

HOUSING SUPPLY SOLUTIONS FOR CITY LEADERS CONSTRUCTION AND DEVELOPMENT

Pre-Approved Housing

The acute housing supply shortage of almost [4 million](#) units in the United States demands urgent action. Barriers to increasing housing supply exist across multiple sectors, including finance, construction, land use and regulations, infrastructure and workforce. In this series of fact sheets, NLC offers context, solutions and case studies for city leaders seeking to address these barriers and create more housing more efficiently and at lower costs. This Housing Supply Accelerator Fact Sheet series explores solutions in three critical areas: construction and development; land use and regulations; and finance.

Key Takeaways

- ◆ Pre-approved housing plans are a cost-effective solution for accelerating the development of single-family and neighborhood-scale housing types¹
- ◆ By offering pre-approved plans, cities can streamline the pre-development process, lower construction costs and shorten development timelines.
- ◆ Cities can collaborate with developers, architects and homebuilders to expand housing supply more quickly and affordably.

* “Neighborhood-scale housing” refers to housing that is appropriately sized and designed to fit within the scale and character of existing single-family residential neighborhoods. This term is often used interchangeably with “missing middle housing” and includes building types such as accessory dwelling units (ADUs), duplexes, triplexes, fourplexes, cottage courts, and small-lot homes.

Background

In communities across the nation, lengthy permitting processes can be a significant hurdle to the construction of needed housing. Permitting processes can delay the construction and development process and drive up the cost of housing for builders, developers and local residents.

To address these challenges, cities are turning to pre-approved housing plans. These are standardized architectural designs that are already permitted by a city to streamline the residential development process. Because the designs comply with existing zoning and building codes, they allow developers to bypass the traditional plan review and permitting process and move directly to construction.

Under typical development timelines, a financially feasible project requires developers to hire design professionals such as architects and engineers to create custom plans, which are then submitted for city approval. These reviews can [take weeks or even months](#) depending on the complexity of the project. Whether the project is a single-family home or a large multifamily development, the review process tends to be time-consuming and costly for all involved. This, in turn, can make homes unaffordable or even unfeasible to build, especially in high-cost markets.

Pre-approved plans offer a solution by eliminating design and permitting delays, lowering project costs and allowing construction to begin sooner. This approach can be especially advantageous in supporting neighborhood-scale housing projects, small-scale developments and infill projects.

The Benefits for Cities and Their Residents

Reduced costs

Pre-approved plans are a cost-effective strategy for supporting builders, developers and homeowners to expand housing supply. By reducing the need for custom design services and minimizing pre-development expenses, this approach lowers the upfront cost burden on developers and the ultimate cost for buyers and renters.

Time savings

By eliminating the design and permitting phases, pre-approved housing plans allow developers to move quickly and predictably to construction. [Time is one of the most significant cost drivers](#) in housing construction. Project delays can lead to increases [in the overall cost](#) through higher interest in loans, rising material prices and higher labor costs.

Expanded housing options

For cities looking to expand their inventory of neighborhood-scale housing such as single-family housing and missing middle housing, pre-approved plans offer a practical way to fast track development. This approach helps address the gap in neighborhood-scale housing production that is often underserved by the broader market. By reducing costs and simplifying the approval process, the [barriers to entry](#) for small-scale developers and resident-led development efforts are lowered.

Flexibility and alignment with broader housing goals

Pre-approved plans can be thoughtfully designed to reflect local character and fit seamlessly within the context of existing neighborhoods. Cities should consider offering a range of plan variations tailored to different architectural styles, lot sizes and densities. Even in historically sensitive areas, the use of pre-approved plans can significantly streamline the development process by removing the need for individual plan reviews while still upholding local design standards.

Did You Know?

Pre-approved plans does not have to mean cookie-cutter housing. Cities can offer a menu of design options such as varied layouts, materials, porches and façade variations. These designs maximize efficiency while allowing for visual diversity and flexibility.

A robust catalog of pre-approved plans might include, but is not limited to, building types such as accessory dwelling units (ADUs), small-lot homes, duplexes, triplexes, fourplexes, cottage courts and rowhomes. Having variety provides flexibility for different site conditions and housing needs while maintaining compliance with zoning and building codes.

With thoughtful design, these homes can deliver the time and cost savings of pre-approval while still contributing to neighborhood character. Offering a broad range of housing types and design variations can support your city’s goals around [housing attainability](#) and neighborhood cohesion.



Source: City of Kalamazoo, MI website (<https://cityofleavenworth.com/your-city-hall/departments/community-development/planning/housing/pre-approved-housing-plans/#adu>)



Case Studies

Ecorse, Michigan (Population: 9,305)

The City of Ecorse, a historic and growing riverfront community with deep manufacturing roots, is leading the way in smart redevelopment and housing accessibility. As the city continues to evolve, Ecorse has embraced a proactive strategy to transform underutilized residential lots into vibrant, livable neighborhoods. Guided by feedback from both lifelong residents and new community members, the city has prioritized the creation of modern, affordable and accessible housing.

To bring this vision to life, Ecorse has developed four pre-approved single-family home designs ranging in size from 800 square feet to 1000 square feet. These homes are energy-efficient, visually appealing and simple to construct — helping to make the dream of homeownership more attainable for more residents. The blueprints are available free of charge to all Ecorse residents and can be downloaded from the city’s [website](#). Each plan is supported by a comprehensive instructional guide titled “How to Build Your Own Pre-Approved House in Ecorse, MI,” which walks residents through the entire process — from selecting a plan to permitting — eliminating the need to hire an architect and making homebuilding easier and more affordable than ever before.

With this innovative housing initiative, Ecorse is building a stronger, more inclusive future — inviting families and individuals to take root in a revitalized riverfront city committed to growth, equity and community pride.

Port Angeles, Washington (Population: 19,960)

The City of Port Angeles’ [Permit-Ready Plans Program](#) aims to lower barriers to infill housing development, which aligns with the city’s effort to increase its affordable housing supply. Due to these plans, residents, builders and developers benefit from significant cost savings, reduced wait times and simplified permit reviews. The program includes several housing types and configurations, including accessory dwelling units (ADUs), duplexes and small lot homes for local builders to develop various and unique building sites with flexibility. Available designs include studios, one bedroom, two bedroom and townhome units.

Available for free on the city’s website, these plans are specifically designed for Port Angeles’ design standards and zoning requirements. They also complement the city’s recent land use code changes, which allows increased residential development. Participants of the program must contact the Department of Community and Economic Development to request the building and engineering plans as well as a program application. Once an application is approved, participants will receive their permits to begin building the home. In addition to these pre-approved housing plans, Port Angeles City Council amended their fee schedule to waive all permitting fees for community members utilizing permit ready plans, regardless of whether they are being used for a primary structure or an ADU.

Since Port Angeles adopted the Permit-Ready Plans Program in 2023, around 20 community members have requested plans and construction on the first ADU unit has been completed.

Next Steps for Your City

Local leaders should consider developing pre-approved plans to remove key barriers that often prevent and delay the construction of needed housing, including neighborhood-scale homes. By reducing up-front development costs, cities can unlock more affordable and timely housing options. Consider the following next steps for your city.

1. Identify small-scale housing needs and infill opportunities.

Assess which types of housing are most needed in your community. Identify neighborhoods or sites where infill development is possible and where pre-approved plans could be a good fit.

2. Develop context-sensitive designs.

Create plan sets that align with local zoning and building code requirements, lot sizes, and architectural styles. Ensure designs reflect the neighborhood’s character and scale for compatibility.

3. Partner with a design team.

Collaborate with architects or local design centers to develop pre-approved plans that align with community goals and planning priorities.

4. Consider engaging the community.

Gather input from residents and other local stakeholders in the design process to ensure plans reflect local preferences, values and priorities.

5. Consider offering incentives.

Encourage adoption by reducing or waiving permit fees or offering technical assistance for builders that use pre-approved plans.

6. Track results.

Monitor the number of units built, types of housing produced, and the broader community benefits, such as enhanced affordability, so you can make a strong case for pre-approved plans going forward.

For communities seeking faster, more affordable pathways to build local housing supply, pre-approved housing plans can be a critical solution.

