

Homes For Young Families: Fact Sheet on Regulations, Affordability, and Family Formation

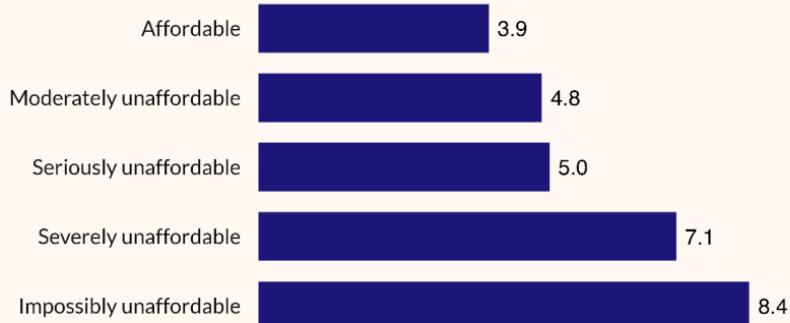
Our report, [**Homes for Young Families: A Pro-family Housing Agenda**](#), presents evidence that local land-use regulations worsen housing affordability for young families. These regulations include: floor-area ratios set at very low levels, high parking requirements, height limits, and convoluted permitting processes.

More Regulations, More Expensive Housing

Stricter regulations are strongly correlated with worse affordability ratings. The most unaffordable cities are *twice as heavily regulated* as the most affordable cities.

More regulated housing markets are less affordable for young families

Average WLURI score for MSAs by affordability



Source: 2018-2022 ACS microdata, WLURI 2018 data pooled by MSA
YFMM category with recommended CBSA weights; higher WLURI 2018 score indicates more restrictive land use regulations

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Less Affordable Housing Negatively Affects Family Formation

- In the *costliest third* of cities, 34% of young adults live with their parents, while only 21% are married, and only 6% of women ages 20-35 have had a baby in the prior year.

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- In the *most affordable* third of cities, just 25% of young adults reside with their parents, while 26% are married, and 7.5% of women have had a baby in the prior year.
- In other words, worse affordability is linked to 26% more “failure to launch” for young adults, 24% less marriage, and 25% less fertility before age 35.

Better Policies Can Improve the Availability of Affordable Housing

Our report provides an extensive menu of policy options for local land-use rules, including:

- Reduce all minimum lot sizes to no more than 0.3 acres (and in inner-ring suburbs, there should probably not be any minimum lot size);
- Reduce excessive parking requirements in residential areas and ensure parking rules for apartments are per unit rather than per bedroom;
- Allow long-term rental or family-use ADUs as-of-right; streamline permitting time and complexity, especially for residential renovations or expansions; and
- Implement local-area affordability targets and state-level regulatory commissions with affordability goals; establish lightly regulated “housing opportunity areas.”

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