Fall 2026 *On Common Ground*

Article teasers/summaries of various lengths for use in distribution.
Each contains a link to the full article.

Unlocking More Housing Through Partnerships

PARAGRAPH SUMMARY:
Expanding housing opportunities takes a coordinated effort. This article shows how local governments, planners, builders, community organizations and REALTORS® can identify barriers and turn shared goals into practical solutions. Ohio's Housing Tools for Development initiative illustrates the impact of that collaboration, offering communities strategies such as zoning reform, preapproved home designs, streamlined permitting and incentives for infill development. Together, these approaches can lower development costs, put vacant land and existing infrastructure to better use, and support homes that reflect local needs. Click here to read the full article.

MINI SUMMARY:
What does it take to move housing plans from discussion to construction? See how Ohio communities are using coordinated expertise and ready-to-use tools to unlock infill sites and create homes that fit local needs. Click here to read the full article.

What Americans Want: Housing Choice and Walkability

PARAGRAPH SUMMARY:
NAR's 2026 Community and Transportation Preferences Survey finds strong demand for walkable neighborhoods and a broader range of housing choices. Fifty-nine percent of respondents prefer a home with a smaller yard in a walkable neighborhood over a larger yard that requires more driving, and 63% would pay more to live within an easy walk of parks, shops and restaurants. The article examines support for smaller lots, townhomes, duplexes and other missing middle homes, along with the zoning and street-design barriers that limit these options. Experts explain how aligning housing variety with nearby services and transportation can help communities respond to changing household needs and market preferences. Click here to read the full article.

MINI SUMMARY:
Americans increasingly want neighborhoods where daily needs are within easy reach. See what NAR's 2026 survey reveals about demand for walkability, housing choice and better access to everyday destinations. Click here to read the full article.

The ROAD to More Housing Starts at Home

PARAGRAPH SUMMARY:
The 21st Century ROAD to Housing Act offers local governments new tools and incentives to expand housing supply, but its impact will depend on local implementation. The article explores provisions encouraging zoning reform, preapproved building plans, greater use of manufactured housing and streamlined reviews for certain housing projects. It also examines changes to Community Development Block Grants and other federal programs, while noting that several newly authorized initiatives still require funding. Experiences in Raleigh, N.C., and State College, Pa., show how communities can pair federal opportunities with local planning, permitting reforms and partnerships to make more homes possible. Click here to read the full article.

MINI SUMMARY:
New federal tools could help communities reduce barriers to homebuilding. Learn how local governments and community partners can turn the 21st Century ROAD to Housing Act's opportunities into more homes. Click here to read the full article.

Zoning Reforms Could Stimulate More Missing Middle Housing

PARAGRAPH SUMMARY:
Outdated zoning rules often prevent communities from building duplexes, townhomes, cottage courts and other smaller-scale homes that can expand housing choice. The article examines reforms such as smaller minimum lot sizes, reduced parking requirements and clearer approval processes, emphasizing the importance of engaging residents and showing how new housing types would fit existing neighborhoods. Illinois REALTORS® and local partners used site-specific visualizations in McHenry to demonstrate possible missing middle development, an approach now being replicated elsewhere. St. Louis has also reduced minimum lot sizes as part of a broader effort to allow more infill housing on vacant parcels. Click here to read the full article.

MINI SUMMARY:
What happens when residents can see how missing middle housing could fit their neighborhoods? Explore how site-specific visualizations, community engagement and targeted zoning updates are helping local leaders expand housing choices while addressing neighborhood concerns. Click here to read the full article.

Public Buildings and New Opportunities

PARAGRAPH SUMMARY:
School districts in high-cost communities are turning surplus land, closed campuses and underused parking areas into homes for teachers and other school employees. The article profiles projects in California, including a 122-unit rental development serving Jefferson Union High School District employees, housing planned at the former Oddstad Elementary School site and San Francisco's Shirley Chisholm Village. These developments rely on partnerships among school boards, municipalities, nonprofit or private developers and financing organizations, with funding approaches tailored to each location. The examples show how publicly owned school property can help districts recruit and retain staff while providing housing that meets community needs. Click here to read the full article.

MINI SUMMARY:
From surplus land to closed campuses, California school districts are finding new ways to create more attainable homes for teachers and other employees. See how partnerships with local governments and developers are turning underused property into workforce housing. Click here to read the full article.

Supporting Housing Through Infrastructure

Collaborative Planning for Water, Sewer, Roads, Stormwater and Power to Sustain Growth

PARAGRAPH SUMMARY:
Communities cannot expand housing supply without coordinating the roads, water, sewer, stormwater systems and power needed to support growth. The article highlights the fiscal advantages of building near existing jobs and infrastructure, including research finding that upfront public infrastructure costs are approximately $21,000 lower per home in established areas than on the urban fringe. It examines East Tennessee REALTORS®' work to educate local leaders about funding options, Knoxville's use of tax increment financing and other incentives, and regional planning through the East Tennessee Development District. Across these examples, collaboration among municipalities, utilities, developers and REALTOR® associations helps align infrastructure investment with housing needs. Click here to read the full article.

MINI SUMMARY:
Housing growth depends on more than zoning and permits. Learn how strategic infill development and partnerships among local governments, utilities and REALTORS® can lower infrastructure costs and support new homes. Click here to read the full article.

Financing Homes That the Market Misses

PARAGRAPH SUMMARY:

Many prospective buyers face financing gaps even when a modestly priced home is available. The article examines obstacles such as down payment requirements, low appraisals and lenders' reluctance to make smaller mortgages, along with the roles of appraisal reconsiderations and targeted assistance. In Madison, Wis., the nonprofit Own It combines homebuyer education and down payment grants, helping a local family purchase the house they had been renting. REALTORS®, credit unions, community development financial institutions and other partners can connect buyers with financing, counseling and specialized programs that make homeownership more attainable. Click here to read the full article.

MINI SUMMARY:

Even when modestly priced homes are available, financing can stand in the way. Explore how nonprofits, REALTORS®, credit unions and other lenders are addressing down payment, appraisal and small-mortgage barriers for qualified buyers. Click here to read the full article.

REALTORS® Take Action

Local REALTOR® Associations as Housing Problem-Solvers

PARAGRAPH SUMMARY:

Local REALTOR® associations are helping communities overcome housing barriers by connecting stakeholders, framing housing conversations around local needs and applying NAR resources. The article describes how Saint Paul-area REALTOR® leadership advocates for housing choices such as accessory dwelling units and townhomes while highlighting The Heights, a large infill redevelopment. In central Minnesota, the Greater Lakes Association of REALTORS® used an NAR-supported housing study to bring local governments and housing partners together, contributing to a housing trust fund and renewed development at Brainerd Oaks. These examples show how research, coalition-building and practical incentives can turn local housing challenges into workable projects. Click here to read the full article.

MINI SUMMARY:

REALTOR® associations are doing more than identifying housing challenges. See how leaders from Saint Paul to Brainerd are using research, community partnerships and NAR programs to build support for housing options and help stalled developments move forward. Click here to read the full article.