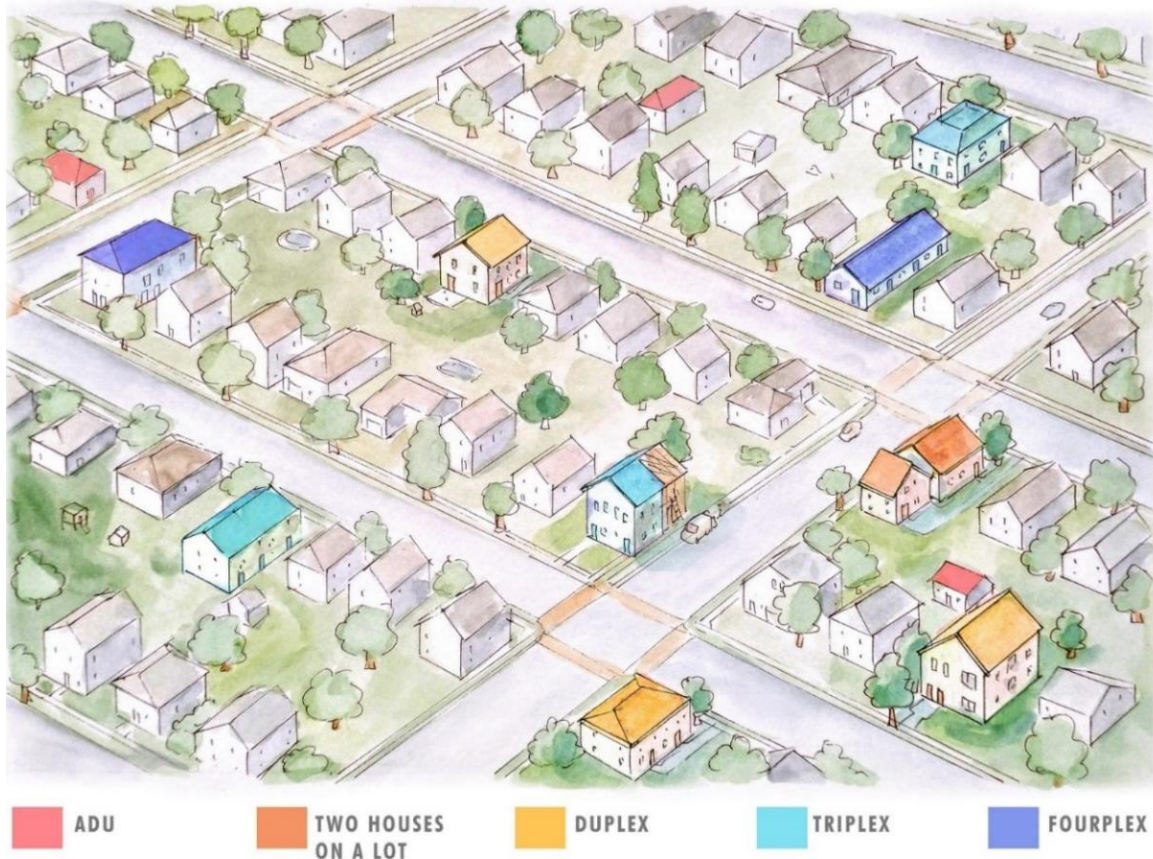
- **This market-oriented approach unleashes American ingenuity by swarms of property owners, small businesses, and workers.¹**
- **This yields a large increase of naturally occurring affordable and inclusionary housing.**



¹ <https://www.strongtowns.org/journal/2021/2/3/unleash-the-swarm>

LTD promises gradual change

Based on multiple case studies, we estimate that around 2% of the single-family detached housing stock will be converted to a higher and better use through LTD per year.*



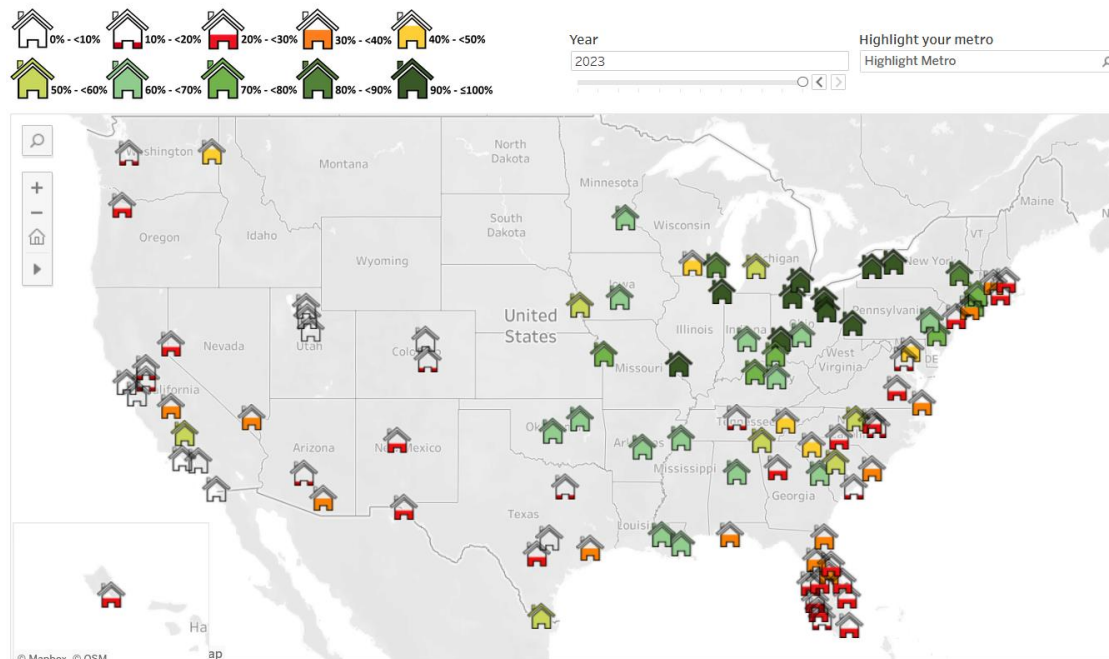
* The lower figures assumes a density of 2 units per lot and the higher figure assumes a density of up to 8 units per lot nationwide. These estimates are based on case studies are from [Seattle](#), [Charlotte](#), [Houston](#), [Palisades Park](#), and [Tokyo](#).
Source: AEI Housing Center, www.AEI.org/housing.

Generally it was much harder to buy an entry-level home in 2023 than in 2012

- **Our Carpenter Index has tracked this trend for 100 large metros since 2012.**
 - In 2012 for the 100 large metros, the median metro score was **89%** (the share of entry level homes the average carpenter household can afford), with 20 scoring 100%.
 - Only 6 were below 50% (4 in CA, 1 in HI, and 1 in DC).
 - **Bridgeport and Hartford stood at 63.8% and 91.9% respectively.**
 - In 2023 for the same 100 large metros, the median metro score was **35%**, with only 3 scoring 100%.
 - 60 were below 50% and 21 were below 20%.
 - 9 metros in CA, UT, and CO scored below 10% (San Jose, Oxnard, and San Diego all scored 4%).
 - Median annual carpenter household income in 2023 was about \$85,000.
 - **Bridgeport and Hartford stood at 32.6% and 74.7% respectively.**

The Carpenter Index – They Can Build It, But Can They Afford It?

What share of entry-level existing and new homes in the largest 100 metros can the average carpenter household afford to buy?
A 50% share or greater is affordable, since the household is able to purchase the median priced entry-level home.

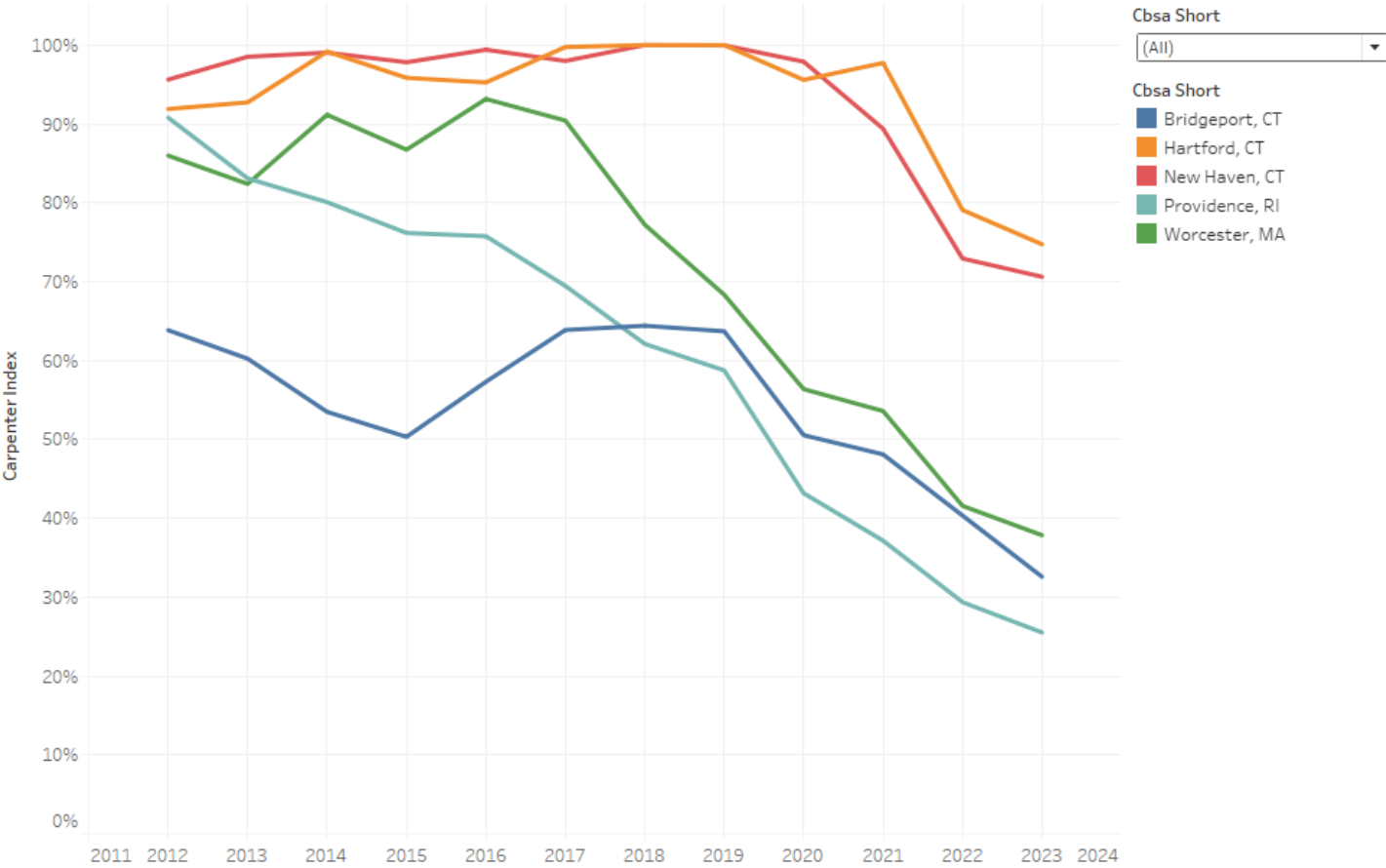


Note: Data are limited to the largest 100 metros. We rank metros based on their purchase home sales from 2012 to 2019 in the Public Records.

Source: Bureau of Labor Statistics, Public Records, and AEI Housing Center, www.AEI.org/housing.

At 75% & 71% respectively, **Hartford & New Haven** Carpenter Households' Ability to Purchase Entry Level Homes Dropped by around 25% since the Pandemic but still Fared Better than those in **Bridgeport** (down 48%), Providence (down 56%), Worcester (down 45%), & the Nation (down 44%) (not shown)

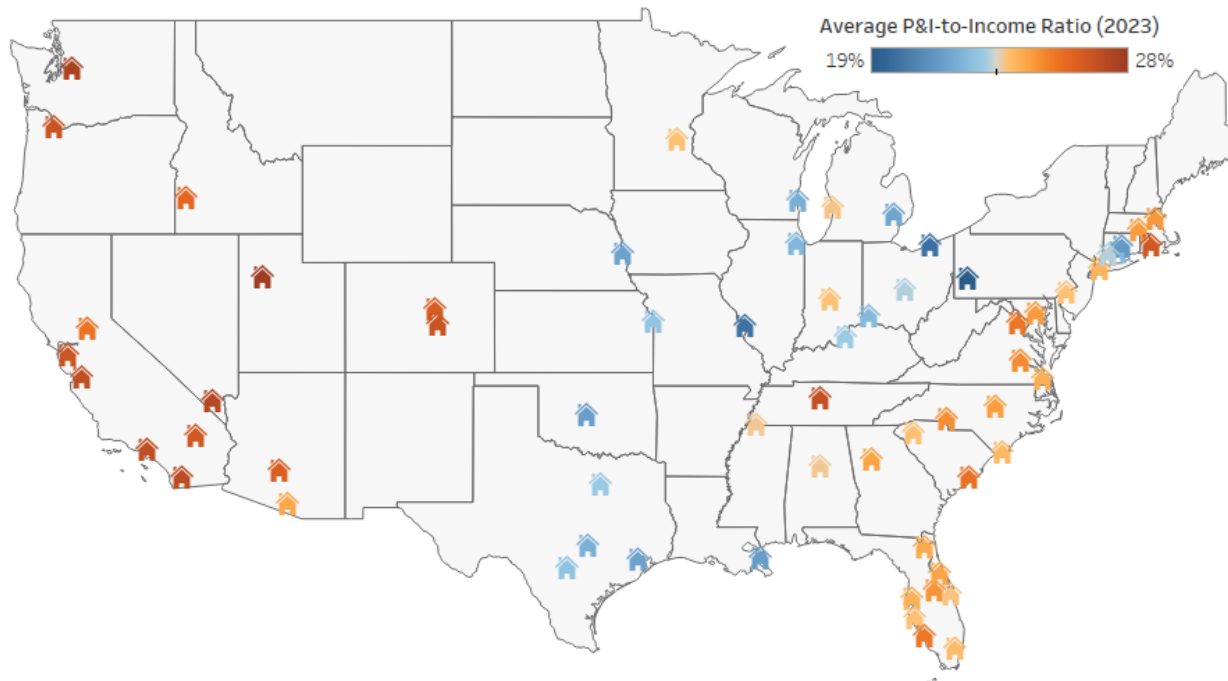
Carpenter Index Over Time



Source: Bureau of Labor Statistics, Public Records, and AEI Housing Center, www.AEI.org/housing.

While it takes more to be a first-time homebuyer (FTB), where you buy makes a difference

- **First-time Homebuyers (FTBs) dedicated a growing share of their income to P&I payments, rising from 17.0% in 2013 to 23.7% in 2023. Add in property taxes, homeowners insurance, and mortgage insurance, and these are estimated to increase to 23.7% in 2013 and 30.5% in 2023.**
 - There is a distinct regional pattern of how much of income the average FTB is spending on P&I.
 - Shares are highest in metros west of Denver. They are generally higher in metros along the Eastern Seaboard, with a couple exceptions such as Philadelphia and Myrtle Beach. They are also generally lower in metros in the Midwest and South, with Nashville a notable outlier.
 - **Bridgeport, Hartford, and New Haven at 23%, 21%, and 22% in 2023 respectively, were all slightly below average.**



Note: Data are limited to the largest 60 metros, as well as Bridgeport, Hartford, New Haven, and Worcester. We rank metros based on their purchase home sales from 2012 to 2019 in the Public Records.

Source: Agency MBS data, Public Records, HMDA, and AEI Housing Center, www.AEI.org/housing.

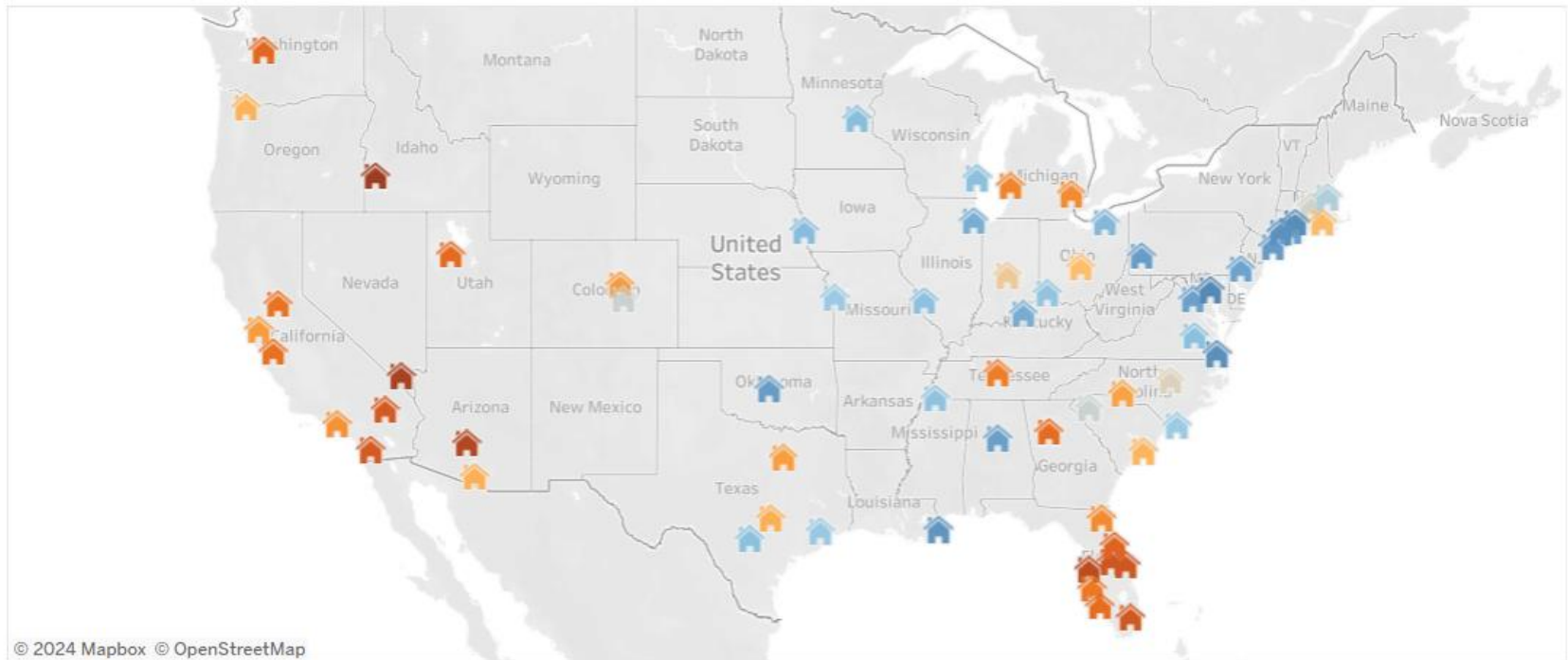
Cumulative Home Price Appreciation (HPA) Has Been Much Lower in Northeast Metros.

- At 85% and 90%, **Hartford** and **Bridgeport** ranked at #2 and #4 in terms of the having the lowest cumulative HPA (Jan. 2012-May 2024) among all the metros shown on the map below. **New Haven** ranked at #10 with cumulative HPA at 102%. Nationally, cumulative HPA was 149%.

Cumulative HPA



Cumulative HPA (Jan. 2012 - May 2024) by Metro

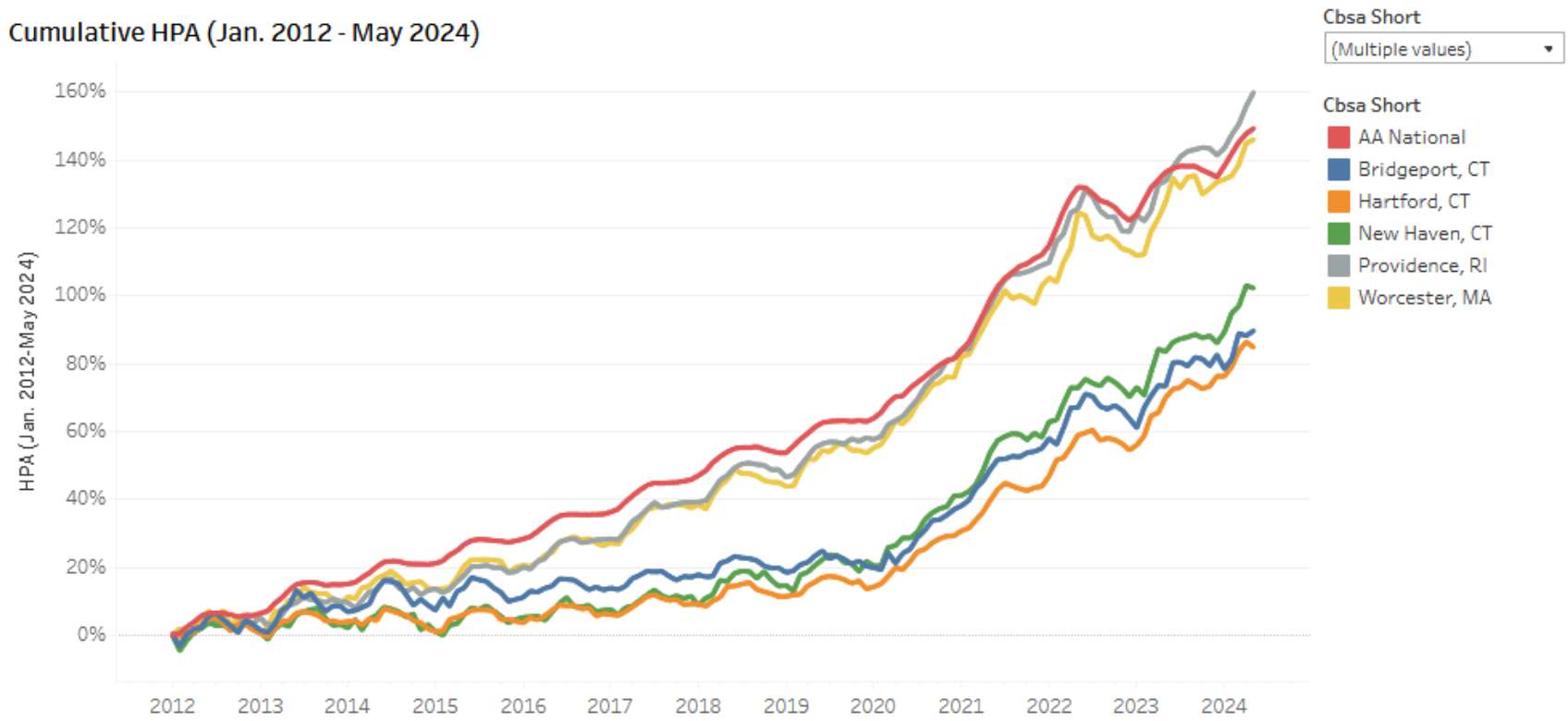


Note: Data are limited to the largest 60 metros, as well as Bridgeport, Hartford, New Haven, and Worcester. We rank metros based on their purchase home sales from 2012 to 2019 in the Public Records.

Source: Public Records and AEI Housing Center, www.AEI.org/housing.

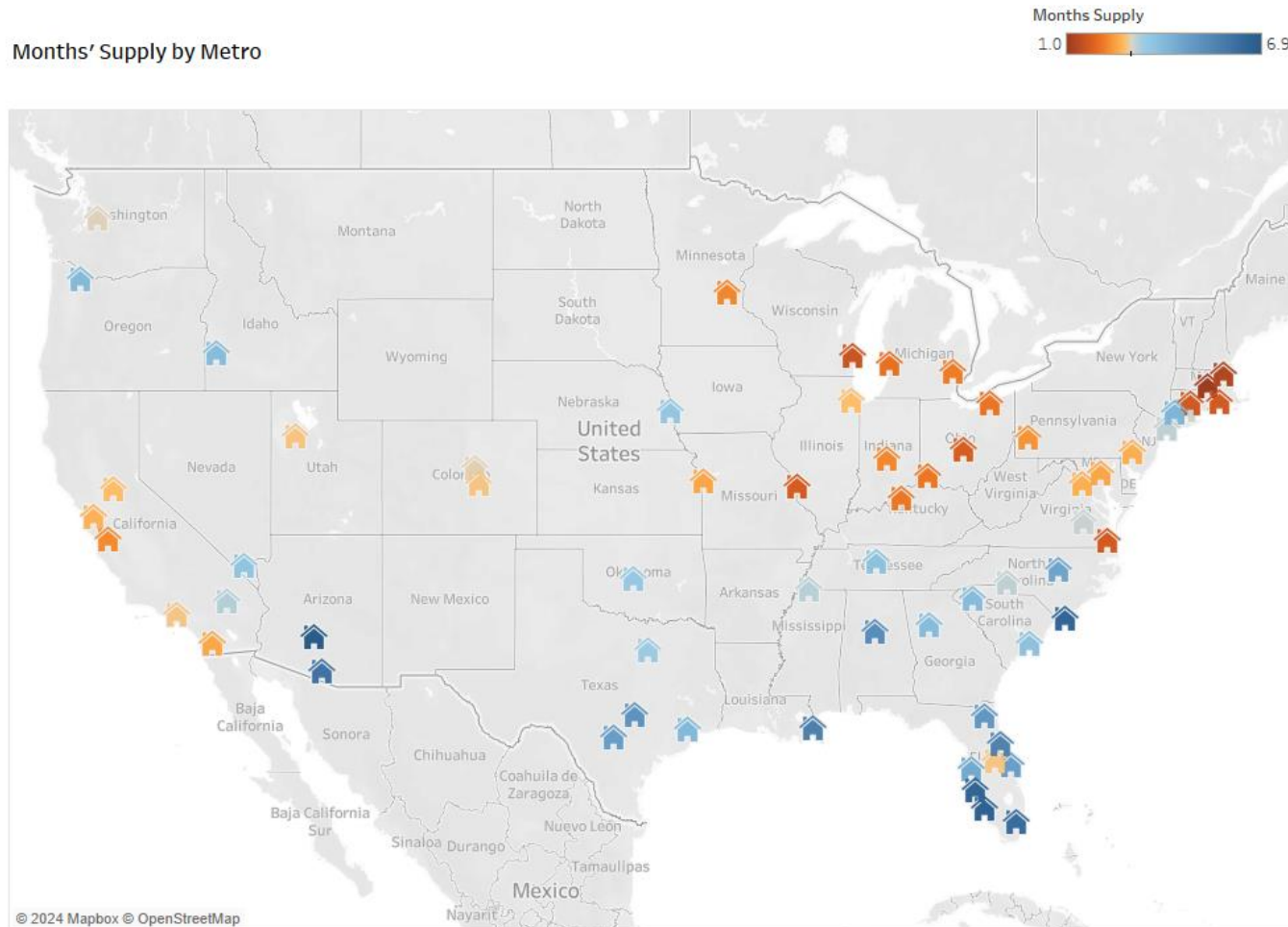
Cumulative Home Price Appreciation for **Bridgeport**, **Hartford**, and **New Haven** lagged the National Trend before 2020. Since the Pandemic, they have largely kept pace with the upward national trend. Providence and Worcester have tracked national HPA since 2012.

- In May 2024, **Bridgeport**, **Hartford**, and **New Haven** have been leading the nation in year-over-year HPA, at 9.6%, 10.9% and 10.6% respectively.
- This placed them at 8th, 4th, and 10th among the 150 largest metros in the nation.



Bridgeport, Hartford, and New Haven Month's Remaining Supply Stood at 4.1, 3.7, and 3.1 Indicative of Strong Seller's Markets

- **Metros in Massachusetts and Providence are experiencing even stronger seller's market (month's remaining supply < 2.0).**



Note: Data are limited to the largest 60 metros, as well as Bridgeport, Hartford, New Haven, and Worcester. We rank metros based on their purchase home sales from 2012 to 2019 in the Public Records.

Source: Realtor.com, Zillow, and AEI Housing Center, www.AEI.org/housing.

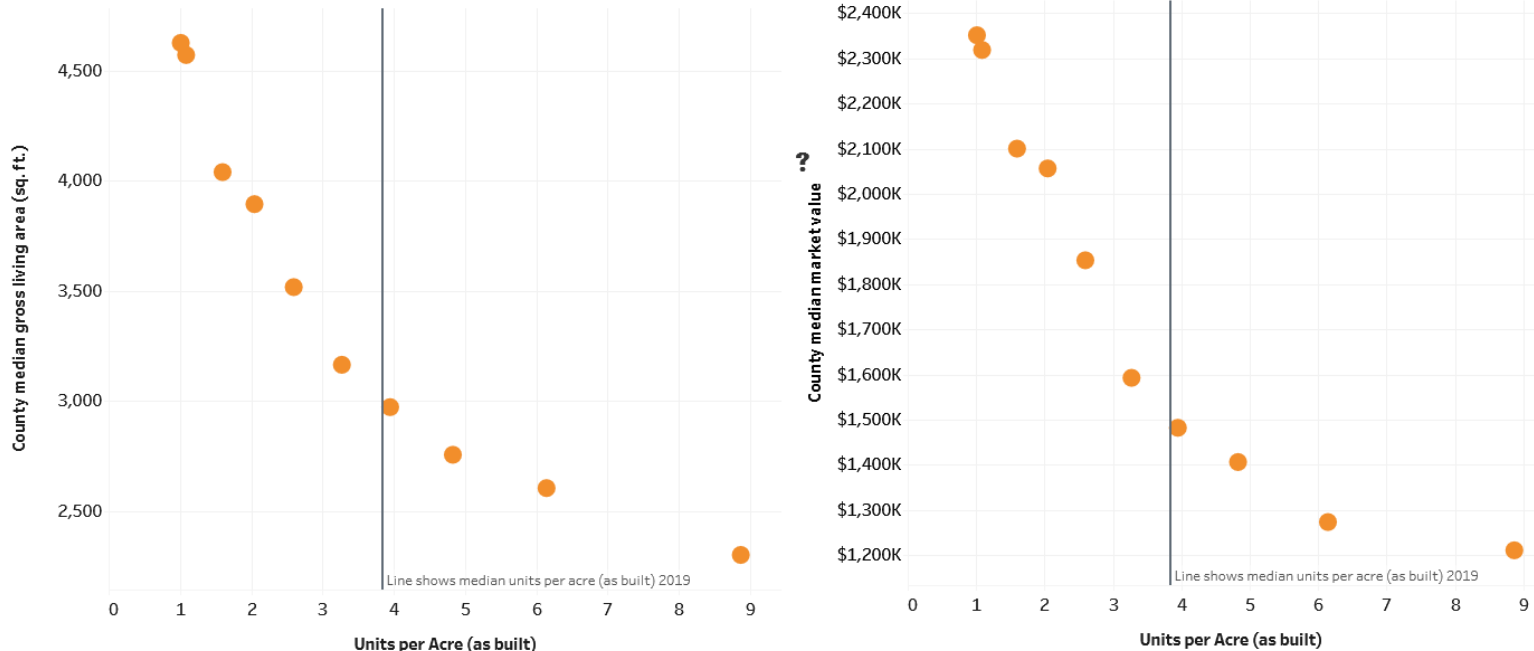
It takes more to be a first-time homebuyer (FTB), but what you buy (and build) makes a difference

- **By increasing as built density (units/acre), SFD & SFA gross living area (GLA) & price both drop, unleashing naturally affordable housing & promoting filtering, as lower cost housing is purchased or rented by lower income households.**
 - Across 280 counties, these relationships had a correlation of 84% & 60% for SFD & SFA respectively.
- **Housing abundance requires building new homes near the median price for existing SFD stock.**
 - The least expensive 10% of **Hartford Co.** SFD homes are priced at 2x its SFD median of \$583,000, with minimal filtering resulting.
 - Little naturally occurring affordable 2-4-plexes & SFA are built today (17%). In 1940, 41% of households lived in such homes.
 - Few SFA (townhomes) are being built in **Connecticut**, yet SFA are family sized at about 1500 – 1800 sq. ft., require about 1/3 to 1/4 the land, & sell at substantially lower prices.
 - **Sprawl and infrastructure costs can be reduced by allowing smaller SFD lots (6-10 homes/acre) and building many more SFA homes (14-20 home/acre)**

Lot Size, Gross Living Area (GLA), Market Value, & Indexed Property Tax Revenue for *Single Family Detached (SFD) and Attached (SFA)*



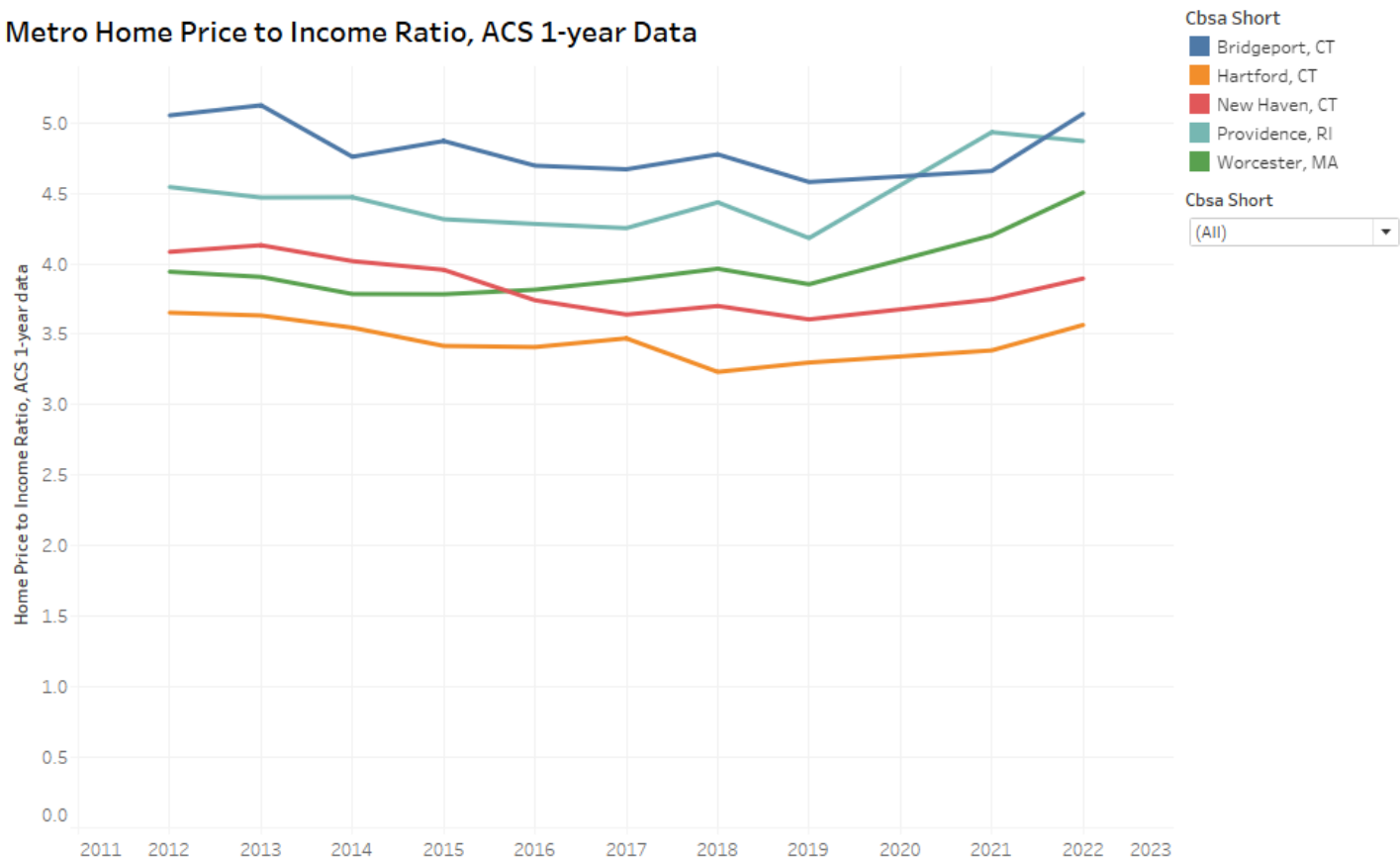
Note: There were 9,050 new SFD homes built in Fairfield County, CT from 2000 to September 2023. There is an insufficient number of SFA homes in Fairfield County for them to be included.



Median Home Price to Median Household Income Ratio (Price/Income Ratio)

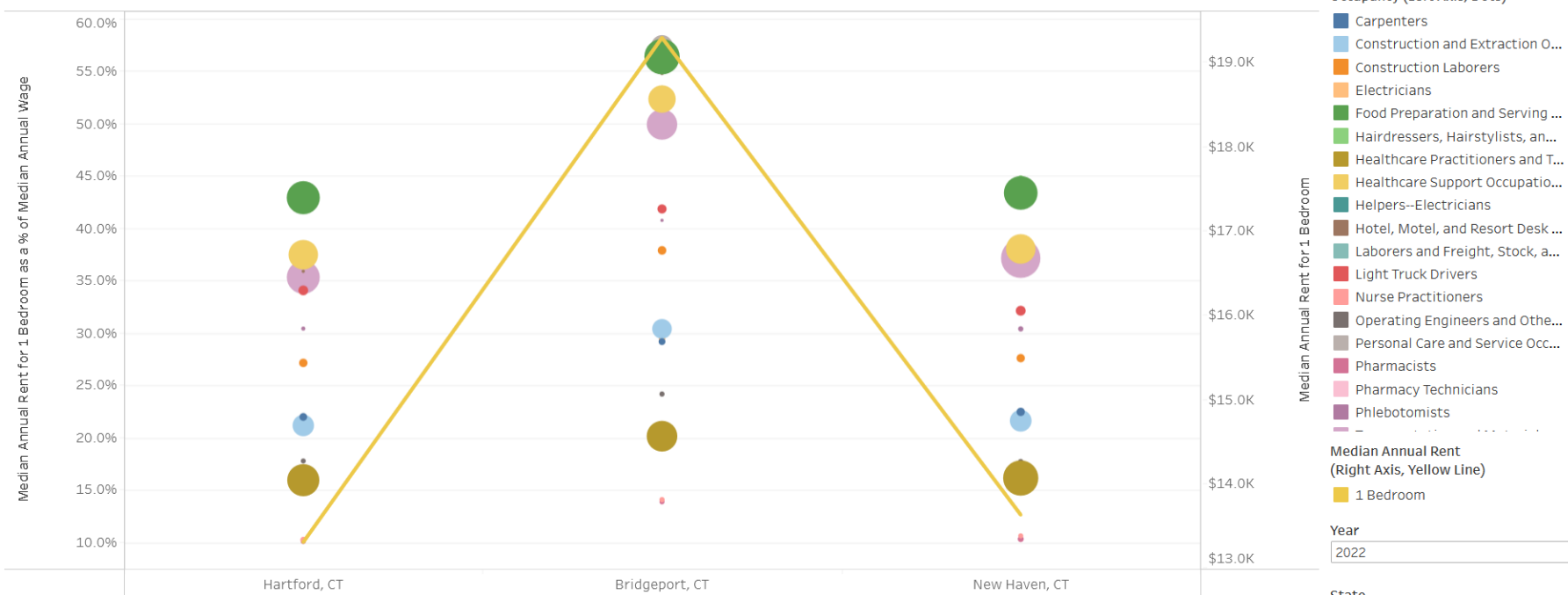
- Among the five metros shown:
 - The Price/Income Ratio in **Bridgeport, Hartford, and New Haven** in 2022 was at about the same level as in 2012. This indicates that home prices grew in line with incomes.
 - In 2012, **Bridgeport, Hartford, and New Haven** were at 5.1, 3.7, and 4.1, respectively.
 - In 2022, **Bridgeport, Hartford, and New Haven** were at 5.1, 3.6, and 3.9, respectively.
 - The Price/Income Ratio was up from 4.5 to 4.9 for Providence and up from 3.9 to 4.5 for Worcester.

Metro Home Price to Income Ratio, ACS 1-year Data



Wages by Occupation and Rents for Hartford, Bridgeport, and New Haven in 2022 Are at Levels Indicative of Excessive Rent Pressure for Occupations such as Food Prep and Serving, Healthcare Support, and Transportation and Material Moving. Notwithstanding This, Connecticut Has a Point-in-Time Count of 0.8 per 1000 in 2023 (Bridgeport: 0.6 per 1000), which Is Quite Low Given Its Median Home Price to Median Income Ratio of 3.9 (Bridgeport: 5.1). This Would Seem to Be Indicative of Having Excellent Homeless Reduction Systems and Processes in Place.

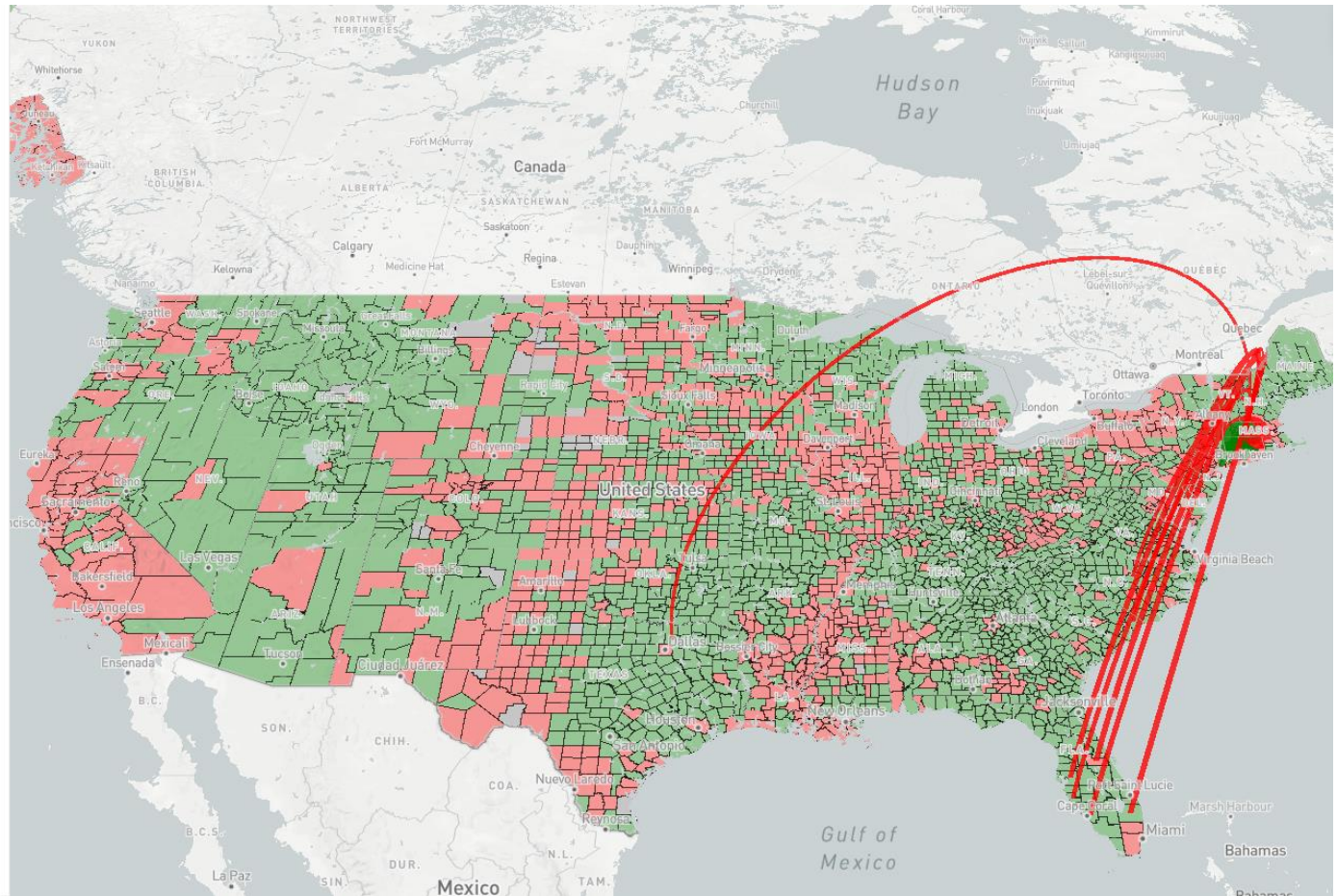
CBSA Wage by Occupation (left axis, dots) and Rent (right axis, orange line), for self-selected CBSA



Source: 2013-2017, 2017-2021 5 year American Community Survey, 2013-2022 1-year American Community Survey, Wage Statistics (OEWS) by Bureau of Labor Statistics, and AEI Housing Center, www.AEI.org/housing, https://aeihousingcenter.org/good_neighbors_toolkit/

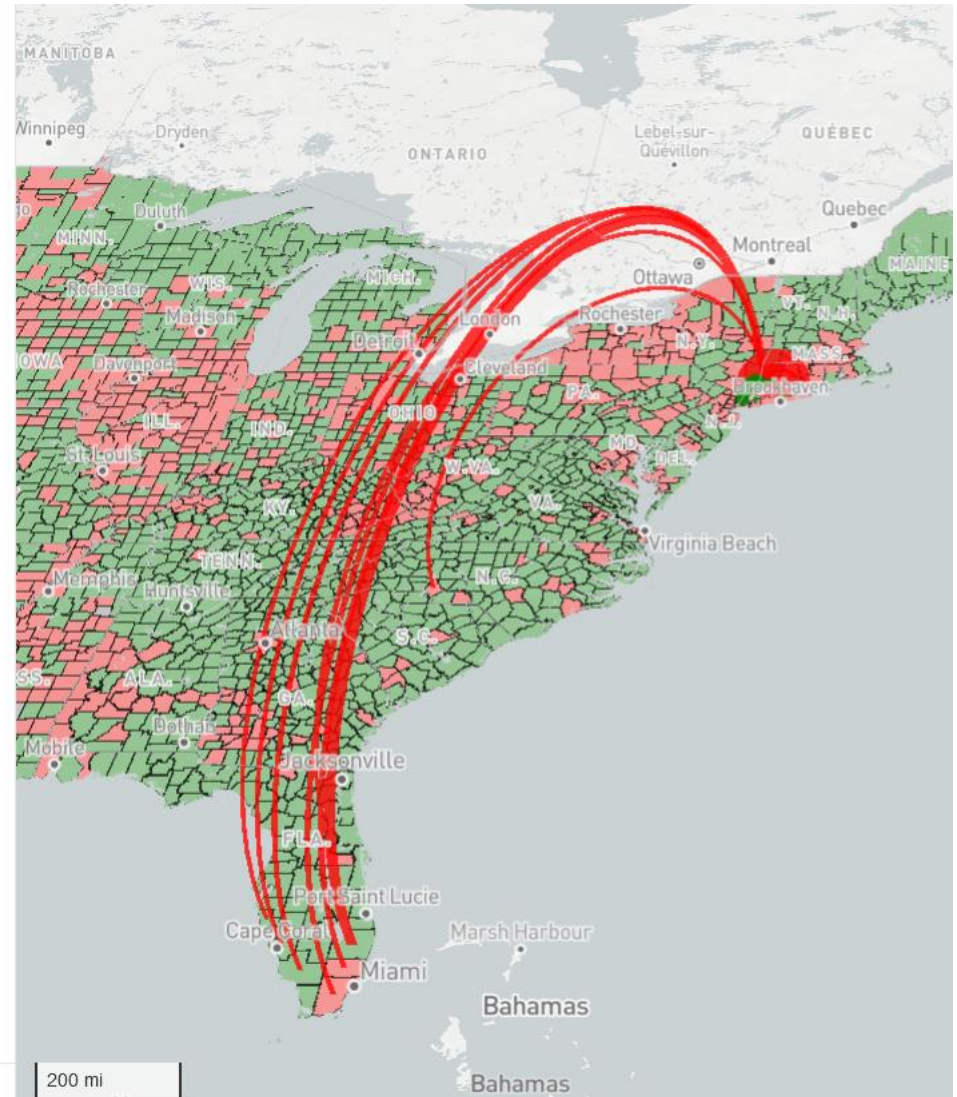
Hartford County Has Experienced Substantial Outmigration (Shown in Red) to Primarily to Florida, North Carolina, and to a lesser extent the Dallas metro.

Collier	-108	51	159
Barnstable	-108	66	174
Washington	-117	71	188
Mecklenburg	-120	88	208
Polk	-124	63	187
Wake	-126	74	200
Collin	-132	36	168
Orange	-147	146	293
Palm Beach	-155	129	284
Lee	-158	91	249
Hillsborough	-161	100	261
Sarasota	-169	47	216
Horry	-171	37	208
Middlesex	-253	2,071	2,324
New London	-336	684	1,020
Tolland	-570	2,852	3,422



Fairfield County Has Experienced Substantial Outmigration (Shown in Red) to Primarily to Florida and North Carolina.

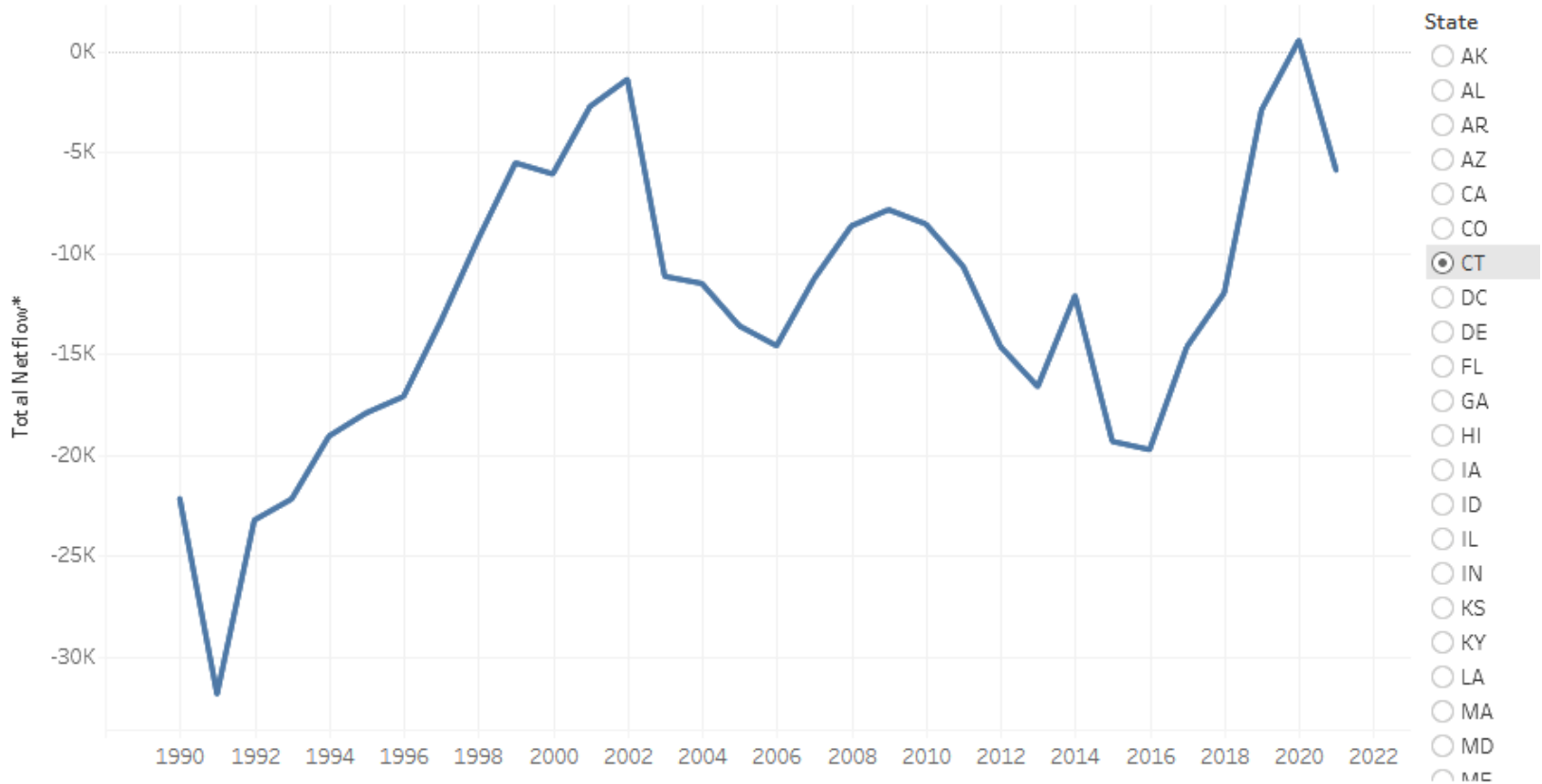
Lee	-208	66	274
Sarasota	-208	55	263
Orange	-225	107	332
Mecklenburg	-236	103	339
Broward	-249	150	399
Miami-Dade	-255	100	355
Collier	-285	48	333
Hartford	-546	668	1,214
Litchfield	-546	841	1,387
Palm Beach	-661	285	946
New Haven	-4,103	3,996	8,099



Connecticut has had net out-migration outflow for all but 1 year (2020) since 1990. In 2021 (latest data available) net outflow totaled 6,000, or about 0.2% of its population.

State Total Netflow by Year

Tax Year (TY) 1990-2021 (subject TY compared to the year before)



Source: IRS Migration Data

Source: IRS and AEI Housing Center, www.AEI.org/housing.

Since 2004, **Connecticut** had the lower job growth (-1%), than New York (+11%) and Rhode Island (+2%)

- **CT's median wage is \$68,000.**
- **Only 13% of the added jobs were above the median (blue highlight).**
 - **Only two industries had both above average wages and grown in jobs: professional and technical services and management (green highlight).**
 - **75% of the positive job growth was in health care and transportation and warehousing.**
 - **Health care had slightly below average wages (\$65k) & transportation and warehousing had wages well below the average (\$39k)**
- **Percentage growth for industries in excess of the state's rate of -1% are highlighted in yellow.**

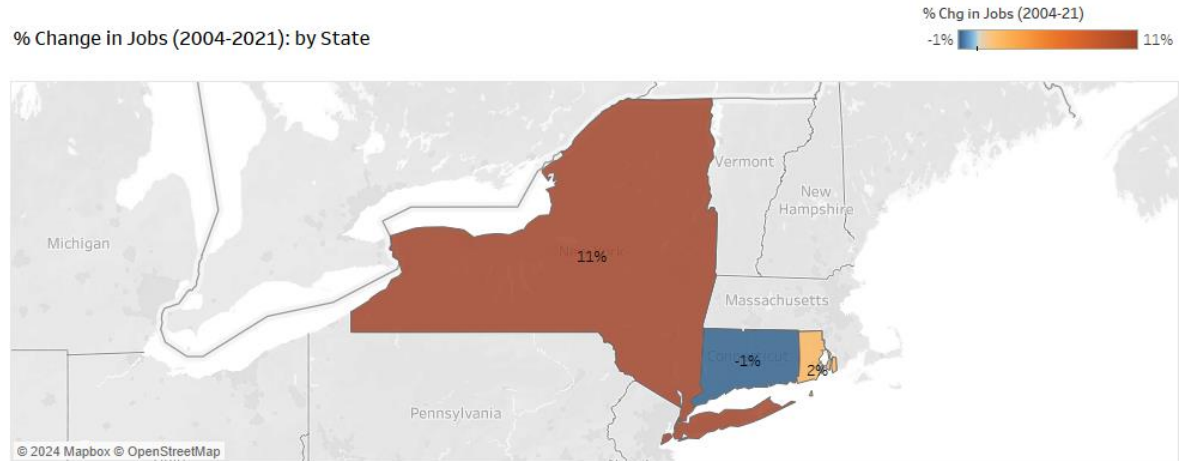


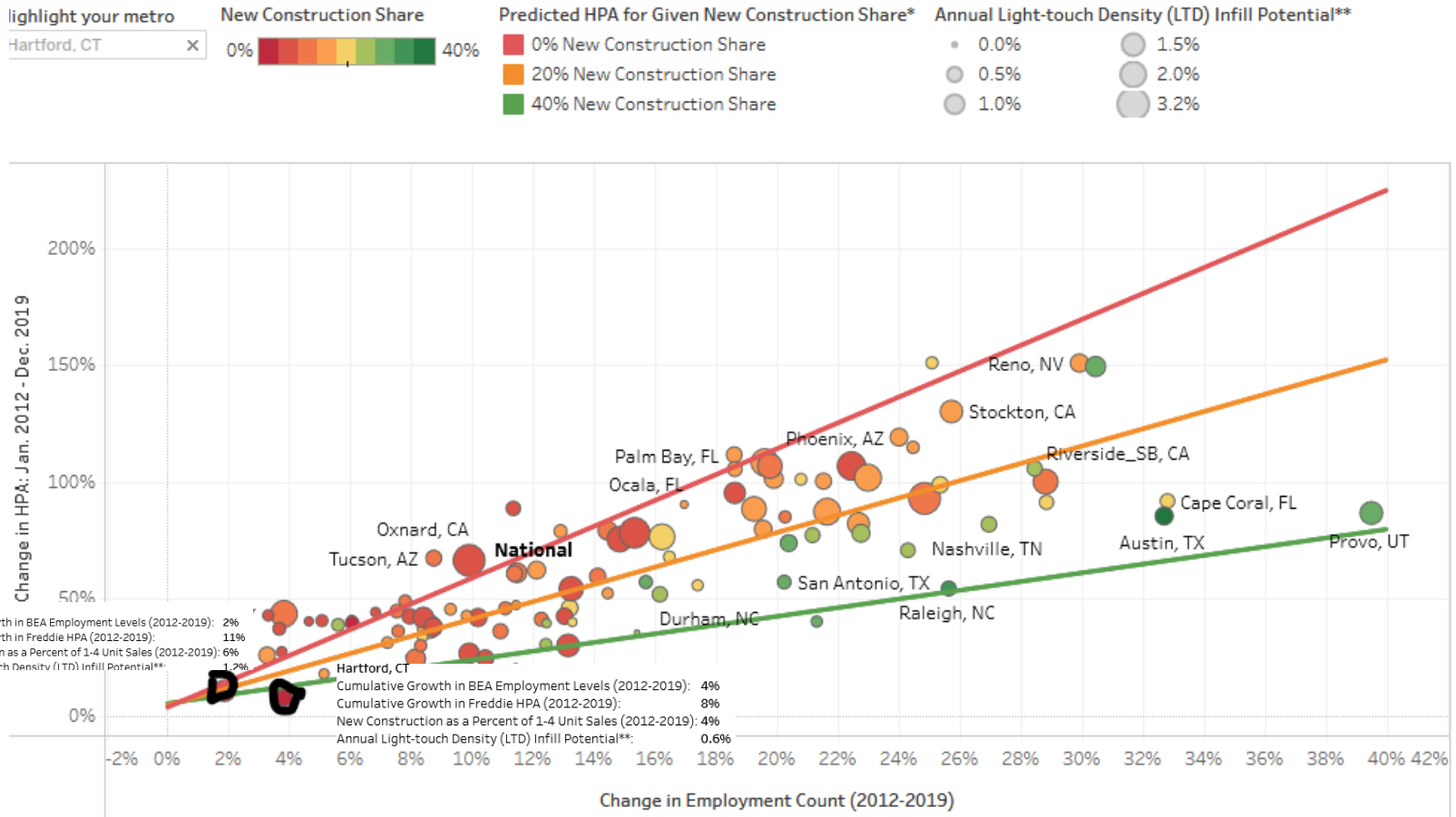
Table of jobs and estimated wages by industry

State

Industry	Jobs in 2004	Jobs in 2021	Change in jobs	% Change in jobs	Estimated wage in 2021
Health Care	222K	276K	54K	24%	65K
Transportation and Warehousing	40K	62K	22K	56%	39K
Educational Services	162K	172K	10K	6%	60K
Professional and Technical Services	86K	95K	9K	11%	84K
Accommodation and Food Services	99K	106K	7K	7%	32K
Management	26K	31K	5K	17%	155K
Mining, Oil and Gas	1K	0K	0K	-38%	25K
Administrative and Support	81K	81K	0K	0%	47K
Public Administration	54K	53K	-1K	-2%	97K
Agriculture	5K	4K	-1K	-19%	13K
Real Estate	21K	19K	-2K	-10%	14K
Construction	64K	61K	-3K	-4%	50K
Utilities	10K	7K	-3K	-33%	171K
Other Services	56K	49K	-6K	-11%	34K
Information	42K	33K	-9K	-21%	139K
Wholesale	67K	58K	-9K	-14%	114K
Arts and Entertainment	36K	24K	-12K	-33%	24K
Finance and Insurance	112K	97K	-15K	-13%	112K
Retail	185K	165K	-20K	-11%	41K
Manufacturing	201K	154K	-47K	-23%	106K

While adding housing supply helps to tamp down home price appreciation, over the period 2012-2019, **Bridgeport, Hartford, and New Haven** (not shown) all had modest home price appreciation, as they also experienced minimal employment change (demand) and new construction (supply).

Metro-level Relationship between Home Price Appreciation (HPA), Employment Change, and New Construction (NC) % of 1-4 Home Sales (2012-2019), Top 100 Metros



Source: BLS, Freddie, and AEI Housing Center, www.AEI.org/housing.

Light-touch density and Livable Urban Villages options could to add over 23,500 homes per year in Connecticut, a 400% increase over the recent average residential permit level of 5,500/year.*

Light-touch density (LTD) and Livable Urban Villages (LUV)

- These options provide planning commissions many ways to create a more abundant housing supply.
- Accessory Dwelling Units (ADUs): **4,800 homes per year**
 - No sprawl or infrastructure costs.
 - Legalizing ADUs and implement pre-approved ADU design standards.
 - Opportunity for homeownership is nil, unless an external ADU is allowed to be sold separately from the main home. If it is, opportunity is high.
- Greenfield LTD: **1,200 homes per year**
 - Reduce sprawl, infrastructure costs, and energy use by allowing smaller SFD lots (6-9 homes/acre) and building more SFA homes (14-20 home/acre).
 - Allow land owner/developer to select lot size (with a minimum of perhaps 1,500 sq. ft./parcel) and typology type (Single-family Detached-SFD or Single-family Attached/townhomes-SFA).
 - Policies to increase the construction SFA from 0% to 10% of all newly built single-family in CT.
 - SFA require 1/3 the land of SFD & average about 1,600 sq. ft. of living space, compared to 1,900 sq. ft. for SFD.
 - As a result, the median price is about 20-40% lower than the median priced SFD.
 - Opportunity for homeownership is high for SFD (95%) and SFA (66%).
- LTD infill: **6,000 homes per year**
 - Reduce sprawl, infrastructure costs, and energy use by allowing 2-8 homes per existing SFD-home parcel.
 - Opportunity for homeownership is high for SFD (95%) and SFA (66%), and low for 2-8 plexes (10%).
- Livable Urban Village-LUV: **11,500 homes per year**
 - Reduce sprawl, infrastructure costs, and energy use by allowing 20-75 residential units/acre in core areas, currently zoned commercial, industrial, and mixed use zoning and up to 6 or 8 homes per parcel in areas adjacent to core areas.
 - Opportunity for homeownership is high for SFA (66%), and low for 2-8 plexes (10%) and 20+ multifamily (4%).
- See next slide for homeownership data by housing typology.

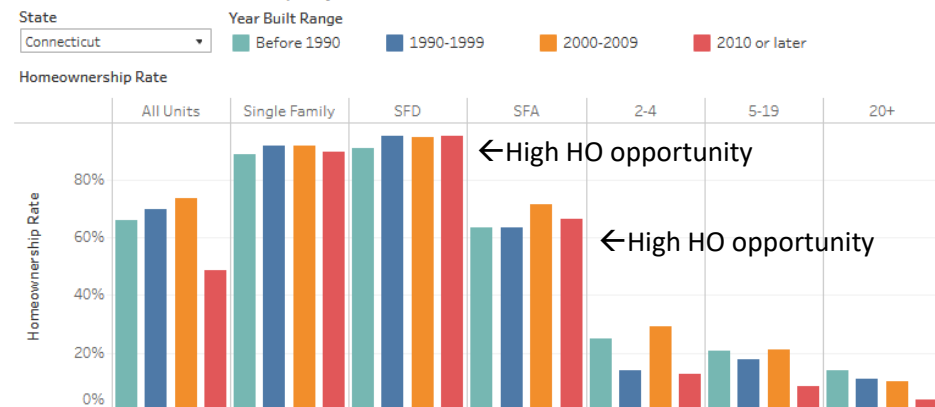
Source: AEI Housing Center's Housing and Economic Analysis Toolkit (HEAT), heat.aeihousingcenter.org/toolkit

* https://heat.aeihousingcenter.org/toolkit/housing_data_app

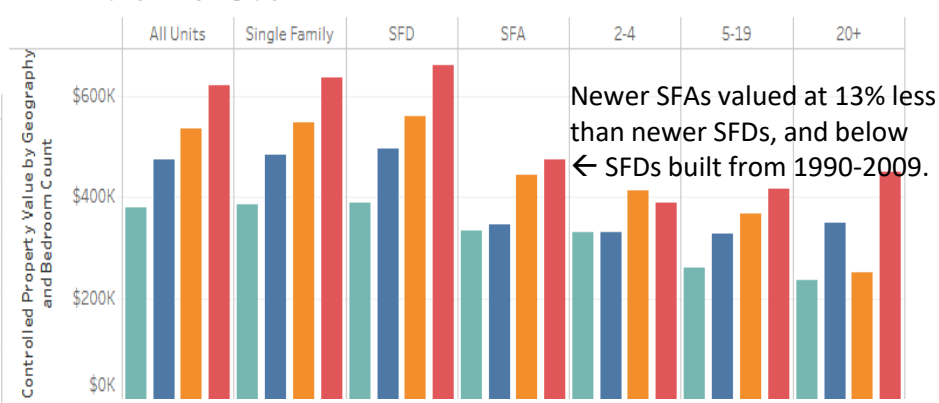
Light-touch density & Livable Urban Villages could help maintain Connecticut's 68.9% HO rate

- CT has an above average homeowner (HO) rate at 68.9%.
- While CT's 2010 or later construction has maintained a high HO rate of 95%, ≥ 5 MF units have accounted for a much higher permit share (2010 or later = about 80% compared to 2000-2009 = about 45% (left panel chart below and next slide)).
- To maintain CT's HO rate, naturally affordable LTD offering high HO opportunity must be legalized (both charts).
 - The only choices are: small lot SFD, SFA, and individually saleable ADUs.

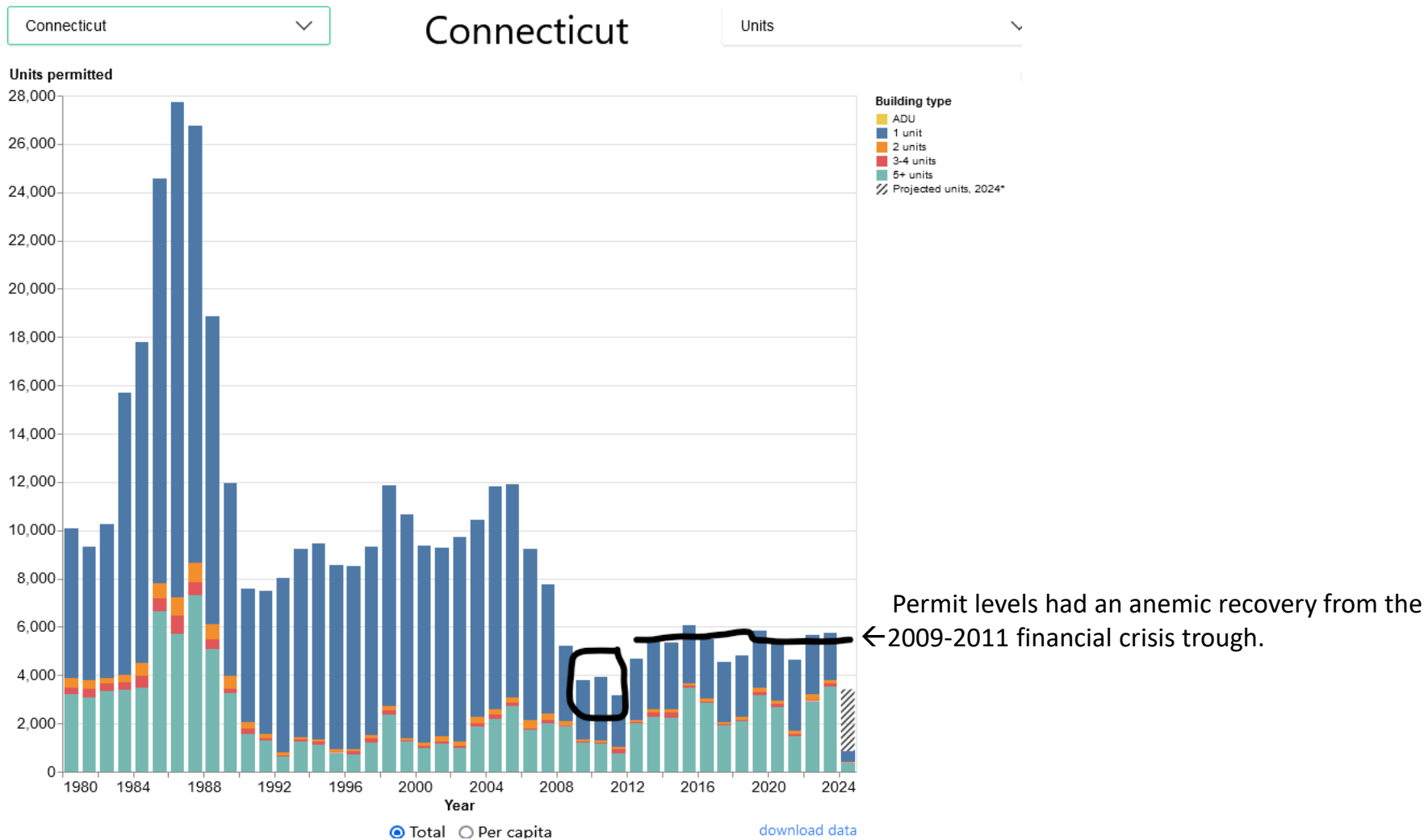
Median Contract Rent and Property Value: 2021 5-Year ACS



Controlled Property Value by Geography and Bedroom Count



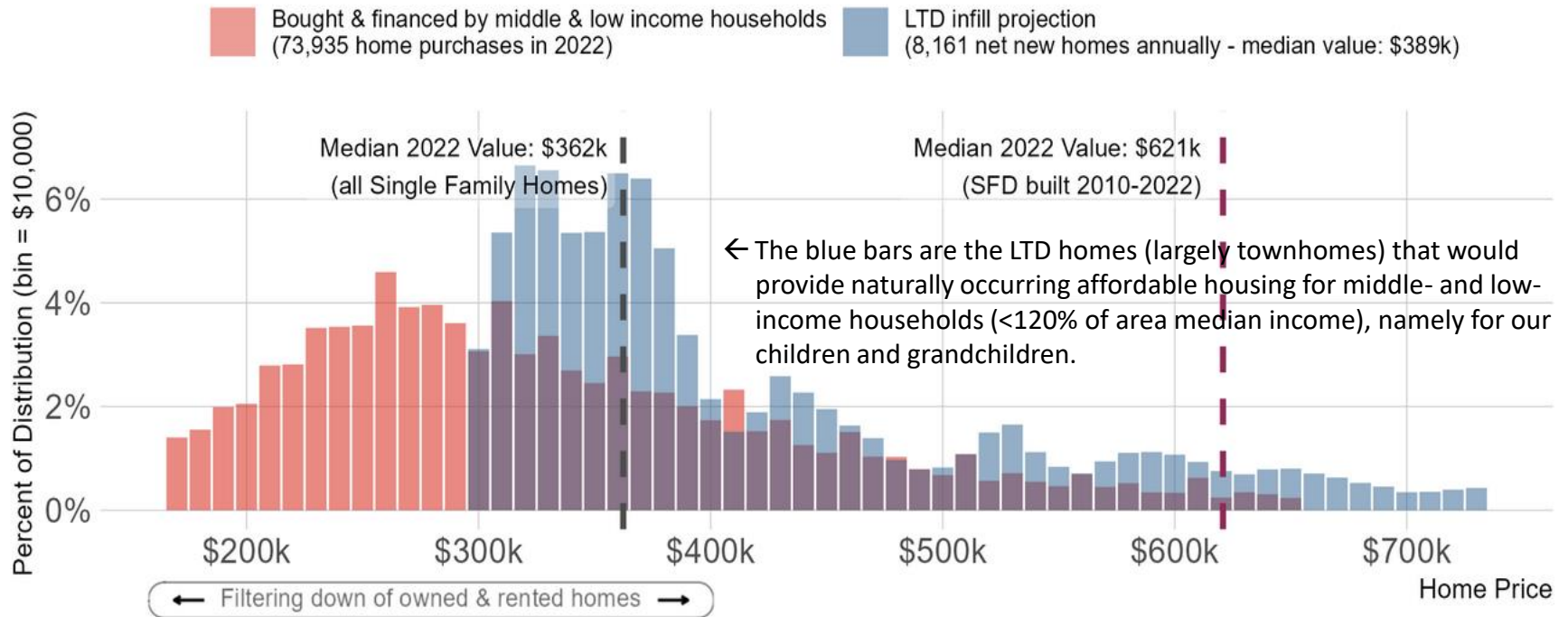
Light-touch density/Livable Urban Villages could reduce sprawl by adding over 23,000 homes per year in Connecticut, a four times increase over the recent average residential permit level of 5,500/year.*



Source: housingdata.app and AEI Housing Center www.AEI.org/housing.

Light-touch density would provide **Connecticut's** residents naturally occurring affordable housing for middle and low income households (<120% of area median income)

Boost middle- & low-income homes in Connecticut with naturally affordable Light-Touch Density (LTD)



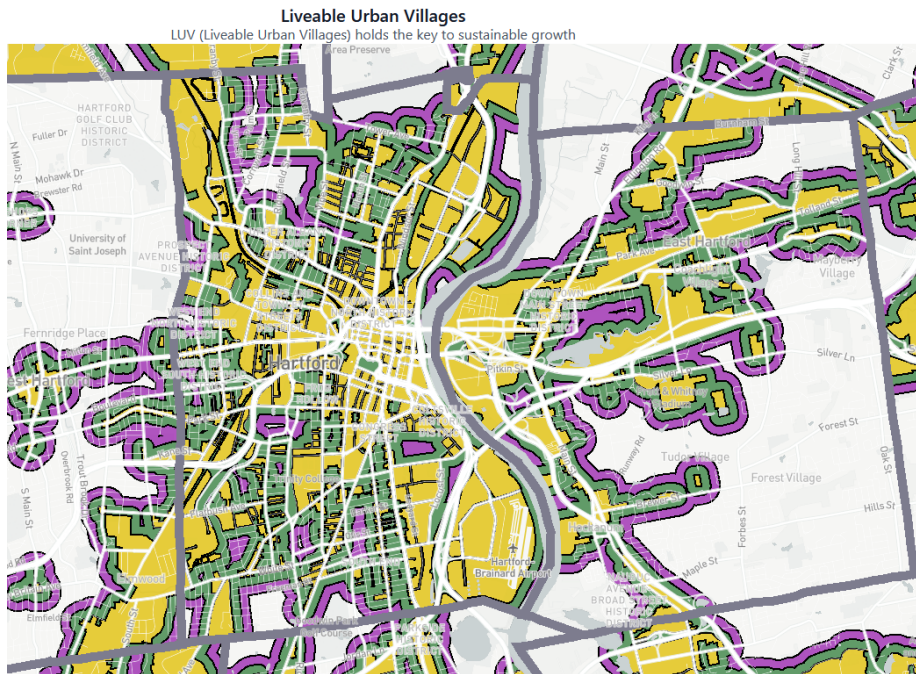
Livable Urban Villages (LUV) reduce sprawl, infrastructure costs, and energy use

- **Core areas:** allow residential in commercial, industrial and mixed zones:
 - **State-wide:** up to an estimated 7,000 additional homes per year.
- **Adjacent areas:** allow light-touch density in surrounding 1/8 mile or 1/4 mile areas
 - **State-wide:** an estimated 2,150 added homes in the 1/8 mile area and 4,188 added homes 1/4 mile area.
- **Examples of LUV zoning maps:** shown for Hartford (left) and Bridgeport (right) below.
 - **Hartford (left) and Bridgeport (right):**
 - Core: gold
 - Adjacent: 1/8 mile – green and 1/4 mile - purple

⊗ Livable Urban Villages
A home is built with LUV and dreams

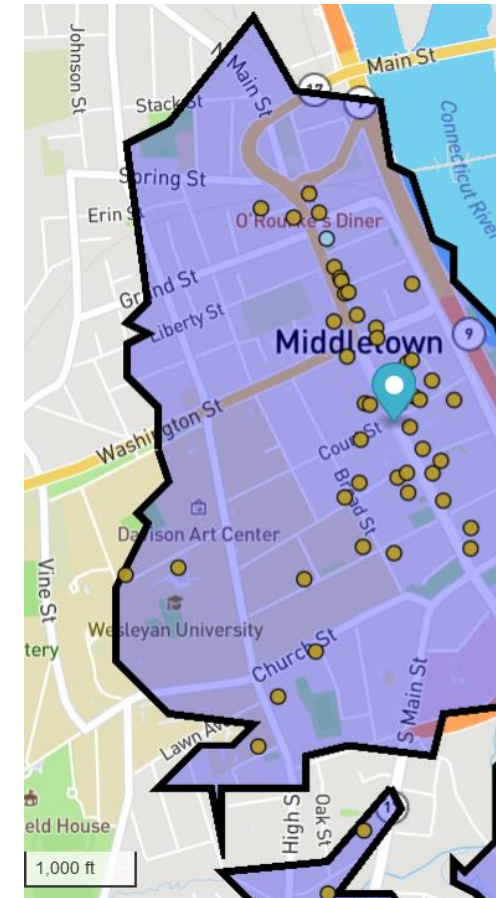
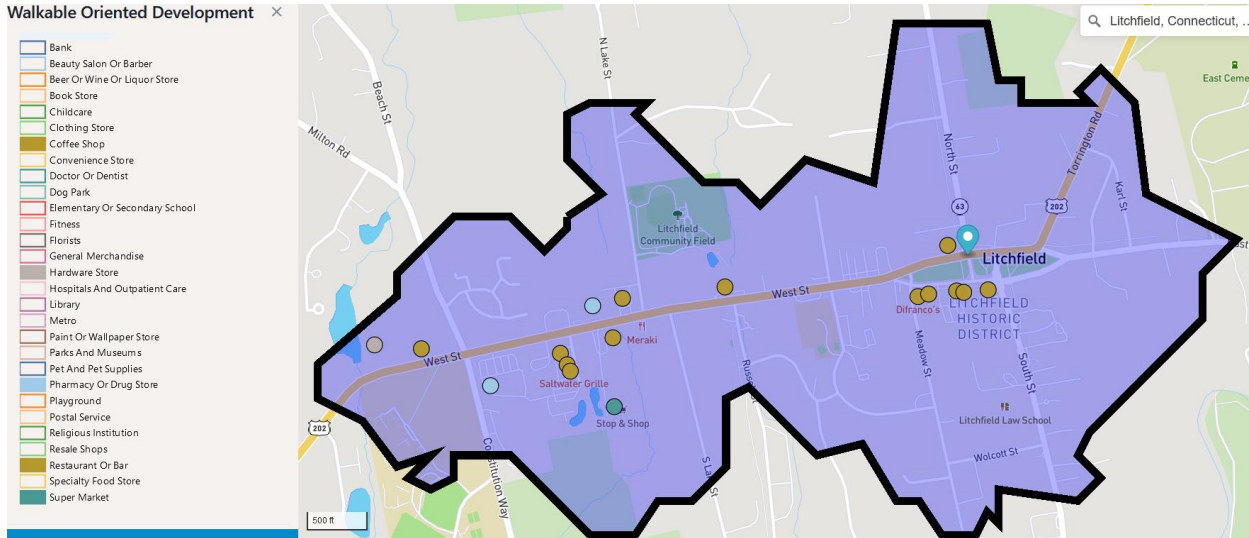
Set LUV Scenario

Core Zone Categories*	Adjacency Distance
Commercial or Industrial <input type="radio"/>	Core <input checked="" type="radio"/>
Commercial, Industrial, or Mixed <input checked="" type="radio"/>	Eighth Mile <input checked="" type="radio"/>
Commercial <input type="radio"/>	Quarter Mile <input type="radio"/>



Walkable Oriented Development (WOD): a County Seat Strategy Would Reduce Sprawl, Infrastructure Costs, and Energy Use (<https://heat.aehousingcenter.org/toolkit/wod>)

- All 8 of Connecticut's county seats have Walkable Oriented Development (WOD) areas.*
 - Two examples are shown below.



* Nationally WODs contain about 20% of residential units, 85% of restaurants, bars, cafes, pharmacies, & supermarkets, 70% of hardware stores, & 60% of office space. On the map, WODs are denoted with thick black outlines & a blue tint. Each parcel within a WOD is within a 10-minute walk of a cluster of 6 or more points of interest. A cluster consists of at least 6 restaurants/bars, coffee shops, supermarkets/grocery stores, hardware stores, and/or pharmacies/drugstores. Ten minute walking isochrones (catchment areas of equal time) are calculated for each POI within a cluster. ²³
 Source: Travel Time, SafeGraph, Mapbox, OpenStreetMap, and AEI Housing Center, www.AEI.org/housing.

Yes to Expanded Supply (YES): The AEI Housing Center's many case studies on zoning practices and land use reform have led to a simple formula for achieving housing abundance success

Housing Abundance Success Sequence:

- Enable by-right zoning
 - Allow greater density in lots of areas particularly around walkable and amenity-rich areas,
 - Complement higher density mid/high-rise residential uses in core areas of Livable Urban Villages with moderately higher density Light-touch Density multiplexes or townhomes in adjacent areas, thus providing an ample supply of naturally affordable homes with wealth-building homeownership opportunities.
 - Neither Subsidies nor regulatory inclusionary zoning is required.
- Follow the KISS (Keep It Short and Simple) principle instead of micromanaging the process
- The result will be to unleash a swarm of housing and ingenuity by a host of developers, builders, contractors, owners, and suppliers.
- If economic conditions allow, a swarm will develop in a year or so, not years, and continue for decades.
- In each case, sprawl, infrastructure costs, and energy use were reduced.

Legalize and they will build!

Case studies:

[Anaheim](#)

[California](#)

[Charlotte](#)

[Denver](#)

[Houston](#)

[Institutional landlords](#)

[Palisades Park](#)

[Philadelphia](#)

[Los Angeles](#)

[Los Angeles, Manhattan Beach, and Santa Monica Metro](#)

[Menlo Park, Palo Alto, and Los Altos \(San Jose metro\) Case Study](#)

[Raleigh](#)

[San Diego ADU construction](#)

[Sarasota](#)

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[Tokyo](#)

[Short-term rentals](#)

[Single-Room Occupancy Units \(SROs\)](#)

[Traditional Housing Subsidy Programs and Inclusionary Zoning](#)

[Vienna, Austria](#)

Housing Abundance Success Sequence:

1. By-right zoning
2. Keep it short and simple (KISS) land use rules
3. Unleash housing

[Link to AEI Housing Center Model Light-Touch Density Bill](#)

Resolved: Abundant Housing and Less Sprawl for our Children & Grandchildren

Make These

Avoid These

By-right Light-Touch Density (LTD) for infill development, preapproved plans	Exclusionary single-family zoning (designed and promoted by the federal government in 1922)
By-right LTD & tax abatement for derelict vacant lot infill	Making McMansions the highest and best legal use
Plentiful zoned land at a lower cost per home	Making land is scarce and expensive
By-right Accessory Dwelling Units up to 1500 - 2000 sq. ft.	Low maximum floor-area ratio
Small lot single-family detached greenfield LTD	High minimum lot size
Small lot single-family attached greenfield LTD	Income limits, affordable housing fees, & mandates
By-right lot splitting & home splitting (coliving)	Mandated inclusionary zoning
By-right residential zoning at higher density levels in Livable Urban Villages (LUV)	Rental bans or rent control
Zone sufficient land for green field LTD & LUV	Owner-occupancy requirements
Light-touch permitting & processing, permit approval shot clocks, expand residential building code from 2 to 4/6 units	Impact fees; condominium liability laws/statutes of repose that set condo builder/developers for onerous litigation
Keep It Short and Simple (KISS) -- examples: <ul style="list-style-type: none"> • Abolish or reduce minimum lot & unit size • Reduce set-back requirements 	Outsized parking or other requirements that increase construction costs or de facto prevent building LTD entirely (such as a low floor area ratio)
By-right zoning unleashes swarms of activity by property owners and small businesses	Anything not required for single-family homes
Say yes to abundant housing	Saying no to abundant and affordable housing
Good Neighbors support LTD	High displacement pressure & rates of homeless

LTD is an ideal tool to increase the supply of naturally affordable & inclusionary housing



Light-touch Density (LTD) represents the low-hanging fruit in zoning reform. It is also naturally affordable.

LTD utilizes land in a more efficient way by moderately increasing the density of housing. This reduces sprawl, infrastructure cost, and energy use. Instead of allowing only a single-family detached (SFD) home on a parcel, LTD allows for:

- 2-8-plexes,
- a series of townhouses, or
- an accessory dwelling unit (ADU).

LTD also allows for single-family detached homes on smaller lots.

All these LTD options would moderately increase the as-built density of the land, thereby **enabling owners and small-scale builders to construct smaller**, less expensive units that are more naturally affordable and inclusionary without requiring subsidies.

The LTD type most suitable to each locality depends on the land and construction costs.

1. For high-cost areas: Tearing down an existing unit and replacing it with townhomes or a 2- to 8-plex.
2. For medium-cost areas: Adding additional unit(s) (ADU or second home) to an existing parcel.
3. Everywhere: Increasing the as-built density of new greenfield developments.

These LTD housing types are compatible with single-family detached homes. Since they require less land and are smaller in size, they are more affordable to lower- and middle-income households.

Nationally, LTD has the potential to add up to 900,000 net additional homes per year for the next 30-40 years.*

* These estimates are based on case studies from Seattle, Charlotte, Houston, Palisades Park, and Tokyo. For a further discussion of Light-touch Density case studies, see pg. 7-10 of the [AEI Housing Center booklet](#) on increasing housing supply.

Source: AEI Housing Center, www.AEI.org/housing.