

# Policy Brief: Federal Incentives for YIMBY Housing Growth

## Overview

Across U.S. metro areas, families are facing escalating rent burdens as housing supply fails to meet demand. Data from 2009–2023 show that while some regions have successfully increased housing availability and stabilized rent, others remain constrained by restrictive zoning and limited permitting.

This policy brief proposes a **Federal Incentive Program** to reward municipalities that expand housing construction and implement YIMBY-friendly zoning reforms. The goal: support affordability, boost employment, and promote sustainable growth nationwide.

## Proposed Congressional Sponsors

### Primary Sponsor – Houston, Texas (Houston–The Woodlands–Sugar Land Metro Area)

Houston stands as a model of YIMBY success. Between 2010 and 2023, its population grew by over 20%, yet rent burdens declined relative to other large metros. High permitting rates and pro-growth zoning policies enabled Houston to build quickly and keep housing affordable for its expanding population.

### Co-Sponsor – San Francisco, California (San Francisco–Oakland–Berkeley Metro Area)

San Francisco, by contrast, represents a classic NIMBY city: limited land-use flexibility and low housing growth have led to persistent affordability crises. Partnering Houston and San Francisco illustrates the bipartisan and national reach of this bill — rewarding high-growth metros while helping constrained one's reform.

## Supporting Occupations and Stakeholders

### 1. Construction and Building Trades (NAICS 23)

YIMBY policies directly expand opportunities for electricians, carpenters, and general contractors. Higher permitting activity drives sustained employment, union membership, and demand for materials. Every 100 new housing units generates roughly 300 construction-related jobs — creating an economic ripple effect across local industries.

### 2. Healthcare and Education Professionals (NAICS 62 & 61)

Teachers, nurses, and public-sector workers are among the hardest hit by high rent burdens. In metros with strong housing growth, these professionals can afford to live closer to their workplaces, improving service access and community stability.

## Key Metrics

### Rent Burden Index (RBI)

Measures the proportion of household income spent on rent, standardized to national averages.

- *Lower values = greater affordability*
- Highlights metros successfully managing rent pressures.

### Housing Growth Index (HGI)

Combines new permits per capita with population-adjusted growth to measure how effectively a city expands its housing stock.

- *Higher values = faster, sustainable housing production*
- Identifies metros that are building proactively rather than reactively.

## Policy Goals

This bill provides **federal grants and tax incentives** to municipalities that:

- Demonstrate measurable reductions in rent burden.
- Maintain above-average housing growth rates.
- Adopt local YIMBY zoning and permitting reforms.

By expanding supply and promoting affordability, the initiative will **reduce rent pressures, create thousands of jobs, and strengthen local economies** — ensuring that future generations can live and work in the cities they serve.

## References

### 1. American Community Survey (ACS)

Source: U.S. Census Bureau

Dataset: ACS 1-Year / 5-Year Estimates (Income, Rent, Population, Households)

URL: <https://www.census.gov/data/developers/data-sets/acs-1year.html>

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### 2. Building Permits Survey (BPS)

Source: U.S. Census Bureau

Dataset: Time Series — Building Permits by CBSA

URL: <https://www.census.gov/data/developers/data-sets/Building-Permits-Survey.html>

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### 3. Quarterly Census of Employment and Wages (QCEW)

Source: U.S. Bureau of Labor Statistics (BLS)

Dataset: Employment, Wages, and Establishments by CBSA and NAICS

Flat File Index: [https://data.bls.gov/cew/doc/access/data\\_access.htm](https://data.bls.gov/cew/doc/access/data_access.htm)

Example File: [https://data.bls.gov/cew/data/files/2023/csv/2023\\_annual\\_cbsa.csv.gz](https://data.bls.gov/cew/data/files/2023/csv/2023_annual_cbsa.csv.gz)

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### 4. BLS Industry Titles (NAICS Codes)

Source: U.S. Bureau of Labor Statistics

Dataset: QCEW Industry Title Lookup

URL: [https://data.bls.gov/cew/doc/titles/industry/industry\\_titles.csv](https://data.bls.gov/cew/doc/titles/industry/industry_titles.csv)

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### 5. BLS Area Titles (CBSA and County Crosswalk)

Source: U.S. Bureau of Labor Statistics

Dataset: QCEW Area Title Lookup (includes CBSA codes prefixed with “C”)

URL: [https://data.bls.gov/cew/doc/titles/area/area\\_titles.csv](https://data.bls.gov/cew/doc/titles/area/area_titles.csv)

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#### Summary of Origin:

All data are from **U.S. federal government open-data APIs** — specifically:

- U.S. Census Bureau (ACS and BPS)
- U.S. Bureau of Labor Statistics (QCEW and its title lookups)