

Market	Name	Market	Name	Market	Name
178	Houghton	186	Iron River	187	Ironwood

The Western Upper Peninsula Housing Partnership includes six counties (Baraga, Gogebic, Houghton, Iron, Keweenaw and Ontonagon), and three Statewide Housing Needs Assessment market areas (Houghton, Iron River, Ironwood).

An analysis of the latest-available Census data, as well as changes in housing prices and availability since 2016, shows that the eight markets in the partnership fall into four broad categories.

- The first market type describes conditions in Houghton, Keweenaw and Baraga Counties. Housing demand indicators in these areas are near statewide averages. The housing supply in these areas is predominately made up of single-family detached homes, with a slightly elevated proportion of mobile homes as well. Units here tend to be slightly larger than in other markets, and the percentage of new-build units is relatively low. “Other” vacancies—a Census designation often used as a proxy for dilapidated or blighted structures—are higher than average, however. Both housing values and housing costs tend to be low; that coupled with moderate income tends to keep the incidence of shelter overburden relatively low. This pattern is likely to continue into the short term, at least, since housing costs and home values have decreased or remained steady since 2016.
- The second market pattern describes trends in Iron County. Housing demand measures are softer here compared to other markets, since incomes here tend to be lower, and unemployment is relatively high. Supply measures indicate that the housing stock tends to be older and comprised mainly of single-family detached structures. Mobile homes are more common here than in other markets as well. A small percentage of the housing units here have been built after 2010, and a moderate percentage of its current residents moved into the area since 2018. Housing value tend to be lower in this category than in others, which tends to keep housing costs lower. Seasonal vacancies tend to take up a large percentage of all housing units in these regions, and “other” vacancies tend to be moderately high. Changes in housing costs between 2016 and 2021 tend to be stable or on a slight decline, while median housing values registered a small increase.
- The final market type in the Partnership includes the Ontonagon and Gogebic Counties. General housing demand variables are moderate in these areas and are coupled with supply indicators that show the area’s housing stock is dominated by older single-family structures. Seasonal vacancies take up a large portion of all housing units, The stock also tends to be a bit smaller than average, and homeowner rates are very high. Housing costs tend to be low or moderate, likely impacted by the age and size of local housing units. “Other” vacancies tend to be higher as well. Market vacancies—those units either for sale or rent—decreased less than in other places, but upward pressures did force values significantly higher. Housing costs, however, were stable or dropped.
- Given local market conditions, certain tools or practices can be more effective than others. This data review uses two sources to generate possible policies to investigate for use regionally. The first is a product of researchers at Brookings and the Aspen Institute, who used local trends in housing data to determine logical tools and practices that could be used to help solve housing issues. They derived a set of market types, and policy responses tailored to conditions within these groups. Their work is at <https://www.brookings.edu/essay/introducing-the-housing->

[policy-matchmaker-a-diagnostic-tool-for-local-officials/](#). The other is derived from the National Community of Practice on Local Housing Policy, which is a joint project of the Furman Center at New York University and Abt Associates. Their work was funded by the Ford Foundation, the John D. and Catherine T. MacArthur Foundation, the Kresge Foundation and the JPMorgan Chase Foundation. They have assembled a large list of tools that are keyed to what they term strong and soft markets, which are detailed at <https://localhousingsolutions.org/housing-policy-framework/>. Each tool entry is hyperlinked to its description on the Local Housing Solutions website. These policies are not presented as prescriptions to meet local goals, since conditions outside the scope of this analysis could impact their appropriateness. Instead, they are a way to start thinking about what might work given a general sense of local market context.

Houghton

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
47,786	18,087	\$48,386	\$63,329	\$23,347

Housing Costs

Owner Units

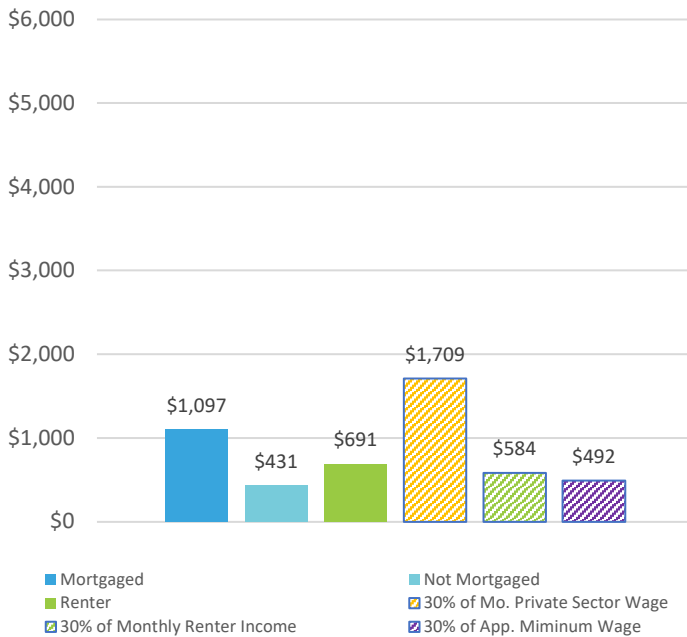
Home Value	\$125,458	2016 Value	\$110,007
Cost M/NM	\$1097/\$431	Value ▲	14.0%
\$41,819 To afford median home			

Renter Units

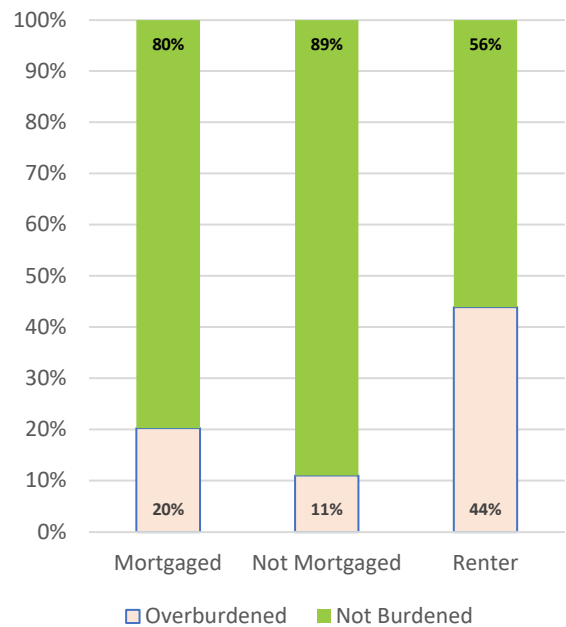
Gross Rent	\$691	2016 Rent	\$716
		Rent ▲	-3.4%
\$27,640 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	25,994	Owner HH	72%	Renter HH	28%
Median Year Built	1963	% Built Pre-1970	55.3%		
Median Move Year	1783	% Built After 2010	4%		
Median Rooms	5.4	SF%	78.3%	MM%	9.9%
		MF%	6.8%		

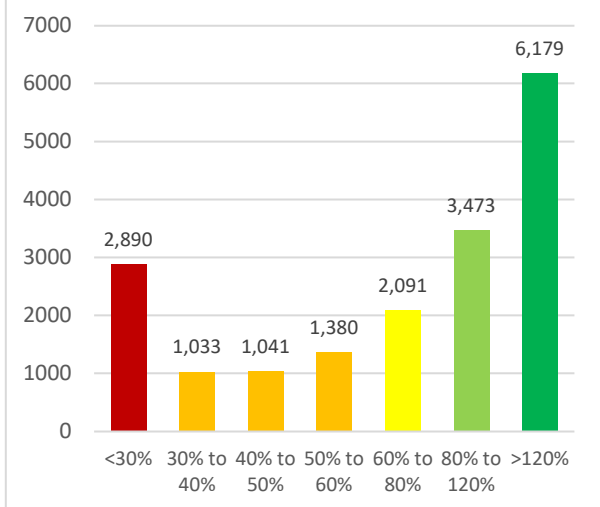
Vacancy Rates

Total	30.4%	Owner	0%	Renter	0.1%
Seasonal	21.1%	Other	6.3%	# V Rent	319
				#V Owner	370

Homeownership Rate by Race/Ethnicity

Black	19.5%	White	73.8%
Asian	26.7%	Other or Multiracial	48.8%
Am. Indian	62.2%	Hispanic	38.3%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Houghton

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.2%	0.9%
Household Count, 2021	18,087	32,654

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.71	--	--	--	--	--
Median Income, 2021	\$48,386	--	8.5%	\$46,362	--	12.1%
Median owner income, 2021	\$63,329	--	14.5%	\$56,901	--	14.0%
Median renter income, 2021	\$23,347	--	9.2%	\$22,154	--	9.7%
Median home value	\$125,458	--	14.0%	\$97,370	--	5.4%
Median gross rent	\$691	--	-3.4%	\$625	--	-2.8%
Income needed for median rent	\$27,640	--	--	\$24,981	--	--
Income needed for median value	\$41,819	--	--	\$32,457	--	--
Overburdened households	4,245	23%	-9.2%	7,345	22.5%	-14.7%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,642	6.3%	19.8%	3,090	5.9%	20.8%
Seasonal vacancy	5,496	21.1%	-14.4%	13,606	26.2%	-9.3%
For-Sale vacancy	370	1.4%	-10.0%	571	1.1%	-35.0%
For-Rent vacancy	319	1.2%	-33.7%	596	1.1%	-13.9%
Homes built pre-1940	8,917	34.3%	--	16,892	32.5%	--
Homes built post-1990	6,126	23.6%	--	10,258	19.7%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Moderate Cost and Growing
Strength and Need Type**	Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	197	400	597
Market supply (vacant on market, adjusted for age)	204	163	366
5 year Market production goals (based on 75K units)	0	229	229
1 year Market production goals (based on 15K units)	0	46	46
5 year Partnership goals (based on 75K units)	11	229	240
1 year Partnership goals (based on 15K units)	2	46	48

Houghton

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	328	Total Amt/App	\$159,024	% Approved	75.0%
Total Conventional Apps	238	Conventional Amt/App	\$162,815	% Conv Apprvd	78.6%
Total Assisted Apps	90	Assisted Amt/App	\$149,000	% Asst Apprvd	65.6%
Applications by Race: White					
Total Apps	268	Total Amt/App	\$155,224	% Positive	76.1%
Total Conventional Apps	191	Conventional Amt/App	\$156,414	% Conv Positive	79.6%
Total Assisted Apps	77	Assisted Amt/App	\$152,273	% Asst Positive	67.5%
Applications by Race: Black					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	6	Total Amt/App	\$116,667	% Positive	50.0%
Total Conventional Apps	6	Conventional Amt/App	\$116,667	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	2	Total Amt/App	\$255,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$255,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$255,000	% Asst Positive	0.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	40	Total Amt/App	\$205,500	% Positive	75.0%
Total Conventional Apps	30	Conventional Amt/App	\$225,667	% Conv Positive	80.0%
Total Assisted Apps	10	Assisted Amt/App	\$145,000	% Asst Positive	60.0%
Applications by Ethnicity: Hispanic					
Total Apps	7	Total Amt/App	\$150,714	% Positive	57.1%
Total Conventional Apps	5	Conventional Amt/App	\$147,000	% Conv Positive	60.0%
Total Assisted Apps	2	Assisted Amt/App	\$160,000	% Asst Positive	50.0%

Iron River

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
11,580	5,087	\$45,448	\$50,610	\$29,416

Housing Costs

Owner Units

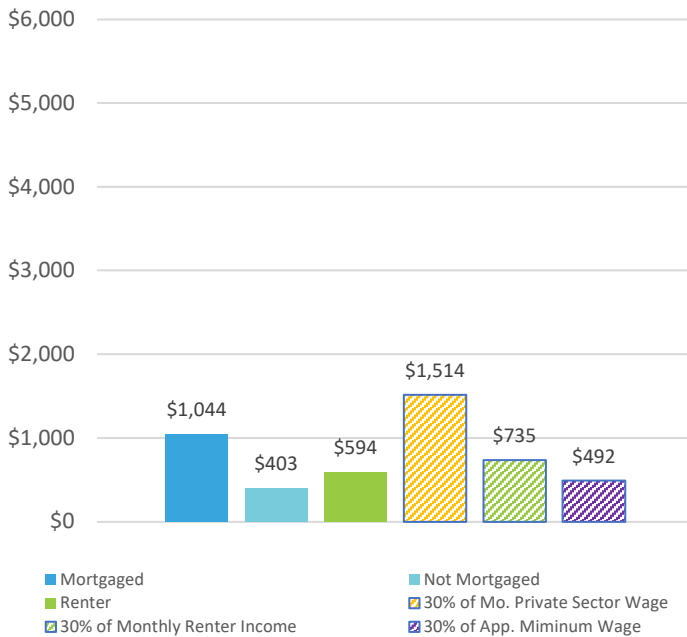
Home Value	\$89,593	2016 Value	\$90,684
Cost M/NM	\$1044/\$403	Value ▲	-1.2%
\$29,864 To afford median home			

Renter Units

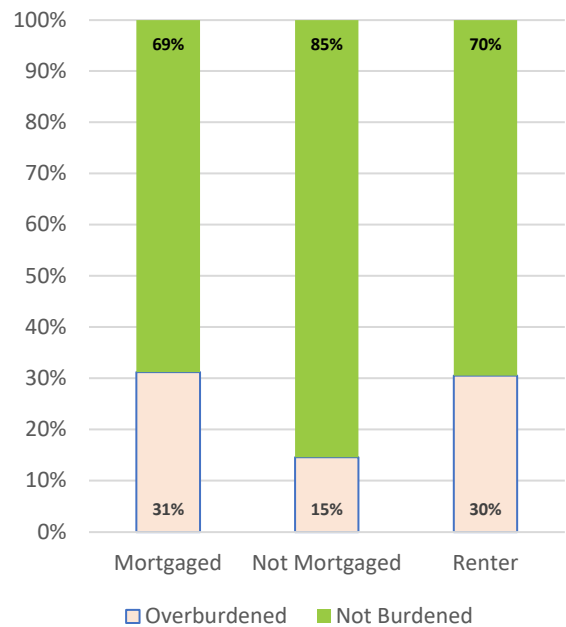
Gross Rent	\$594	2016 Rent	\$547
		Rent ▲	8.5%
\$23,760 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	8,932	Owner HH	84%	Renter HH	16%
Median Year Built	1962	% Built Pre-1970	55.8%		
Median Move Year	2005	% Built After 2010	2.7%		
Median Rooms	5.1	SF%	87.8%	MM%	4.1%
		MF%	3.5%		

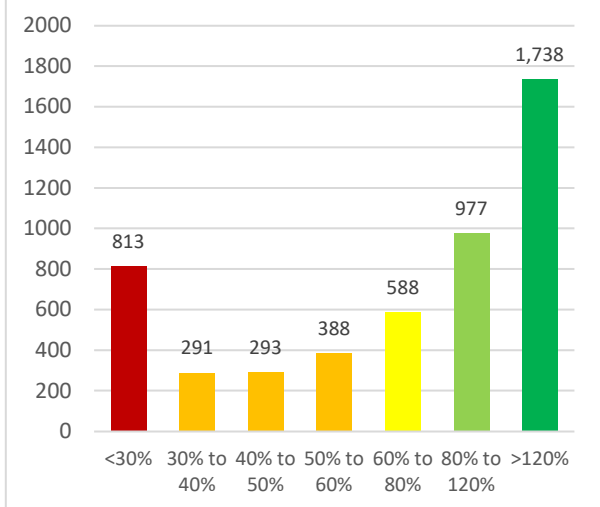
Vacancy Rates

Total	43%	Owner	0%	Renter	0.1%
Seasonal	35.1%	Other	6.1%	# V Rent	62
				#V Owner	70

Homeownership Rate by Race/Ethnicity

Black	38.5%	White	84.5%
Asian	100.0%	Other or Multiracial	52.3%
Am. Indian	100.0%	Hispanic	64.9%
Pacific Islnd	0.0%		

Number of Households by AMI Group



Iron River

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.8%	0.9%
Household Count, 2021	5,087	32,654

Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.93	--	--	--	--	--
Median Income, 2021	\$45,448	--	18.5%	\$46,362	--	12.1%
Median owner income, 2021	\$50,610	--	15.9%	\$56,901	--	14.0%
Median renter income, 2021	\$29,416	--	66.5%	\$22,154	--	9.7%
Median home value	\$89,593	--	-1.2%	\$97,370	--	5.4%
Median gross rent	\$594	--	8.5%	\$625	--	-2.8%
Income needed for median rent	\$23,760	--	--	\$24,981	--	--
Income needed for median value	\$29,864	--	--	\$32,457	--	--
Overburdened households	1,179	23%	-22.3%	7,345	22.5%	-14.7%

Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	545	6.1%	9.0%	3,090	5.9%	20.8%
Seasonal vacancy	3,137	35.1%	1.6%	13,606	26.2%	-9.3%
For-Sale vacancy	70	0.8%	-57.1%	571	1.1%	-35.0%
For-Rent vacancy	62	0.7%	44.2%	596	1.1%	-13.9%
Homes built pre-1940	2,504	28.0%	--	16,892	32.5%	--
Homes built post-1990	1,662	18.6%	--	10,258	19.7%	--

Other Market Indicators

Housing Policy Matchmaker Type*	Low Cost and Shrinking
Strength and Need Type**	Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	53	24	76
Market supply (vacant on market, adjusted for age)	41	39	80
5 year Market production goals (based on 75K units)	11	0	11
1 year Market production goals (based on 15K units)	2	0	2
5 year Partnership goals (based on 75K units)	11	229	240
1 year Partnership goals (based on 15K units)	2	46	48

Iron River

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	138	Total Amt/App	\$126,739	% Approved	72.5%
Total Conventional Apps	102	Conventional Amt/App	\$113,235	% Conv Apprvd	72.5%
Total Assisted Apps	36	Assisted Amt/App	\$165,000	% Asst Apprvd	72.2%
Applications by Race: White					
Total Apps	119	Total Amt/App	\$126,765	% Positive	73.9%
Total Conventional Apps	84	Conventional Amt/App	\$110,238	% Conv Positive	73.8%
Total Assisted Apps	35	Assisted Amt/App	\$166,429	% Asst Positive	74.3%
Applications by Race: Black					
Total Apps	1	Total Amt/App	\$25,000	% Positive	0%
Total Conventional Apps	1	Conventional Amt/App	\$25,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Asian					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	4	Total Amt/App	\$232,500	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$275,000	% Conv Positive	50.0%
Total Assisted Apps	2	Assisted Amt/App	\$190,000	% Asst Positive	50.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	15	Total Amt/App	\$129,000	% Positive	60.0%
Total Conventional Apps	14	Conventional Amt/App	\$130,000	% Conv Positive	64.3%
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	0.0%
Applications by Ethnicity: Hispanic					
Total Apps	3	Total Amt/App	\$181,667	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$181,667	% Conv Positive	33.3%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

Ironwood

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
20,749	9,480	\$44,108	\$49,308	\$19,026

Housing Costs

Owner Units

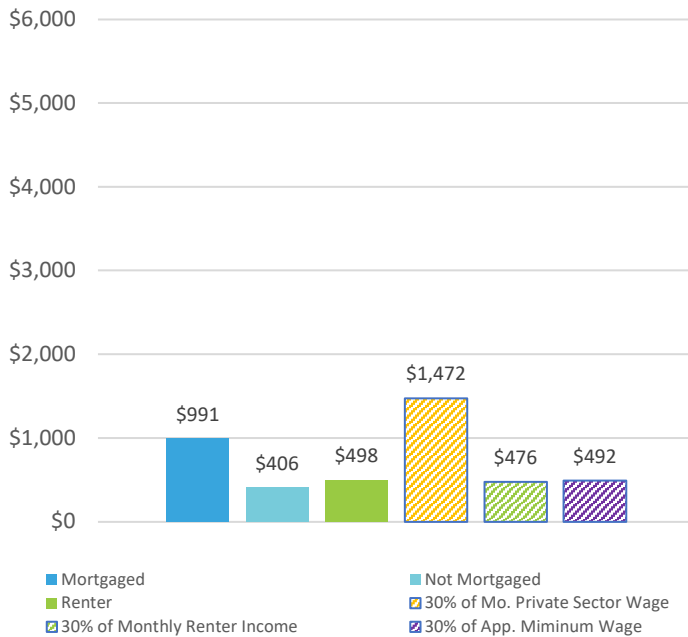
Home Value	\$82,091	2016 Value	\$88,142
Cost M/NM	\$991/\$406	Value ▲	-6.9%
\$27,364 To afford median home			

Renter Units

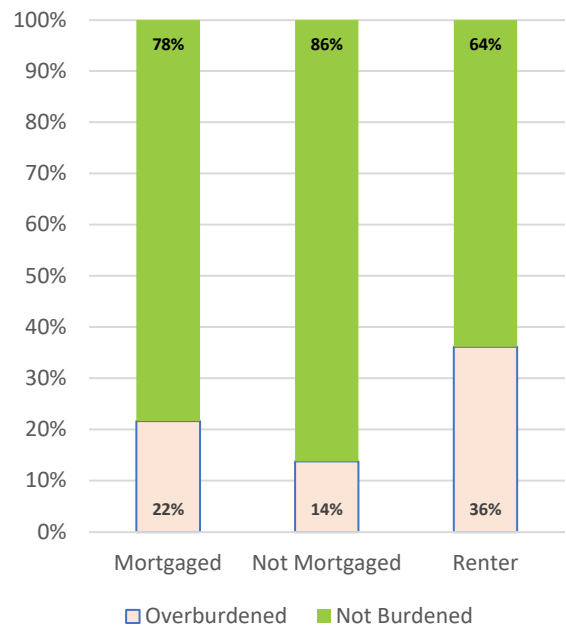
Gross Rent	\$498	2016 Rent	\$538
		Rent ▲	-7.4%
\$19,920 To afford median gross rent			

Affordability Gap

Monthly Costs: Owners and Renters



Cost-Burdened Households



Housing and Development Conditions

Housing Stock

Units	15,737	Owner HH	82%	Renter HH	18%
Median Year Built	1955	% Built Pre-1970	61%		
Median Move Year	2006	% Built After 2010	1.5%		
Median Rooms	5.1	SF%	87.2%	MM%	5.9%
		MF%	3.2%		

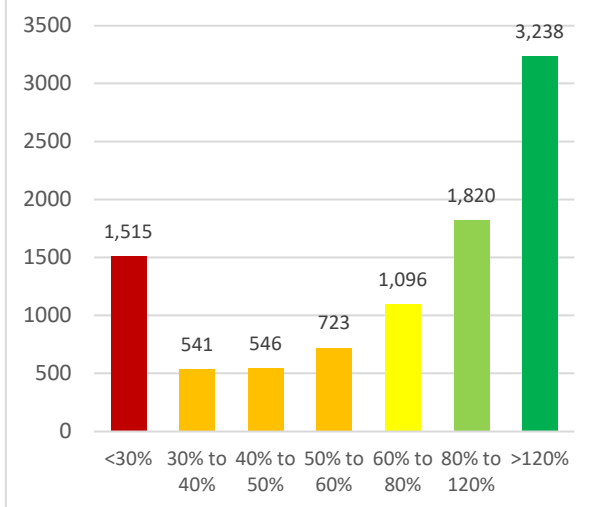
Vacancy Rates

Total	39.8%	Owner	0%	Renter	0.1%
Seasonal	31.6%	Other	5.7%	# V Rent	215
				#V Owner	131

Homeownership Rate by Race/Ethnicity

Black	15.7%	White	83.3%
Asian	88.1%	Other or Multiracial	77.8%
Am. Indian	20.5%	Hispanic	80.7%
Pacific Islnd	100.0%		

Number of Households by AMI Group



Ironwood

Housing Policy Indicators

Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.3%	0.9%
Household Count, 2021	9,480	32,654

Housing Affordability	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.77	--	--	--	--	--
Median Income, 2021	\$44,108	--	12.4%	\$46,362	--	12.1%
Median owner income, 2021	\$49,308	--	8.3%	\$56,901	--	14.0%
Median renter income, 2021	\$19,026	--	-4.5%	\$22,154	--	9.7%
Median home value	\$82,091	--	-6.9%	\$97,370	--	5.4%
Median gross rent	\$498	--	-7.4%	\$625	--	-2.8%
Income needed for median rent	\$19,920	--	--	\$24,981	--	--
Income needed for median value	\$27,364	--	--	\$32,457	--	--
Overburdened households	1,921	20%	-20.6%	7,345	22.5%	-14.7%

Housing Quality and Vacancy	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	903	5.7%	31.3%	3,090	5.9%	20.8%
Seasonal vacancy	4,973	31.6%	-9.5%	13,606	26.2%	-9.3%
For-Sale vacancy	131	0.8%	-57.0%	571	1.1%	-35.0%
For-Rent vacancy	215	1.4%	28.0%	596	1.1%	-13.9%
Homes built pre-1940	5,471	34.8%	--	16,892	32.5%	--
Homes built post-1990	2,470	15.7%	--	10,258	19.7%	--

Other Market Indicators

Housing Policy Matchmaker Type*
Strength and Need Type**

Low Cost and Shrinking
Low Strength and Low Need (Type III)

Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	84	59	143
Market supply (vacant on market, adjusted for age)	87	151	238
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	11	229	240
1 year Partnership goals (based on 15K units)	2	46	48

Ironwood

Home Mortgage Disclosure Act Patterns, 2021

Total Apps	240	Total Amt/App	\$136,000	% Approved	72.5%
Total Conventional Apps	159	Conventional Amt/App	\$131,541	% Conv Apprvd	76.1%
Total Assisted Apps	81	Assisted Amt/App	\$144,753	% Asst Apprvd	65.4%
Applications by Race: White					
Total Apps	186	Total Amt/App	\$133,387	% Positive	75.8%
Total Conventional Apps	123	Conventional Amt/App	\$136,951	% Conv Positive	78.0%
Total Assisted Apps	63	Assisted Amt/App	\$126,429	% Asst Positive	71.4%
Applications by Race: Black					
Total Apps	6	Total Amt/App	\$170,000	% Positive	50%
Total Conventional Apps	3	Conventional Amt/App	\$105,000	% Conv Positive	66.7%
Total Assisted Apps	3	Assisted Amt/App	\$235,000	% Asst Positive	33.3%
Applications by Race: Asian					
Total Apps	1	Total Amt/App	\$155,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$155,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Native American					
Total Apps	7	Total Amt/App	\$152,143	% Positive	85.7%
Total Conventional Apps	6	Conventional Amt/App	\$153,333	% Conv Positive	83.3%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	100.0%
Applications by Race: Hawaiian or Pacific Islander					
Total Apps	1	Total Amt/App	\$25,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$25,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
Applications by Race: Race Not Available					
Total Apps	40	Total Amt/App	\$135,000	% Positive	60.0%
Total Conventional Apps	28	Conventional Amt/App	\$106,429	% Conv Positive	67.9%
Total Assisted Apps	12	Assisted Amt/App	\$201,667	% Asst Positive	41.7%
Applications by Ethnicity: Hispanic					
Total Apps	4	Total Amt/App	\$102,500	% Positive	100.0%
Total Conventional Apps	3	Conventional Amt/App	\$88,333	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	100.0%

I. Create and preserve dedicated affordable housing units

Market Type

Strong Markets:
Houghton

Establishing incentives or requirements for affordable housing

[Expedited permitting for qualifying projects](#)

[Reduced or waived fees for qualifying projects](#)

[Reduced parking requirements for qualifying developments](#)

[Tax abatements or exemptions](#)

[Density bonuses](#)

[Inclusionary zoning](#)

Soft, Strong
Soft, Strong
Soft, Strong
Soft, Strong
Strong
Strong

Weak Markets:
Iron River
Ironwood

Generating revenue for affordable housing

[Dedicated revenue sources](#)

[Employer-assisted housing programs](#)

[State tax credits for affordable housing](#)

[Tax increment financing](#)

[General obligation bonds for affordable housing](#)

[Housing trust funds](#)

[Increased use of multifamily private activity bonds to draw down 4 percent Low Income Housing Tax Credits](#)

[Activation of housing finance agency reserves](#)

[Demolition taxes and condominium conversion fees](#)

[Linkage fees/affordable housing impact fees](#)

[Transfers of development rights](#)

Soft, Strong
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Strong

Supporting affordable housing through subsidies

[Below-market financing of affordable housing development](#)

[Low income housing tax credit](#)

[Project-basing of housing choice vouchers](#)

[Acquisition and operation of moderate-cost rental units](#)

[Capital subsidies for building affordable housing developments](#)

[Operating subsidies for affordable housing developments](#)

Soft, Strong
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Strong

Preserving existing affordable housing

[The Rental Assistance Demonstration \(RAD\)](#)

[Preservation inventories](#)

[Rights of first refusal](#)

Soft, Strong
Strong
Strong

Expanding the availability of affordable housing in resource-rich areas

[Regional collaboration to support the development of affordable housing in resource-rich areas](#)

[Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas](#)

[Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas](#)

Soft, Strong
Soft, Strong
Strong

Creating durable affordable homeownership opportunities

[Community land trusts](#)

[Deed-restricted homeownership](#)

[Limited equity cooperatives](#)

Soft, Strong
Soft, Strong
Soft, Strong

Facilitating the acquisition or identification of land for affordable housing

[Land banks](#)

[Brownfields](#)

[Joint development on land owned by transit and other agencies](#)

[Property acquisition funds](#)

[Use of publicly owned property for affordable housing](#)

Soft
Soft, Strong
Soft, Strong
Soft, Strong
Soft, Strong

II. Align housing supply with market and neighborhood housing conditions

Planning

[Regulating short term rentals](#)

Strong

Reducing development costs and barriers

[Accessory dwelling units](#)

[Changes to increase the predictability of the regulatory process](#)

[Housing rehabilitation codes](#)

Soft, Strong
Soft, Strong
Soft, Strong

Reduced parking requirements	Soft, Strong
Reductions in impact fees and exactions	Soft, Strong
Reforms to construction standards and building codes	Soft, Strong
Streamlined environmental review processes	Soft, Strong
Streamlined permitting processes	Soft, Strong
Zoning changes to facilitate the use of lower-cost housing types	Soft, Strong
Increases in the supply of buildable land by expanding growth boundaries	Strong
Missing middle housing	Strong
Zoning changes to allow for higher residential density	Strong

Creating incentives for new development or redevelopment

Appraisal gap financing	Soft
Land value taxation	Soft
Brownfields	Soft, Strong
Tax incentives for new construction and substantial rehabilitation	Soft, Strong
Incentives to encourage the development of lower-cost housing types	Strong

Dealing with vacant, abandoned, and tax-delinquent properties

Land banks	Soft
Creating and managing vacant property inventories	Soft
Demolition of neglected properties	Soft, Strong
Foreclosure and disposition of tax-delinquent properties	Soft, Strong

III. Help households access and afford private-market homes

Providing tenant-based rental assistance

HOME tenant-based rental assistance	Soft, Strong
Housing choice vouchers	Soft, Strong
Security deposit and/or first and last month's rent assistance	Soft, Strong
State or local funded tenant-based rental assistance	Soft, Strong

Promoting mobility for housing choice voucher holders

Mobility counseling for housing choice voucher holders	Soft, Strong
Landlord recruitment and retention	Strong
Increased voucher payment standards in high-cost areas	Strong

Reducing barriers to homeownership

Discounted sales of city-owned property	Soft, Strong
Down payment and closing cost assistance	Soft, Strong
Special Purpose Credit Programs	Soft, Strong
Subsidized home mortgages	Soft, Strong
Housing education and counseling	Soft, Strong
Asset building programs	Soft, Strong
Shared appreciation mortgages	Strong
Small balance home mortgages	Strong

Reducing energy use and costs

Energy-efficiency retrofits	Soft, Strong
Energy-efficiency standards	Soft, Strong

Combatting housing discrimination

Enforcement of fair housing laws	Soft, Strong
Fair housing education for real estate professionals and consumers	Soft, Strong
Source of income laws	Soft, Strong
Legal assistance for victims of discrimination	Soft, Strong

IV. Protect against displacement and poor housing conditions

Enhancing renters' housing stability

[Just cause eviction policies](#) Soft, Strong
[Eviction prevention programs](#) Soft, Strong
[Legal assistance for at-risk renters](#) Soft, Strong
[Protection from condo conversions](#) Strong
[Rent regulation](#) Strong

Enhancing homeowners' housing stability

[Property tax relief for income-qualified homeowners](#) Soft, Strong
[Foreclosure prevention programs](#) Soft, Strong

Enhancing community stability

[Insurance against property value decline](#) Soft
[Stabilizing high-poverty neighborhoods through a mixed-income approach](#) Soft, Strong

Improving quality of both new and existing housing

[Assistance for home safety modifications](#) Soft, Strong
[Code enforcement](#) Soft, Strong
[Homeowner rehabilitation assistance programs](#) Soft, Strong
[Housing and building codes](#) Soft, Strong
[Lead abatement](#) Soft, Strong
[Weatherization assistance](#) Soft, Strong

Ensuring the ongoing viability of unsubsidized affordable rental properties

[Guidance for small, market affordable rental properties](#) Soft
[Expanded access to capital for owners of unsubsidized affordable rental properties](#) Soft, Strong
[Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties](#) Soft, Strong