Policy objective: Improving housing quality and safety

In high-cost cities, towns, and counties, lower-income individuals and families often need to make tradeoffs to find or keep housing they can afford.

In some cases, these tradeoffs mean living in low-quality housing that may pose health and safety risks. When left unaddressed, quality and safety issues can pose serious threats to residents’ well-being, especially young children and older adults. These issues can be challenging to address, however. Renters may be reluctant to report inadequate or unsafe conditions to code enforcement officials or other city staff for fear they may lose the only affordable housing option they have been able to find. And homeowners may lack the resources or ability to make necessary repairs and modifications, especially as they age.

In approaching this challenge, it is helpful to remember that in some cases, poor quality conditions may be the result of neglect, while in other cases, landlords renting units at low rents simply lack the resources needed to make repairs. Current rent levels may not generate enough revenue to support needed improvements, or owners may be unable to find a lender to lend to them. In neighborhoods with higher levels of poverty and vacancy rates, otherwise well-intentioned owners may be unable to cover the cost of necessary repairs without raising the rent to levels that the current market will not support.

Improving housing quality and safety with the housing policy toolkit

There are several ways to improve housing quality and safety for homeowners and renters:

- **Monitor existing housing quality.** Housing inspections and code enforcement are often undertaken in a reactive manner – that is, only after a neighbor reports a nuisance property. Rather than waiting for issues to arise, communities can take a proactive approach to ensuring the safety and quality of the housing stock. Some cities schedule regular inspections of a segment of the housing stock; for example, a city may schedule biennial inspections of all multifamily rental properties to check for code violations that threaten the safety or structural integrity of the building. Cities can also use new sources of data to target inspections and code enforcement activities more effectively. Local jurisdictions can also train community groups to conduct windshield surveys of the neighborhood and report current code violations to the city.
• **Work with owners to address code violations.** Code enforcement can help to ensure that existing housing remains safe and habitable. In high-cost cities, towns, and counties, however, an overly strict or punitive approach to enforcement may result in the loss of much-needed affordable housing. To promote safety while minimizing losses to the affordable inventory, high-cost jurisdictions should consider a code enforcement strategy that: (a) focuses on assisting property owners in remediating code violations rather than penalizing them; and (b) facilitates transfers of ownership to mission-focused organizations that will preserve affordability when existing owners fail to make improvements to address health or safety concerns. Local jurisdictions can also amend building codes to allow repairs and updates that improve the safety and quality of older properties without triggering potentially cost-prohibitive requirements to bring the properties up to current standards.

• **Provide assistance or incentives to owners of lower-cost rental housing in need of repairs.** Owners of small and mid-sized housing developments that rent at affordable levels without subsidy assistance may be unable to make necessary repairs and upgrades and also keep rents low. Local programs can offer tax incentives or access to capital for repairs in exchange for a commitment to continued affordability, allowing owners to invest in the quality and safety of their properties while avoiding or reducing the need to raise rents to cover associated costs. Where resources are limited, communities should adopt a policy that gives priority to activities that remedy hazardous or life-threatening conditions.

• **Support redevelopment of distressed public and affordable housing.** Many older public housing developments require major capital upgrades. Conversion to project-based vouchers or project-based rental assistance through the federal Rental Assistance Demonstration (RAD) program can enable public housing agencies and private owners to access private capital and redevelop these properties to provide a healthier and safer living environment. Some privately owned affordable properties are eligible for RAD, while other affordable properties may wish to seek Low Income Housing Tax Credits and other subsidies.

• **Help older homeowners make necessary repairs and modifications.** Older homeowners on a fixed income may have difficulty covering the cost of regular home maintenance, and may be unable to take care of repairs on their own. For these individuals and families, neglected tasks like changing a lightbulb in a dark hallway or repairing a broken stair railing can become serious health hazards that may lead to injury and even hospitalization. Without assistance to make required modifications, those with mobility impairments or other disabilities may face particular challenges to remaining safely in their own home. Property tax relief and circuit breaker programs lower property taxes, helping to free up funds for repairs, while weatherization and homeowner rehab assistance programs provide direct
assistance with repairs and home upgrades.

This exhibit describes how policy tools in the Housing Policy Library can be used to improve housing quality and safety. The policies listed here are illustrative options within each of the four categories. Please see the Housing Policy Library for a full listing and explanation of policy options.

### I. Create and preserve dedicated affordable housing units

**Logic/mechanism:**
Funding and programming can support redevelopment activities that promote safety and quality improvements.

**Specific policies:**
Revenue from [multifamily private activity bonds](https://example.com) and [4 percent LIHTCs](https://example.com) can cover the cost of redeveloping rental properties that need upgrades.

The [Rental Assistance Demonstration](https://example.com) program enables PHAs and private owners of some affordable housing developments to access private capital to cover the cost of needed repairs or redevelopment.

[Housing trust funds](https://example.com) can be used for a variety of purposes, including supporting homeowner repair programs.

### II. Promote affordability by reducing barriers to new supply
### Logic/mechanism:
Incentives and regulatory relief help property owners rehabilitate homes and keep them available for residential use.

### Specific policies:

- **Housing rehabilitation codes** enable property owners to modernize and make repairs to older properties without bringing the properties fully up to current code, helping to avoid costly upgrades that don’t necessarily result in quality or safety improvements.

Where homes are in need of substantial rehabilitation, provide **tax incentives** to encourage redevelopment that preserves their ongoing habitability.

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### III. Help households access and afford private-market homes

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### Logic/mechanism:
Housing quality standards that are part of the Housing Choice Voucher program provide a mechanism to identify health and safety issues.

Energy-efficiency upgrades that can lower energy costs also contribute to improved housing quality.

### Specific policies:

- Units rented by tenants with **Housing Choice Vouchers** must meet federal Housing Quality Standards; when owners in particular buildings or neighborhoods have trouble meeting those standards they can be referred to the city code enforcement agency for targeted assistance.

**Energy efficiency standards and retrofits** improve home performances and create a more comfortable living environment.

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### IV. Protect against displacement and poor housing conditions
**Logic/mecanism:**
Policies and programs to improve housing quality also typically address safety concerns.

**Specific policies:**
- **Enforcement of housing and building codes** addresses deficiencies in existing buildings. **Lead abatement** programs reduce exposure that can have devastating impacts, especially on young children. **Assistance with home safety modifications, rehabilitation, and weatherization** all improve quality and safety, especially for homeowners. **Tax incentives** and **access to capital** can enable owners of small and unsubsidized affordable rental properties to keep their buildings in good repair.

**Combining policies to improve housing quality and safety**
The specific polices highlighted in the exhibit often can and should be used in combination, as illustrated in the following scenario:

A city with a mix of high-cost and low-cost neighborhoods identifies a high-poverty neighborhood where the housing stock has fallen into disrepair. Local officials are interested in upgrading the existing structures to improve safety and quality without displacing current residents, as the city already has a shortage of lower-cost housing options. The department of code enforcement begins an outreach campaign to identify and resolve violations in privately-owned unsubsidized but affordable rental properties in the neighborhood, and the housing department sets aside housing trust fund revenue to assist property owners in making required upgrades in exchange for a commitment to keep rents low. City housing staff also partner with representatives from the local Weatherization Assistance Program to visit area homeowners and assess their interest in and eligibility for assistance making home energy upgrades. As part of this process, housing staff also identify other home hazards that can potentially be addressed through home safety modification or rehab assistance.