Housing Policy Library

The Housing Policy Library contains information on dozens of local housing policies that may be of interest to cities, towns, and counties.

HOUSING
POLICY FRAMEWORK

I. Create and preserve dedicated affordable housing units
II. Promote affordability by reducing barriers to new supply
III. Help households access and afford private-market homes
IV. Protect against displacement and poor housing conditions

Complementary policies in other domains (e.g., health, education, environment)

Each write-up provides an introduction to key policy components and considerations and links to materials providing more information. These policies are organized into a series of categories and sub-categories that correspond to key roles that are executed by local housing policy. Click on the policy name to access the policy description. The categories and sub-categories together comprise our housing policy framework.

I. Create and preserve dedicated affordable housing units

Establishing incentives or requirements for affordable housing

Density bonuses
Reduced parking requirements for qualifying developments
Expedited permitting for qualifying projects
Reduced or waived fees for qualifying projects
Tax abatements or exemptions
Inclusionary zoning

Generating revenue for affordable housing

Housing trust funds
Dedicated revenue sources
Linkage fees/affordable housing impact fees
Demolition taxes and condominium conversion fees
General obligation bonds for affordable housing
Tax increment financing
Transfers of development rights
Employer-assisted housing programs
Increased use of multifamily private activity bonds to draw down 4 percent LIHTCs
State tax credits for affordable housing
Housing finance agency reserves

Supporting affordable housing through subsidies

Low-Income Housing Tax Credits
Capital subsidies for affordable housing developments
Below-market financing of affordable housing development
Operating
subsidies for affordable housing developments  Project-basing of Housing Choice Vouchers  Acquisition and operation of moderate-cost rental units

**Preserving existing affordable housing**
Rights of first refusal  Preservation inventories  The Rental Assistance Demonstration (RAD)

**Expanding the availability of affordable housing in resource-rich areas**
Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas  Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas  Regional collaboration to support the development of affordable housing in resource-rich areas

**Creating durable affordable homeownership opportunities**
Community land trusts  Deed-restricted homeownership programs  Limited equity cooperatives

**Facilitating the acquisition or identification of land for affordable housing**
Publicly owned property for affordable housing  Brownfield remediation and development  Land banks  Property acquisition fund  Joint development with transit agencies and other interagency partnerships

II. Promote affordability by reducing barriers to new supply

**Reducing development costs and barriers**
Zoning changes to allow for higher residential density  Reduced parking requirements  Zoning changes to facilitate the use of lower-cost housing types  Streamlined development approval permitting processes  Reforms to construction standards and building codes  Housing rehabilitation codes  Streamlined environmental review processes  Changes to increase the predictability of the regulatory process  Reductions in impact fees and exactions  Increases in the supply of buildable land by expanding growth boundaries

**Creating incentives for new development**
Tax incentives for new construction and substantial rehabilitation  Land value taxation  Incentives to encourage the development of lower-cost housing types  Brownfield remediation and development

III. Help households access and afford private-market homes
Providing tenant-based rental assistance
- Housing choice vouchers
- HOME tenant-based rental assistance
- State- or local-funded tenant-based rental assistance
- Security deposit/first month's rent assistance

Promoting mobility for housing choice voucher holders
- Increased voucher payment standards in high-cost areas
- Mobility counseling for housing voucher holders
- Landlord recruitment and retention

Reducing barriers to homeownership
- Housing education and counseling
- Downpayment and closing cost assistance
- Shared appreciation mortgages
- Subsidized home mortgages

Reducing energy use and costs
- Energy-efficiency standards
- Energy-efficiency retrofits

Combatting housing discrimination
- Fair housing law, enforcement
- Fair housing education for real estate professionals and consumers
- Source of income laws
- Legal assistance for victims of discrimination

IV. Protect against displacement and poor housing conditions

Enhancing renters' housing stability
- Rent regulation
- "Just cause" eviction policies
- Protection from condominium conversions
- Eviction prevention programs
- Legal assistance for at-risk renters

Enhancing homeowners' housing stability
- Property tax relief for income-qualified homeowners
- Foreclosure prevention programs

Improving quality of both new and existing housing
- Housing and building codes
- Code enforcement
- Lead abatement
- Assistance for home safety modifications
- Homeowner rehabilitation assistance programs
- Weatherization assistance

Ensuring the ongoing viability of unsubsidized affordable rental properties
- Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties
- Expanded access to capital for owners of market affordable rental properties
- Guidance for small, market affordable property owners

Complementary policies
- In addition to housing policy tools, we recommend that cities, towns, and counties
consider ways to link housing policies with complementary policies in the areas of health, education, transportation, and the environment to address important societal concerns. For more information, visit the Bridge section of the website.