

# AT HOME ON MAIN STREET

A REPORT ON THE STATE OF HOUSING  
IN DOWNTOWNS AND NEIGHBORHOOD  
COMMERCIAL DISTRICTS



Main Street America has been helping revitalize older and historic commercial districts for more than 40 years. Today it is a network of more than 1,200 designated neighborhoods and communities, rural and urban, who share both a commitment to place and to building stronger communities through preservation-based economic development. Main Street America is a subsidiary of the National Trust for Historic Preservation.

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## A REPORT ON THE STATE OF HOUSING IN DOWNTOWNS AND NEIGHBORHOOD COMMERCIAL DISTRICTS

### CONTENTS:

#### 2 INTRODUCTION

Map: Main Street America Network: Accredited and Affiliated Programs

#### 4 WE HEARD FROM YOU: WHAT'S HOLDING MAIN STREET HOUSING BACK

#### 8 CHARACTERIZING MAIN STREET HOUSING

#### 10 THE SCALE OF MAIN STREET HOUSING

Chart: Housing Units per Structure By Coordinating Program

#### 12 THE AGE OF MAIN STREET HOUSING

Chart: Age of Housing Units by Coordinating Program

#### 14 THE COST OF MAIN STREET HOUSING

Chart: Rental Housing Cost per Month  
by Coordinating Program

#### 16 GUIDING DENSE, DIVERSE HOUSING GROWTH

Map: Net Change in Number of Housing Units  
Activating Vacant and Underutilized Spaces  
Building New Housing

#### 17 LOOKING TO THE FUTURE

## INTRODUCTION

**As concerns about the supply and cost of housing across the country continue to make headlines in communities of all sizes, the limited availability of quality housing in and around downtown areas has emerged as a renewed area of focus and concern for Main Street programs.**

Having directed much of its recent efforts to supporting small businesses through the COVID-19 pandemic, Main Street America also recognizes the critical role of housing in its districts as well as the groundswell of interest in housing expressed by members of the network at the 2021 Main Street Now conference. In the wake of the pandemic, communities are looking to rebuild more resilient downtowns, attract new residents, and take advantage of a newly flexible workforce.

Currently, there are also unprecedented opportunities to address these housing related issues, with significant new federal recovery-focused funding available to cities and towns from numerous sources, including the State and Local Fiscal Recovery Funds component of the American Rescue Plan. Given the central importance of housing to downtown and Main Street vitality, Main Street America's Research department, with generous support from the 1772 Foundation, is conducting a four-part housing research initiative that aims to provide action-oriented recommendations and support the network in this new environment of federal funding.

The project consists of an analysis of key housing metrics and this accompanying report, a virtual convening on pressing challenges with leaders and affiliates of the Main Street network (conducted in March 2022), case studies illustrating promising responses

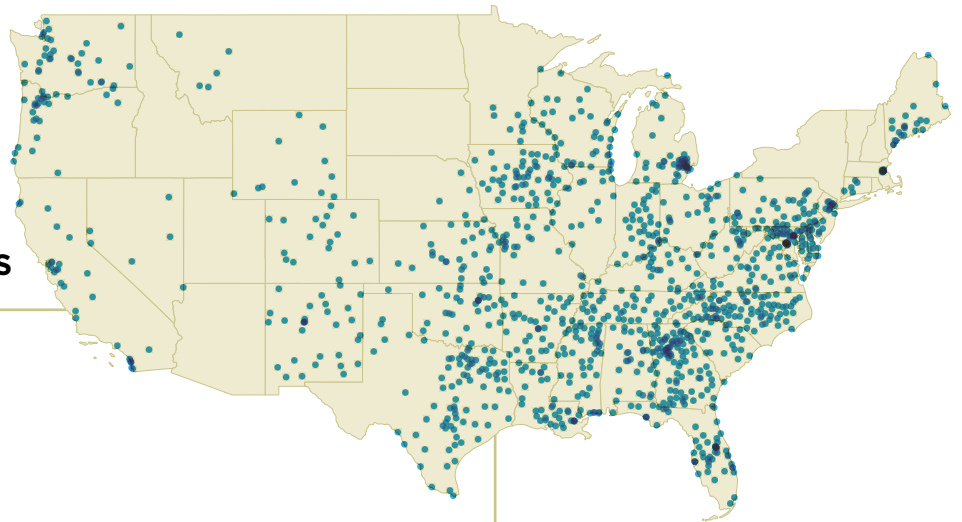
to housing-related issues, and finally an audit tool that communities can use as a resource in determining housing opportunities based on local factors.

On the pages ahead, we report on the barriers and hurdles to housing development that were discussed in our recent outreach to Main Street leaders and Main Street-oriented housing developers. Next, we delve into additional data on the characteristics of housing in and near the Main Street programs that occupy downtowns and neighborhood commercial districts in communities across the country. This section of the report features two-page spreads detailing the building type, age, and cost of housing in these areas. Finally, we discuss what we see as the best path ahead for building denser, more diverse, and more dynamic Main Streets by supporting thoughtful housing development.

### **Values undergirding our vision for the future of Main Street housing**

- **Accessible and affordable, for long-time residents and newcomers alike**
- **Dense and diverse in typology and use**
- **Focused on preservation and additive density before demolition**
- **Small-scale and incremental**
- **Creative and resolute**

## MAIN STREET AMERICA NETWORK: ACCREDITED AND AFFILIATED PROGRAMS



About one-fourth of all current Main Street programs are located in cities of fewer than 5,000 residents.

There are 130 Main Street programs in cities of more than 100,000 residents.

### Why focus on housing on Main Street?

- There is **increasing demand and limited supply of housing** in communities, large and small, across the United States. Downtowns and neighborhood commercial districts present a central location for new housing.
- The additional residents who occupy Main Street housing will **bolster the small businesses** that fill most ground-floor spaces—shopping as locally as anyone ever could.
- Having more residents in the heart of communities **supports greater community safety** on Main Street. As Jane Jacobs famously noted, few things can more simply prevent crime than the presence of having more “eyes on the street.”
- Adding and improving housing in the hub of a community means more people can fulfill more daily needs with **less reliance on personal automobiles**. With more people out of their cars, the buildings and blocks of Main Street districts will be more animated with people walking, bicycling, and visiting with one another.
- With greater local self-reliance and support for local businesses, greater walkability, greater density and diversity of activity, and fewer people getting into their own cars and trucks, Main Streets can **lighten our collective carbon footprint and mitigate our impact on the climate**.

### WHAT'S HOLDING MAIN STREET HOUSING BACK

#1

**Most Main Street managers see housing as a challenge in their districts, but don't yet see how they can be as part of the solution.**

- The staff and leadership in local Main Street programs are already working heroically on behalf of their communities, but housing often remains outside their focus.

87%

of Main Street managers indicated they were concerned about the state of housing in their Main Street districts.



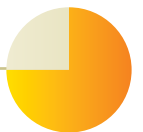
#2

**Many Main Streets aren't operating at full capacity.**

- Main Street America survey data indicates vacant upper floors, vacant lots, and vacant buildings are commonplace in Main Street districts. More than two-thirds of Main Street managers report having vacant upper floors in their districts, and more than half report having at least one entirely vacant building.
- While Main Street staff intuitively understand that additional housing would support Main Street businesses and Main Street vitality, we don't yet have adequate research or evidence to prove it.

75%

of Main Street managers shared the view that there isn't enough housing to accommodate those who want to live in the district.



# 3

**There is a mismatch between Main Street housing development opportunities and established development models.**



- Housing developers and builders are generally unaccustomed to responding to the kinds of undeveloped or underutilized spaces found in Main Street districts.
- There are relatively few developers across the country who specialize in small-scale development, adaptive reuse of older and historic buildings, and/or activation of vacant upper floors in commercial buildings.
- In a recent Main Street housing convening, some Main Street managers noted that property owners in their districts would often rather leave upper floors vacant and unused than get involved in renovating those spaces, even in cases where the upper floors could accommodate additional housing and generate additional income.

# 4

**“Cookie cutter” housing development models don’t accommodate the full range of housing needs in Main Street communities.**

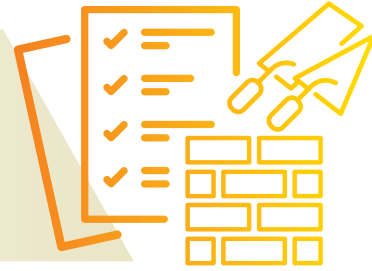
- In Main Street districts with histories of disinvestment, market-based development often destabilizes and uproots long-time residents.
- In some locales, short-term vacation rentals and second home purchases strip supply, leading service workers to longer commutes.
- The demand for downtown housing from workers in service industries, younger residents, seniors, and families isn’t adequately understood.

What is affordable and accessible housing varies dramatically from one Main Street community to the next.

### WHAT'S HOLDING MAIN STREET HOUSING BACK

#5

**State and local rules and processes can make Main Street housing development and building rehabilitation projects prohibitively difficult.**



- Many building code challenges are long-standing and well-understood (e.g., sprinklers, egress, ADA access, etc.), but widespread solutions remain out of reach.
- The kinds of older and historic buildings often found on Main Street often present many unique design challenges.
- Without widely adopted model codes for existing buildings that make it easier to rehabilitate Main Street buildings, pursuing local code reform will be a difficult challenge for many Main Street communities, as well as a difficult challenge for scaling development models across multiple geographies.

#6

**While there are models for funding Main Street housing in some communities, these models aren't widely disseminated or accessible for many Main Street-focused banks, developers, and property owners.**



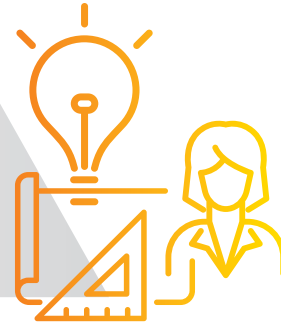
- The financial risk associated with small-scale development, adaptive reuse, and upper-floor activation projects can scare off otherwise interested property owners, developers, and lending institutions.
- For real estate and development professionals, older and historic buildings may present more financially and practically unpredictable projects. For instance, building systems may be hidden behind lathe and plaster, until careful demolition is underway.

**Financial institutions are often wary of lending to housing projects they are unfamiliar with or do not have not experience with.**



## #7

**As a network, we currently lack the language and the blueprint for resolving these issues across scales and geographies.**



- There are architecture and planning professionals who have built consulting practices focused on activating upper floors of Main Street commercial buildings, but these professionals' workshops have rarely yielded widespread application and adoption beyond the communities where they've taken place.
- During a recent Main Street housing convening, many participants shared the view that Main Street programs could potentially have a great impact in their communities if program staff and leadership served as “navigators” for people interested in housing development projects.

**In order to untangle the interconnected challenges detailed here, we dove into data on the current state of housing on Main Streets. The pages ahead describe our data sources, analysis, and findings.**

## CHARACTERIZING MAIN STREET HOUSING

Over the past nine months, the Main Street America Research team has worked with program coordinators and local program directors to gather and map program boundaries for much of our network.

Mapping Main Streets allows us to understand our program's districts and neighborhoods using a variety of public data. For instance, combining the mapped program boundaries with 2010 and 2020 decennial census data and 2015-2019 American Community Survey data allows us to see the full scale and scope of our network in a new way.

Currently, we have mapped **1,197 programs** in **39 states** plus DC—about **96 percent** of the local programs in our network

**Across the nearly 1,200 mapped Main Street programs, there were a total of more than 1,850,000 residents and 900,000 housing units as of the 2020 decennial census count.** The decennial census data indicates that most housing units within Main Street's downtowns and neighborhood commercial districts are rented rather than owned, but at the census tract level, where we have more detailed data on housing characteristics (see details and limitations of the data below), just over half the housing is owner-occupied.

In terms of the style or type of housing, **more than half of the housing units in census tracts that touch Main Street programs were single-unit detached structures.**

In terms of the age of Main Street-area housing, **just less than half of the housing in those census tracts (49%) was built prior to 1970, and about one-fifth of the housing units were built before 1940.**

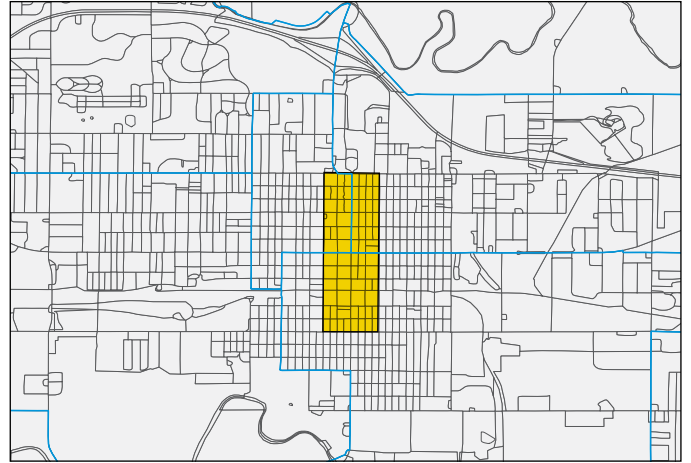
And finally, in terms of cost of rental housing, **a little less than 30 percent of housing in and around Main Streets was recently rented for less than \$650 (28%), a little less than half was rented between \$650 and \$1,250 (48%), and about one-quarter was rented for more than \$1,250 per month (24%).**

The maps below convey how Main Street districts, census tract, and census block geographies relate to one another.

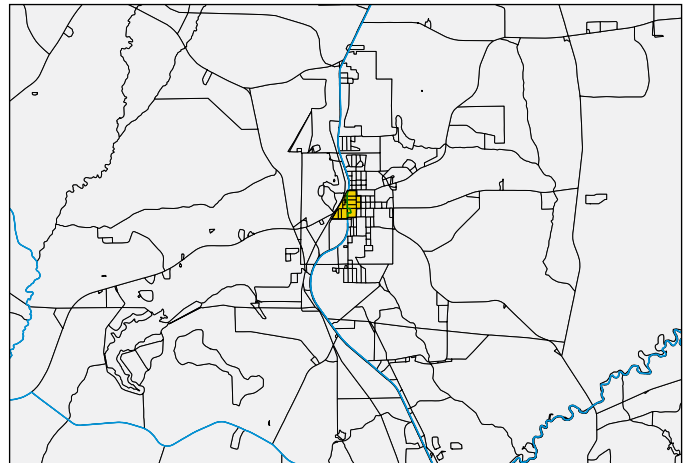
## Details and Limitations of the Data

While the 2010 and 2020 decennial census counts include near-exact data on the demographics and select housing characteristics of Main Street programs, much of the more detailed data on housing comes from another source: the American Community Survey (ACS). The ACS is mailed out by the U.S. Census Bureau to a sample of residents across the country each year, and the data that comes from these surveys is statistically aggregated and provided as an estimate of what is happening in states, metropolitan and micropolitan statistical areas, counties, cities, and census tracts.

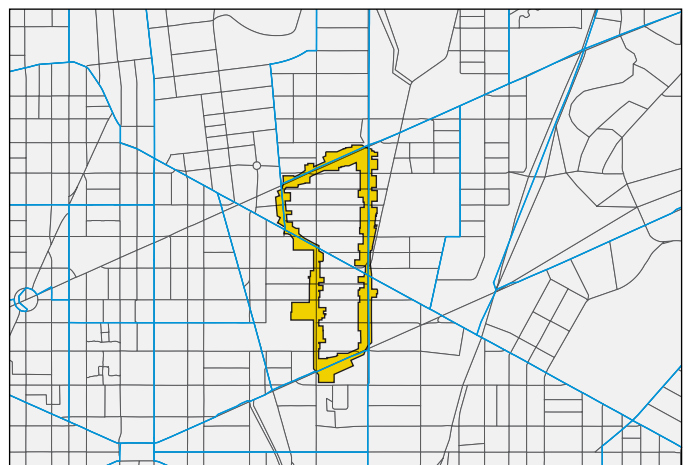
Where 2020 decennial count, census block-level data is available, we're using it. In some places in this report, though, we are leaning on the 2015-2019 ACS data. For instance, our analyses of the age, affordability, and types of housing found in and around Main Street programs lean on tract-level ACS data. This is important to note because census tracts are often much larger than Main Street districts, and in some cases, Main Street districts overlap multiple tracts. In these instances, our data is capturing a much broader area that includes surrounding neighborhoods and rural areas.



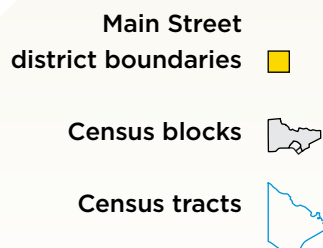
Example of a Main Street district in a small city



Example of a Main Street district in a rural town



Example of a Main Street district in a big city



# THE SCALE OF MAIN STREET HOUSING

Housing in and around Main Street’s downtowns and neighborhood commercial districts takes a wide variety of structural forms. The Main Street network includes places where more than 90 percent of homes have a yard and places where more than 90 percent of homes are in shared multiunit structures. In many small towns, single-unit detached homes line residential blocks just off the downtown strip. In some big cities’ downtowns, apartment towers and converted offices and manufacturing spaces are more commonplace.

Though Main Street commercial districts undoubtedly have few single-unit detached homes on their main commercial drags, our analysis shows that the majority of housing in the neighborhoods that surround commercial hubs are free-standing single-unit homes. 58 percent of the housing in and around Main Street has a single-unit detached form. Single-unit detached housing isn’t ubiquitous in all Main Street geographies, however, as other architectural types are more prominent in some regions. For instance, rowhouses represent the dominant housing type in Baltimore’s Main Street districts and a very common type in Washington, D.C., Pennsylvania, Delaware, and other parts of Maryland, but rowhouses are rare in southern and southeastern U.S. states.

Looking to the future in rapidly-growing communities, single-unit detached housing may soon be a luxury if it isn’t already. As places accommodate more residents and grapple with housing production, encouraging housing of a variety of forms allows a greater range of options for residents who’d rather live above, below, or next to a store or café, as well as residents who long for an outdoor garden or yard and residents who prefer to share their building with neighbors.

In terms of the types of housing found near downtown, one of the original three pilot communities that launched the national Main Street movement in 1979, the Madison Main Street Program in Madison, Indiana, is more typical of the Main Street network today. The Madison Main Street Program has the network’s median proportion of single-unit detached housing in and around its district — **66.2 percent**

## Select Local Main Street Programs with High Proportions of Single-Unit Detached Housing

<b>96.3%</b>	Royse City Main Street (Royse City, TX)
<b>94.8%</b>	Braselton Main Street (Braselton, GA)
<b>93.9%</b>	Coatesville Downtown Revitalization, Inc. (Coatesville, IN)
<b>93.2%</b>	Wellington Main Street Program (Wellington, CO)

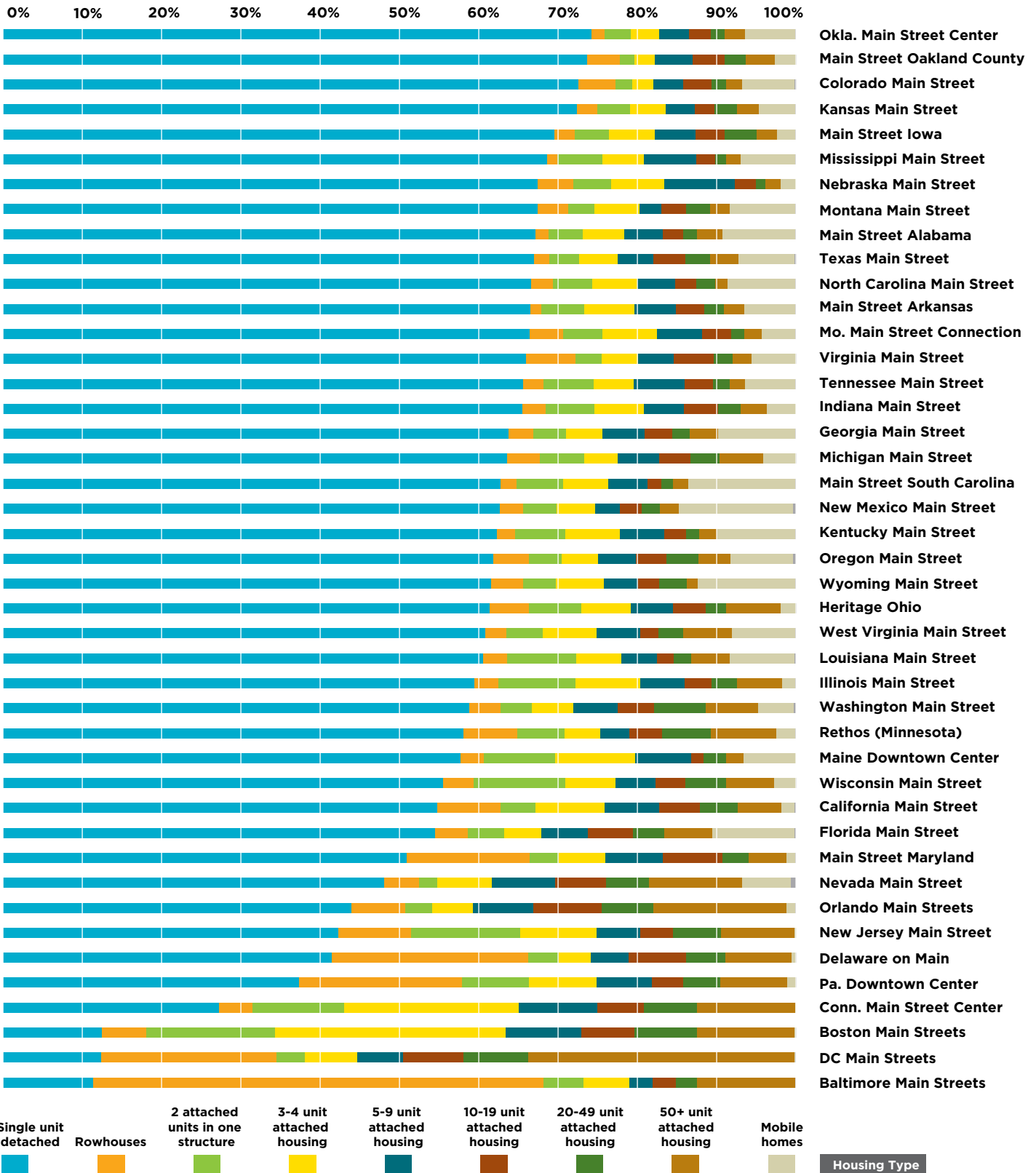
## Select Local Main Street Programs with High Proportions of Multiunit-Attached Housing Structures

<b>98.0%</b>	Erie Downtown Partnership (Erie, PA)
<b>97.8%</b>	Chinatown Main Street, Inc. (Boston, MA)
<b>95.1%</b>	Downtown Little Rock Partnership (Little Rock, AR)
<b>95.0%</b>	Historic 4th Avenue Business District in Birmingham (Birmingham, AL)

## Select Local Main Street Programs with an Especially Diverse Mix of Different Kinds of Housing

<b>Ocean City Development Corporation (Ocean City, MD)</b>	<b>8%</b> Single-Unit Detached   <b>32%</b> 5-19 Unit Attached	<b>19%</b> Single-Unit Attached   <b>26%</b> 20+ Unit Attached	<b>14%</b> 2-4 Unit Attached   <b>1%</b> Other
<b>Arcata Main Street (Arcata, CA)</b>	<b>20%</b> Single-Unit Detached   <b>30%</b> 5-19 Unit Attached	<b>11%</b> Single-Unit Attached   <b>14%</b> 20+ Unit Attached	<b>25%</b> 2-4 Unit Attached   <b>1%</b> Other
<b>Downtown Main Street, Inc. (La Crosse, WI)</b>	<b>24%</b> Single-Unit Detached   <b>19%</b> 5-19 Unit Attached	<b>4%</b> Single-Unit Attached   <b>28%</b> 20+ Unit Attached	<b>25%</b> 2-4 Unit Attached   <b>0%</b> Other
<b>Allapattah Main Street (Miami, FL)</b>	<b>23%</b> Single-Unit Detached   <b>19%</b> 5-19 Unit Attached	<b>9%</b> Single-Unit Attached   <b>31%</b> 20+ Unit Attached	<b>16%</b> 2-4 Unit Attached   <b>0%</b> Other

# HOUSING UNITS PER STRUCTURE BY COORDINATING PROGRAM



Based on 2015-2019 ACS data on Census Tracts that intersect Main Street districts.

# THE AGE OF MAIN STREET HOUSING

True to Main Street America’s origins as a program of the National Trust for Historic Preservation, the presence of old housing in our network’s downtowns and neighborhood commercial districts is a point of pride for many Main Street managers and residents.

Across the network, **50 percent** of housing units in and around Main Streets were built by the early 1970s. **20 percent** of the housing units standing near Main Street districts today were built before 1940, more than 80 years ago.

Older and historic homes and commercial buildings provide strong roots for communities. Where demand and interest in the appealing character of Main Street districts exceeds what is available, though, new supply of housing needs to come online to keep pace. Across all accredited and affiliate Main Street programs, only 17 percent of housing was built since the start of the 21st century. In some states in the Mountain West, Northwest, and Deep South—in states like Georgia, Nevada, Colorado, Washington, and Alabama—about 20 to 25 percent of housing was built in 2000 or later. But in 25 other states, counties, and cities with Coordinating Programs, less than 15 percent of housing units are that new.

Main Street coordinators, directors, and managers have incredible older and historic assets in the commercial districts at the heart of their programming. The challenge for many Main Street leaders is finding a way to incorporate a vision for new housing in a way that builds upon the strengths of their districts. As the National Trust for Historic Preservation’s *Older, Smaller, Better*, and *Atlas of ReUrbanism* reports have illustrated, new development can complement older and historic buildings in ways that allow for a different degree of density, diversity, and dynamism.

## Select Local Main Street Programs with High Proportions of Housing Built Before 1940

<b>79.4%</b>	Experience the Heart of Kendallville (Kendallville, IN)
<b>78.3%</b>	North Rampart Main Street (New Orleans, LA)
<b>75.3%</b>	Downtown Shenandoah, Inc. (Shenandoah, PA)
<b>71.0%</b>	City of Victor (Victor, CO)

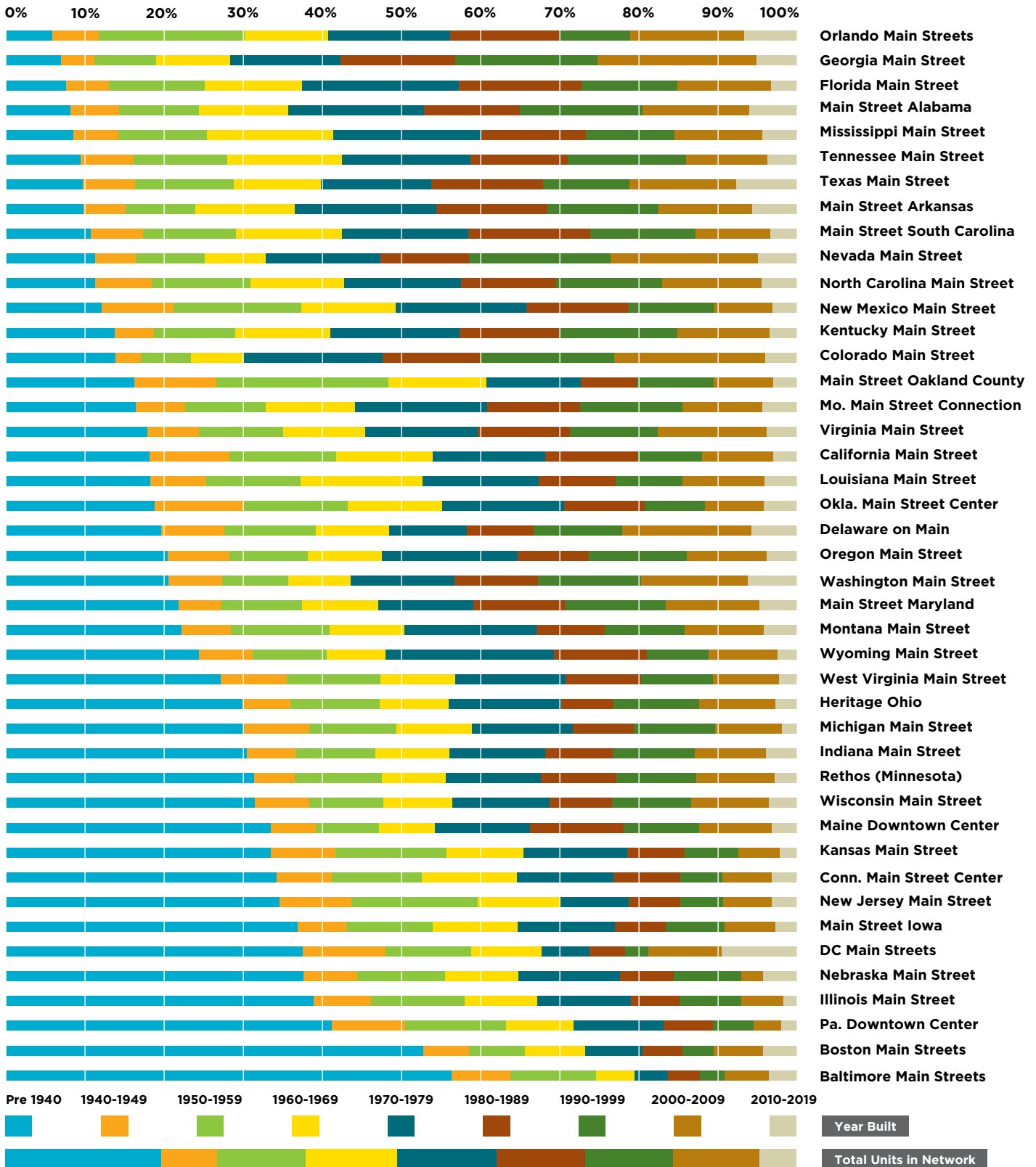
## Select Local Main Street Programs with High Proportions of Housing Built Since 2010

<b>39.9%</b>	City of Buda Main Street (Buda, TX)
<b>37.9%</b>	Celina Main Street Program (Celina, TX)
<b>32.1%</b>	New Hudson DDA (Lyon, MI)
<b>26.0%</b>	Chinatown Main Street, Inc. (Boston, MA)

## Select Local Main Street Programs with an Especially Diverse Mix of Old and New Housing

<b>Belmont Main Street (Belmont, NC)</b>	<b>9%</b> Built Pre-1940 <b>26%</b> Built 1980-1999	<b>19%</b> Built 1940-1959 <b>27%</b> Built 2000-2019	<b>21%</b> Built 1960-1979
<b>Downtown Ashland Association (Ashland, VA)</b>	<b>11%</b> Built Pre-1940 <b>29%</b> Built 1980-1999	<b>16%</b> Built 1940-1959 <b>20%</b> Built 2000-2019	<b>22%</b> Built 1960-1979
<b>Downtown Stillwater Association (Stillwater, OK)</b>	<b>13%</b> Built Pre-1940 <b>17%</b> Built 1980-1999	<b>21%</b> Built 1940-1959 <b>25%</b> Built 2000-2019	<b>25%</b> Built 1960-1979
<b>Barelas MainStreet (Albuquerque, NM)</b>	<b>12%</b> Built Pre-1940 <b>28%</b> Built 1980-1999	<b>15%</b> Built 1940-1959 <b>26%</b> Built 2000-2019	<b>20%</b> Built 1960-1979

# AGE OF HOUSING UNITS BY COORDINATING PROGRAM



Based on 2015-2019 ACS data on Census Tracts that intersect Main Street districts.

# THE COST OF MAIN STREET HOUSING

At present, the subject of housing affordability and housing availability is fraught in the country at large and among Main Street managers and coordinators. In a recent Main Street America convening, affordability jumped out as a key interest in housing discussions. However, we have also heard from Main Street managers that the affordability of downtown and neighborhood commercial district housing is not currently a primary concern in the districts where they work.

In thinking about housing affordability and the cost of housing in Main Street communities, we initially performed analyses comparing each Main Street community’s median income with the median rent offered in census tracts intersecting Main Street districts. Employing the **basic standard used by the U.S. Department of Housing and Urban Development—no household should spend more than 1/3 of their income on housing**—most Main Street communities appeared to be affordable to community residents. But the situation is undoubtedly far more complex than a single metric or mode of analysis can show.

Ultimately, what is affordable varies based on who currently lives in the downtown or neighborhood commercial district, who would like to live in the area, what the housing development market can provide on its own, and what additional financial tools and incentives can be used to stretch housing accessibility to more people.

In a broader sense, focusing on the topic of affordability alone oversimplifies the challenges facing Main Street managers and Main Street districts. At a recent housing-focused convening, Main Street coordinators and managers talked about the varying housing interests and needs of service sector workers, healthcare workers, students at colleges and universities, young families, seniors, multigenerational households, legacy or longtime residents, unhoused or marginally housed individuals, and so on. Each of these populations likely has a different housing budget, timeline for relocation, and relationship to the community. It may be true that more affordable housing is needed, but it is also true that more housing is needed, in a variety of formats and price points.

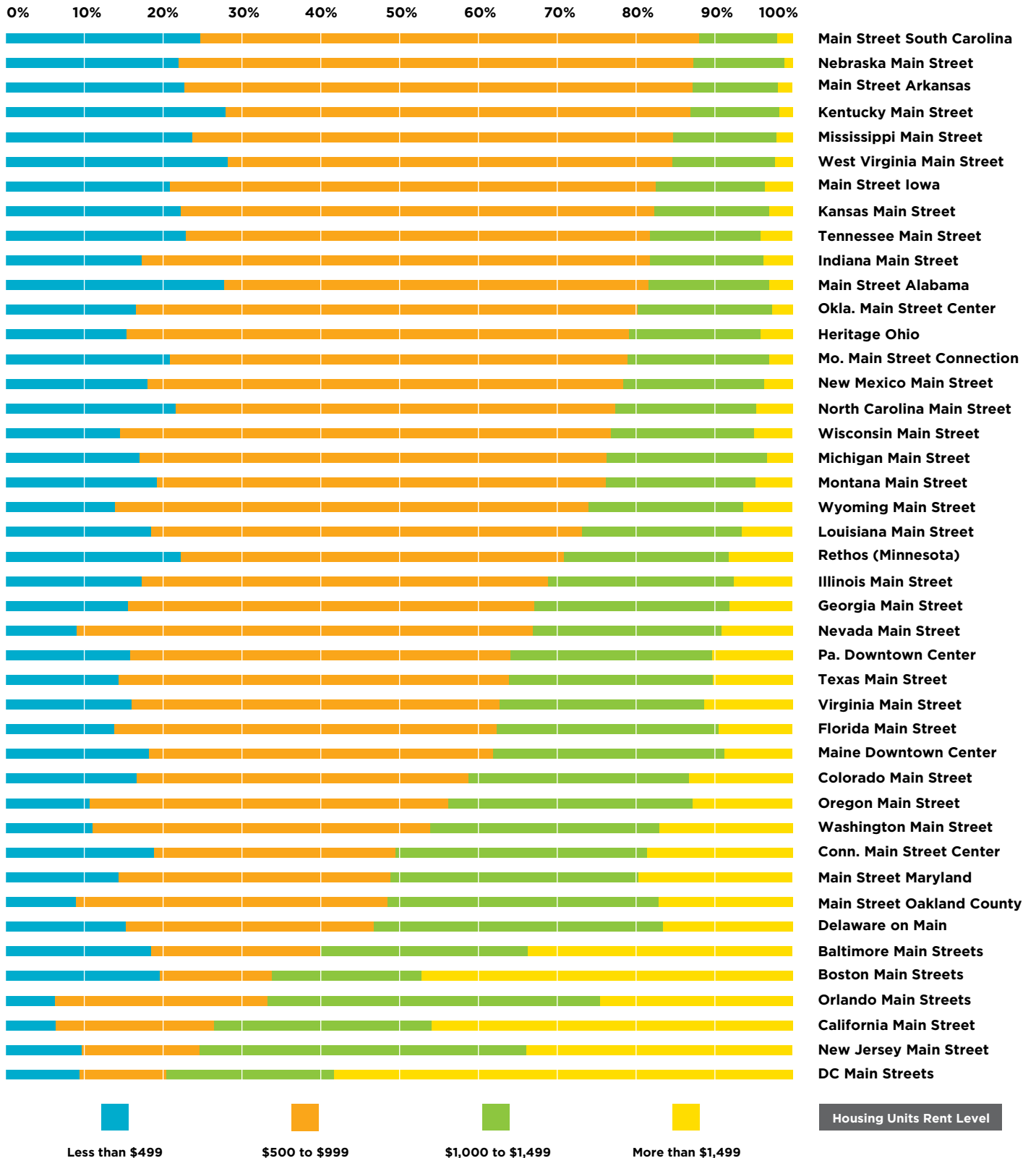
**Housing affordability was the topic most often identified as an interest by attendees at a recent convening of Main Street leaders and related professionals.**

## Select Local Main Street Programs with an Especially Diverse Mix of Affordable, Moderate, and High-End Housing

<b>Main Street Libertyville (Libertyville, IL)</b>	<b>24%</b> Rented for Less than \$500/mo   <b>27%</b> Rented for \$1,000-\$1,499/mo	<b>24%</b> Rented for \$500-\$999/mo   <b>25%</b> Rented for \$1,500+ /mo
<b>Grand Central District Association, Inc. (St. Petersburg, FL)</b>	<b>23%</b> Rented for Less than \$500/mo   <b>23%</b> Rented for \$1,000-\$1,499/mo	<b>31%</b> Rented for \$500-\$999/mo   <b>24%</b> Rented for \$1,500+ /mo
<b>Langley Main Street Association (Langley, WA)</b>	<b>15%</b> Rented for Less than \$500/mo   <b>27%</b> Rented for \$1,000-\$1,499/mo	<b>35%</b> Rented for \$500-\$999/mo   <b>24%</b> Rented for \$1,500+ /mo
<b>Decatur Downtown Development Authority (Decatur, GA)</b>	<b>30%</b> Rented for Less than \$500/mo   <b>14%</b> Rented for \$1,000-\$1,499/mo	<b>23%</b> Rented for \$500-\$999/mo   <b>33%</b> Rented for \$1,500+ /mo



# RENTAL HOUSING COST PER MONTH BY COORDINATING PROGRAM



Based on 2015-2019 ACS data on Census Tracts that intersect Main Street districts.

## GUIDING DENSE, DIVERSE HOUSING GROWTH

Main Street districts represent the heart of their communities and neighborhoods. As places, they are hubs of activity, lined with small, independent businesses. With thoughtful guidance and care, however, they can be even more thriving and dynamic. To bring about better futures for Main Streets, we should consider creative ways to add dense, diverse housing to downtowns and neighborhood commercial districts.

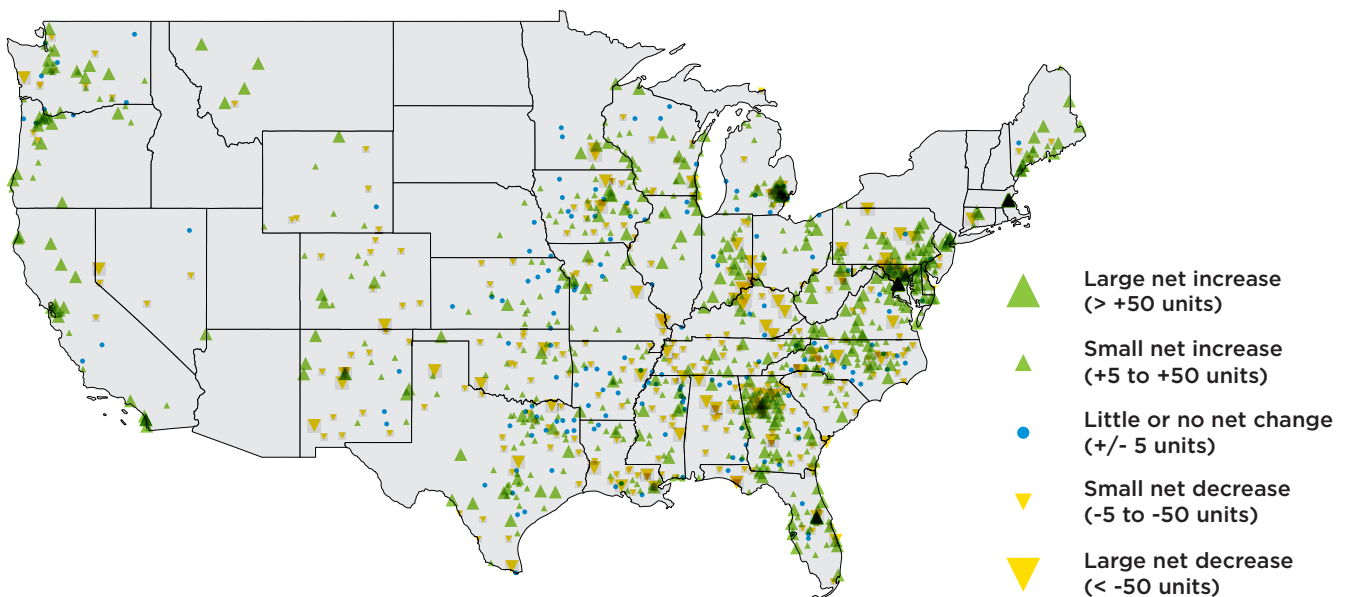
When thinking about the word “density” applied to housing and communities, many people may picture high rise towers or cramped tenements, or at least housing with very little open, green space. While that sort of image may be what one would see in some of America’s densest cities, the sort of density you might find in a Main Street district is something else entirely.

The density of Main Street districts varies widely across our network. According to our data, the densest Main Street in the network is Boston’s Chinatown Main Street, which has 76,074 residents per square mile. If Chinatown Main Street was its own city, it would be the fifth densest city in the world, ranking between Baghdad, Iraq, and Dhaka, Bangladesh. The least dense Main Street in the Main Street America network is in Lake City, Colorado, where there are just 3.9 residents per square mile, according to 2020 census data. The median Main Street district density can be found in places like Fort Payne, Alabama; Mount Vernon, Ohio; or Falls City, Nebraska.

Of course, neither population density nor the state of housing are fixed. Between the 2010 and 2020 decennial census counts in the United States, Main Street districts demonstrated a cumulative increase in housing units of about ten percent. The net change in housing is particularly apparent in programs in the metropolitan areas of Atlanta, Baltimore, Boston, Detroit, Orlando, and Washington, D.C., as well as in California and much of the West Coast. But given the housing shortage nationally and the degree to which Main Street communities have appeal, a net increase of 10 percent in number of housing units is likely insufficient.

According to the decennial census, the quantity of housing in the Main Street network grew by about 81,000 housing units between 2010 and 2020, from 828,123 units in 2010 to 912,378 units in 2020.

### NET CHANGE IN NUMBER OF HOUSING UNITS, 2010-2020



Two broad strategies can be leveraged to increase the density of housing in Main Street districts and further support the health and dynamism of communities' downtowns and neighborhood commercial districts: activating existing vacant and underutilized spaces and building new housing units.

## Activating Vacant and Underutilized Spaces

First and foremost, Main Street program staff and leadership should work to ensure that the existing spaces in and around their districts are being used as actively as they can be. There is work to be done in this regard: In a recent Main Street America survey, more than two out of every three Main Street manager respondents indicated that there are vacant upper floors in commercial buildings in their district, and more than half of Main Street manager respondents shared that there is at least one entirely vacant building in their district. With a preservation ethic, noting the adage that **“the greenest building is the one that already exists,”** great care and attention should be given to ensure that vacant spaces are activated. Vacant upper floors above commercial spaces can be converted to housing, thereby generating revenue to keep the building well maintained, adding needed housing in the center of the community, and supporting the small business owners who operate in the district each day. Making use of what's already built makes sense for the buildings themselves, for building owners' pocketbooks, and for the community at large.

## Building New Housing

In other sections of this short report, we have highlighted Main Street communities where there is a diverse mix of different types of housing, housing that is old alongside housing that is new, and housing at a variety of rent thresholds. To accommodate new populations and greater diversity of residents, new housing will undoubtedly be necessary. Following a “demolition-as-a-last-resort” approach, Main Street leaders should first aim to identify vacant land that is not currently used as a park or parking lot, and they should insist upon consideration of such spaces as infill development opportunities. When parking spaces are no longer critically needed, surface parking lots may also be pursued for new development.

## LOOKING TO THE FUTURE

Moving forward, Main Street America will serve as a national clearinghouse and hub for housing resources for the Main Street network, offering workshops, webinars, and case studies to help local Main Street managers bring about needed changes in their communities. There are innovative new housing models taking shape across the country—micro-living developments in Chattanooga, tiny house and shipping container housing developments on underutilized parking lots in Detroit and communities in New Mexico, and 3D-printed homes in Richmond, Virginia. Main Streets are sites of creativity and experimentation. Main Street America aims to help spread innovation and seed these ideas in downtowns and neighborhood commercial districts throughout our network.

Main Street managers are not housing developers, but they have influence, can forge partnerships, and advise decisionmakers. With the support of Main Street America and their Coordinating Programs, and the data in this report in hand, local Main Street leaders can serve as conveners, navigators, and visionaries, guiding their communities toward brighter, better futures.

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