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.
Align 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

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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

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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

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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

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Creating durable affordable homeownership opportunities

Community land trusts Deed-restricted homeownership programs Limited equity cooperatives

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Facilitating the acquisition or identification of land for affordable housing

Publicly owned property for affordable housingProperty acquisition fundLand banksJoint development with transit agencies and other interagency partnerships Brownfield remediation and development

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II. Align housing supply with market and neighborhood housing conditions

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Planning

Understanding neighborhood variation to inform a local housing strategy

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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 Accessory dwelling units Missing middle housing

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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 Foreclosure and disposition of tax-delinquent properties Creating and managing vacant property inventories Demolition of neglected properties

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 Asset-building programs Shared appreciation mortgages Subsidized home mortgages Small balance home mortgages Discounted sales of city-owned property

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

Stabilizing high-poverty neighborhoods through a mixed-income approach 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](#).