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. Aligning housing supply with market and neighborhood housing conditions
   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

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

Generating revenue for affordable housing

- Housing trust funds
- Dedicated revenue sources
- General obligation bonds for affordable housing
- Tax increment financing
- 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
- Linkage fees/affordable housing impact fees
- Demolition taxes and condominium conversion fees
- Transfers of development rights

Supporting affordable housing through subsidies

- Low-Income Housing Tax Credits
- Capital subsidies for affordable housing
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
Property acquisition fund
Land banks
Joint development with transit agencies and other interagency partnerships
Brownfield remediation and development

I. Aligning housing supply with market and neighborhood housing conditions

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 or redevelopment
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
Appraisal gap financing
Dealing with vacant, abandoned, and tax-delinquent properties
Land banks Creating and managing vacant property inventories

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
“Just cause” eviction policies Eviction prevention programs Legal assistance for at-risk renters Rent regulation Protection from condominium conversions

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

Enhancing community stability
Insurance against property value decline

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.