Every community needs housing options that meet a diversity of incomes and lifestyles. Having attainable housing means that options exist for everyone in the community, not just certain groups of people. While affordability for a broad range of incomes is important, so is having a range of product types to accommodate people at different life stages and with varying needs.

Downtowns across America are working to make attainable housing a reality for people seeking an urban lifestyle. Some of the examples in this report include MarketFront in Seattle, Washington, where low-income seniors can live on-site at the market where they often operate small businesses. In downtown Cleveland, Ohio, countless adaptive reuse apartments house young professionals and empty nesters eager to enjoy an urban lifestyle. In Memphis, Tennessee, nearly 850 units of housing that are affordable to households making 80 percent of the area median income (AMI) have been built via a tax credit program in the downtown. First Ward Place, in Charlotte, North Carolina, provides housing for low-income families, linking them to programs and services, while also allowing access to the opportunities the downtown offers.

In all of these examples, the urban place management organization has helped to offer housing within their downtowns, from providing market research to playing the role of developer. Urban place management organizations of all sizes and resource levels can play a role in encouraging more housing at a variety of price points and of varying styles.

The Role of Urban Place Management Organizations

Downtown organizations can be a critical part of efforts to create attainable housing options. This report draws upon the experiences of organizations around the country that have taken on a variety of tasks to help make development more economically feasible and to provide information and advocacy on urban housing issues.

Urban place management organizations can leverage their expertise in their market and their connections to the private and public sectors to help solicit and move residential development forward. They can provide valuable information for developers, such as feasibility studies and information on the tangle of tax credit programs that exist for the development of housing. Connections can be leveraged to create favorable policies for development, assemble land, and foster public-private partnerships. In some cases, financial assistance can be provided through various conduits including tax breaks, incentives and even direct lending.

This report includes real-life examples of the following range of topics:

Economic Feasibility Solutions
- Direct Development of Housing
- Land Acquisition Strategies
- Loan Programs
- Creation of Historic Districts
- Tax Abatement
- Incentives
- Construction of Amenities

Expertise Solutions
- Demographics Research
- Housing Market Studies
- Focus Groups
- Community Planning
- Advocacy
- Convening

The end of this document has comprehensive case studies for Milwaukee, Wisconsin and Portland, Maine. These case studies offer examples of the comprehensive toolkits that these cities have used to successfully create attainable housing in their downtowns. Lastly, the “housing development walkthrough” outlines the steps required to develop housing in an urban environment.
Maggie Collister
Research Director, Charlotte Center City Partners
In February 2014, Maggie joined Charlotte Center City Partners as Research Director. Her primary responsibilities include providing relevant economic and market data and research on issues impacting the quality of life and business environment in Center City Charlotte and communicating those ideas and findings both internally and to the business community and general public. She also executes surveys and pedestrian counts. Most importantly, she provides answers to questions. Previously Maggie spent 10 years with The Littlejohn Group as a consultant to residential developers and homebuilders, providing supportive data and analysis for residential and mixed use projects across the southeastern US.

Steve Dieterichs
Executive Director, Abilene Downtown Initiative
Steve has worked at the nexus of downtown/ economic development and destination marketing for the last decade and was selected in 2018 to serve as the first executive director of the Abilene Downtown Initiative. He has a particular interest in mixed-use and residential real estate development, is well-versed in various tax credit programs, and jokingly claims to have rudimentary understanding of the “dolphin language” spoken by developers. Steve is a Certified Tourism Executive, holds a sales license from the Texas Real Estate Commission and holds certification in basic economic development. As a side hustle, he helps developers identify historic buildings outside of Abilene for adaptive reuse projects.

Amy Geren
Downtown Experience Liaison, Portland Downtown
Amy has analytic, statistical and evaluative experience in local government, nonprofit, and private business. Through her work with Portland Downtown, Amy develops, manages and evaluates programs in support of the Downtown Improvement District’s clean and safe initiatives. She serves on numerous municipal and organizational committees. Amy holds a Master’s Degree of Community Planning and Development from the Edmund S. Muskie School of Public Service at the University of Southern Maine.

Ray Gibbs
Executive Director, Forward High Point
Ray Gibbs has over 35 years of professional experience from all sides of the development table, including 24 years serving as the key executive of downtown and community development organizations in North Carolina and Virginia. He was the initial Main Street Manager for Smithfield, NC, serving in that historic town for twelve years. Later, Ray became the second President of Downtown Greensboro Inc., where, in his eight years, he grew both the organization and the city’s downtown. Ray is also a professional landscape architect with a degree from North Carolina State University and its prestigious College of Design. He is licensed to practice in four states, including North Carolina.

Brett Roler
Vice President, Planning and Development, Downtown Memphis Commission
Brett is an urban planner, economic developer, and strong advocate for downtown Memphis. His background includes work in historic preservation, neighborhood planning, urban design, downtown revitalization, and economic development. He currently serves as Vice President of Planning and Development for the Downtown Memphis Commission (DMC).

Gabriel Silberblatt
Director of Strategy & Planning, BDS Planning & Urban Design
Gabriel leads the strategic planning practice at BDS Planning & Urban Design in Seattle, WA and has designed and managed multiple high-profile public and non-profit organizational planning processes. Gabriel enjoys complex housing, economic, and community development work requiring coordinated organizational responses and data-driven, consensus decision-making. He believes that informed stakeholder engagement, multi-disciplinary perspectives, and deep attentiveness to implementation enrich this work. Gabriel received his Masters in Urban Planning from the Massachusetts Institute of Technology in 2016.
Executive Summary

Section One: What is Attainable Housing?

Section Two: Creating Economic Feasibility
Direct Development
Public-Private Land Acquisition Strategies
Loan Programs
Historic Districts
Tax Abatement
Amenities

Section Three: Providing Expertise
Demographic Trend Research
Housing Market Research
Focus Groups
Community Planning
 Advocacy and Policy Development
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Section Four: In-Depth Case Studies
Downtown Milwaukee, Wisconsin
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Section Five: Housing Development 101

Conclusion

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