Regional Housing Strategy

APPENDIX C:
THE PRESERVATION PLAYBOOK
An Anti-Displacement Toolkit

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Purpose

The purpose of this toolkit is to support stable, equitable communities and prevent displacement of low- and moderate-income residents as the region experiences housing market pressures. This toolkit provides local and regional strategies to preserve affordable housing, strengthen tenant protections, prevent evictions, and expand housing options that reflect community needs.

Disclaimer: *This toolkit (guide) is not intended as a substitute for legal advice of an attorney and is provided for informational purposes only. The information provided may have changed since this guide was published. The guide does not represent the official position of Old Colony Planning Council or our municipal partners (the City of Brockton, the Towns of Avon and Stoughton).*

The Anti-Displacement Shield: Protecting People, Places, and Stability

The shield is the unifying symbol of the Regional Housing Strategy's Anti-Displacement Toolkit. It represents protection, foresight, and shared responsibility, underscoring that housing growth must actively safeguard existing residents, communities, and neighborhood character as new development occurs.

Rather than treating displacement as an unintended side effect of growth, the shield reframes it as a **preventable risk**, one that can be mitigated through early action, coordinated policy, and targeted investment. The shield conveys that anti-displacement is not a single program or regulation, but a layered system of defenses working together to stabilize households and communities.

At its core, the shield reflects three interconnected commitments:

- **Protecting Residents** by preserving affordability, strengthening tenant protections, and supporting homeowners at risk of being priced out.
- **Protecting Communities** by maintaining social networks, cultural anchors, and neighborhood continuity as reinvestment occurs.
- **Protecting Stability** by aligning zoning, land use, and housing production with safeguards that prevent involuntary displacement before it happens.

Each element of the toolkit: preservation strategies, tenant protections, income-targeted affordability, home repair and tax relief programs, and proactive monitoring, acts as a layer of the shield. Together, they create a resilient framework that allows the region to add housing without losing people.

The shield also reinforces a regional ethic: that Brockton's role as a housing and service hub, and Avon and Stoughton's growth and preservation strategies, must work in concert to distribute opportunity fairly and reduce displacement pressure across municipal boundaries.

In this way, the Anti-Displacement Shield is both a symbol and a strategy, signaling that equitable housing growth requires not only building new units but intentionally defending the right of current residents to remain, thrive, and share in the benefits of regional investment.

Keep Tenants
HOUSED!

Introduction

Across the United States, and increasingly across Massachusetts, housing market pressures are reshaping communities in ways that threaten the stability of long-time residents, small businesses, and cultural institutions. Rising rents and home prices, reinvestment in urban and transit-served areas, and growing demand for housing close to jobs and amenities have intensified the risk of displacement, particularly for low- and moderate-income households. The Avon–Brockton–Stoughton (ABS) region is not immune to these forces.

This Anti-Displacement Toolkit was developed as part of the Regional Housing Strategy (RHS) to help local elected officials, municipal staff, neighborhood leaders, and community organizations understand and act on the policy tools available to prevent involuntary displacement and promote equitable, inclusive growth. While housing production is a central goal of the RHS, this toolkit recognizes that how housing is produced, preserved, and regulated matters just as much as how much is built.

Why Displacement Matters in the ABS Region

Displacement is not an abstract concept in the Avon–Brockton–Stoughton (ABS) region. For many, it is a deeply personal and historically rooted issue for residents of Avon, Brockton, and Stoughton. It evokes memories of neighbors, family members, and community institutions lost over the years, or even generations, due to forces beyond individual control. It recalls the legacy of urban renewal, disinvestment, exclusionary zoning, and discriminatory housing and lending practices that reshaped neighborhoods and disrupted social networks, particularly in communities of color.

Historically, housing policies and economic growth patterns have not served all communities equitably. In Brockton, neighborhoods shaped by redlining and disinvestment are now experiencing renewed market interest, placing long-standing residents at heightened risk of displacement. In Stoughton, rising home values and limited rental options have increased pressure on renters, seniors, and moderate-income households. In Avon, a small housing stock and limited range of housing types mean that even modest price increases can have outsized impacts on affordability and housing choice.

For residents across the ABS region, displacement is not only a past harm, it is an ongoing and imminent concern. Anxiety about housing instability is closely tied to fears about the loss of local businesses, faith institutions, cultural spaces, and everyday places that define community identity. Since the beginning of the RHS process, OCPC and its municipal partners have heard clearly that keeping the region home means stabilizing households while also supporting vibrant, accessible neighborhood amenities, from small businesses and services to cultural and civic spaces.

How Displacement Manifests Differently by Community

Brockton: Direct Displacement and Housing Precarity
In Brockton, displacement is most acute and visible. Rapid rent increases, aging housing stock, investor-driven acquisitions, and a high concentration of cost-burdened renters create immediate risks of involuntary displacement. Households with low incomes, communities of color, recent immigrants, and people relying on supportive housing services are particularly vulnerable. In this context, anti-displacement strategies focus on **tenant protections, preservation of existing affordable units, deeper affordability requirements, and stabilization measures** that allow Brockton to lead regional housing production without pushing existing residents out.

Stoughton: Market Pressure and Subtle Exclusion
In Stoughton, displacement often takes a more indirect form. Rising home values and rents, particularly near transit and walkable centers, can gradually exclude renters, seniors, young families, and first-time homebuyers. Long-time homeowners may face increasing tax burdens or maintenance costs that threaten housing stability, even if they are not moving immediately. Here, anti-displacement means **pairing new housing production with affordability safeguards**, such as inclusionary zoning, mixed-income development, age-friendly housing options, and programs that help residents remain in their homes as neighborhood desirability increases.

Avon: Limited Supply and Fragile Stability
In Avon, displacement risk is shaped less by rapid redevelopment and more by **scarcity**. With a small housing stock, limited rental options, and high home values, even modest price increases or loss of a small number of affordable units can have outsized impacts. Displacement in Avon may appear as households quietly leaving town due to a lack of suitable housing options, downsizing seniors unable to remain locally, or workers commuting longer distances because they cannot afford to live near their jobs. Anti-displacement strategies in Avon focus on **preventing the loss of affordability before it occurs**, expanding missing-middle and age-friendly housing, and stabilizing households through targeted affordability and home repair programs.

A Shared Responsibility, A Coordinated Response

These conditions underscore why anti-displacement cannot be addressed municipality by municipality. Protecting Brockton residents without expanding and stabilizing housing options in Avon and Stoughton would simply shift pressure elsewhere. Likewise, adding housing in higher-opportunity areas without safeguards risks reproducing inequities rather than resolving them.

The RHS Anti-Displacement Toolkit, and the shield that represents it, embodies a shared regional commitment: **to grow thoughtfully, preserve stability, and ensure that all three communities remain places where residents can stay, adapt, and thrive over time**. By recognizing the unique displacement dynamics in each community while coordinating strategies across municipal lines, the region can pursue housing growth that is not only sufficient but fair, durable, and inclusive.

A Regional Commitment to Stability and Opportunity

This Anti-Displacement Toolkit reflects the region's shared commitment to doing all that is within its collective power to help residents remain anchored in their communities and benefit from regional growth. The toolkit outlines a suite of new and expanded anti-displacement strategies, paired with a clear implementation framework that identifies governance structures, capacity-building needs, training opportunities, and informational resources necessary for success.

These tools are designed to work in concert with existing local and regional efforts. Homeownership assistance, property tax relief, and home-repair programs can help residents build and retain wealth. Inclusionary zoning, fair land disposition practices, and tenant protections can ensure that new development contributes to housing affordability across income levels. Preservation strategies can safeguard existing housing, so it remains affordable, habitable, and accessible for the residents who rely on it.

The toolkit serves as a foundational roadmap and public work plan for the next several years of RHS implementation. At the same time, it acknowledges a fundamental truth: *anti-displacement work is never finished*. Housing markets evolve, climate risks intensify, and new policy tools emerge.

By grounding anti-displacement strategies in data, lived experience, and regional collaboration, the ABS region can take meaningful steps to protect residents today and create more stable, inclusive communities for the future.

What Is Displacement?

Displacement is defined as the involuntary relocation of residents or businesses from their homes or neighborhoods. It is a form of “push” migration, in which individuals or households are forced to leave due to rising housing costs, eviction, lease non-renewal, unsafe or deteriorating housing conditions, or redevelopment pressures.

In contemporary housing discussions, displacement is often conflated with gentrification. While the two are related, it is important to distinguish between them. **Displacement happens to people.**

What Is Gentrification?

Gentrification is a broader process of neighborhood change in which higher-income and higher-educated residents move into historically marginalized neighborhoods, housing costs rise, and the physical and social character of the neighborhood shifts, often through new construction, rehabilitation, and reinvestment. **Gentrification happens to places**, and it can, but does not always, result in displacement.

A core driver of gentrification in the United States has been growing demand for walkable, transit-accessible communities close to employment centers and amenities. In Massachusetts, this trend extends beyond Boston to regional centers and commuter communities, including Brockton and Stoughton. Public investments, planning initiatives, and redevelopment incentives can further accelerate these dynamics if not paired with strong affordability and stabilization policies.

Neighborhoods most vulnerable to gentrification today have often been shaped by decades of discriminatory public policies and private real estate practices that suppressed property values and limited access to opportunity. Their relative affordability, access to transit and jobs, and strong cultural identity can make them especially attractive, and susceptible, to rapid market change.

Understanding Different Forms of Displacement

Displacement can take several forms, often occurring simultaneously:

Direct displacement occurs when residents can no longer afford to remain in their homes due to rising rents or property taxes, eviction, lease non-renewal, eminent domain, or declining housing conditions linked to speculative investment or redevelopment.

Indirect (or exclusionary) displacement occurs when lower-income households are effectively priced out of moving into a neighborhood as housing costs rise. Exclusion can also result from policy choices or practices, such as zoning changes, tenant screening criteria, or bans on housing vouchers, that limit who can access housing.

Cultural displacement occurs as neighborhood change alters the social fabric of a place. As businesses, services, and public spaces shift to cater to newer residents, long-time residents may feel disconnected or unwelcome, even if they remain physically in the neighborhood.

Addressing displacement in the ABS region therefore requires attention to former residents who have already been displaced, current residents at risk of displacement, and future residents seeking access to opportunity. Effective anti-displacement strategies must balance growth with stability, ensuring that reinvestment strengthens communities without erasing the histories, relationships, and identities that make Avon, Brockton, and Stoughton home.

Who Is Impacted by Gentrification and Displacement?

Gentrification and displacement do not affect all residents equally. While rising housing costs and neighborhood change can create benefits for some, such as new amenities or increased property values, they often impose disproportionate harms on households and communities that already face economic, social, and structural barriers. In the Avon–Brockton–Stoughton (ABS) region, local housing markets, historic inequities, and differences in community size, housing stock, and demographic composition shape these impacts.

Understanding who is most impacted is crucial for designing effective, targeted, and equitable anti-displacement strategies.

- **Renters and Low- to Moderate-Income Households:** Renters are among the most immediately vulnerable to displacement, particularly those with low or moderate incomes. In communities like Brockton, where a large share of households rent and where rents have risen faster than incomes, even modest increases can force households to move. Renters typically lack long-term security of tenure and have limited protections against rent hikes, lease non-renewals, or building sales that result in conversion or redevelopment. In Avon and Stoughton, where the rental market is smaller and vacancy rates are low, renters face a different but equally challenging dynamic: limited housing choice. When rents rise or units are lost, displaced renters often struggle to find alternative housing within the same community, increasing the likelihood of involuntary moves outside the region altogether.

- **Communities of Color and Immigrant Households:** Communities of color and immigrant households are disproportionately impacted by gentrification and displacement due to the cumulative effects of historic and ongoing inequities. Redlining, discriminatory lending, exclusionary zoning, and uneven public investment have shaped neighborhood conditions and limited wealth-building

opportunities for generations. As a result, households in these communities are more likely to rent, have lower household wealth, and face higher housing cost burdens. In Brockton in particular, neighborhoods with higher concentrations of Black, Latino, Cape Verdean, and immigrant residents have experienced both long-term disinvestment and recent reinvestment pressures. Without intentional protections, these communities are at heightened risk of being displaced from neighborhoods they helped sustain through periods of economic decline. Language barriers, limited access to legal resources, and fear of retaliation can further exacerbate displacement risk for immigrant households, making proactive outreach and culturally competent policies critical components of anti-displacement efforts.

- **Seniors and Households on Fixed Incomes:** Older adults are especially vulnerable to displacement, even when they own their homes. Rising property taxes, insurance costs, and maintenance expenses can make aging in place increasingly difficult for seniors on fixed incomes. In Stoughton and Avon, where a significant share of the population is aging, and housing options are limited, seniors may be forced to downsize or leave their community altogether, not by choice, but by necessity. For senior renters, the risks are even greater. Fixed incomes do not adjust to rising rents, and displacement can sever social networks, access to services, and proximity to caregivers. The loss of familiar surroundings can have serious implications for health, independence, and overall well-being.

- **Families with Children:** Families with children experience displacement not only as a housing issue, but as a disruption to education, childcare, and stability. Involuntary moves often mean changing schools, longer commutes, and loss of access to trusted caregivers or after-school programs. These disruptions can have long-lasting impacts on educational outcomes and household economic security. In communities where family-sized rental units are limited or where redevelopment favors smaller or higher-end units, families may be particularly at risk of being priced out, even as new housing is added.

- **Small Businesses and Cultural Institutions:** Displacement is not limited to housing. Small businesses, nonprofits, faith institutions, and cultural organizations are also vulnerable to rising rents and redevelopment pressures. These entities play a critical role in community identity, economic opportunity, and social cohesion, particularly in Brockton's downtown and neighborhood commercial corridors. When these businesses and institutions are displaced, the impacts ripple outward. Residents lose access to essential services, culturally specific goods, and informal gathering places. Neighborhoods may physically remain, but their social fabric can be fundamentally altered.

- **Homeowners Without Wealth Buffers:** While rising property values can benefit some homeowners, not all homeowners are insulated from displacement risk. Long-time homeowners—particularly those who purchased when values were lower or who inherited homes—may be "house-rich but cash-poor." Increases in property taxes, insurance premiums, and maintenance costs can strain household budgets, especially for moderate-income households and seniors. In some cases, speculative pressure and unsolicited offers can also push homeowners toward selling earlier than planned, contributing to turnover and loss of long-standing residents.

- **Former Residents and Future Residents:** Displacement also affects people who are no longer visible in a neighborhood. Former residents who have already been displaced often lose access to

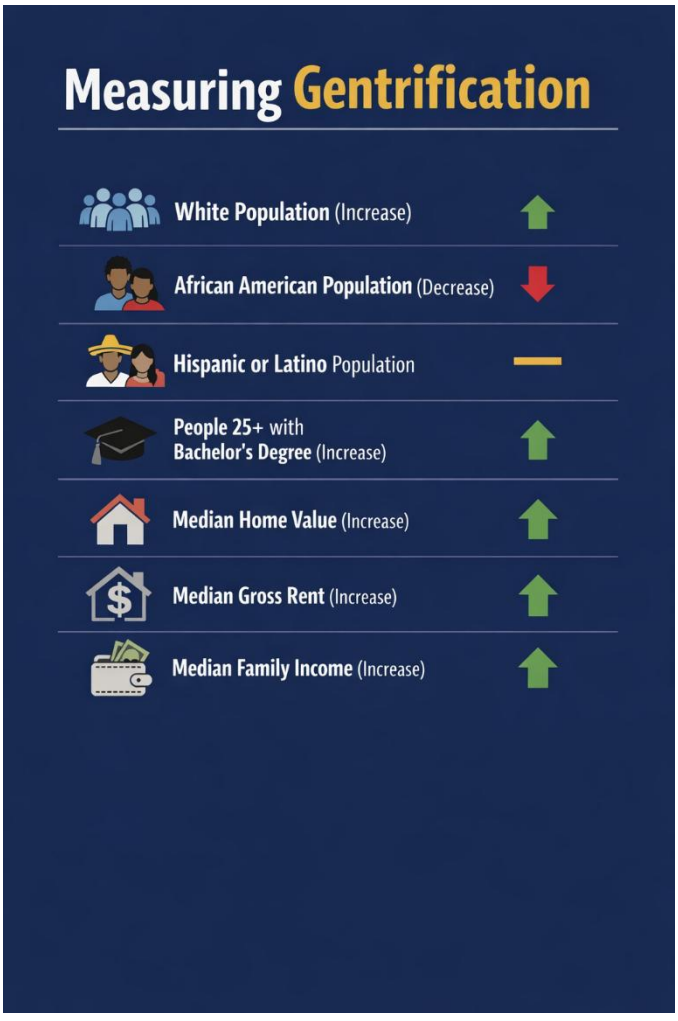
job networks, transit, schools, and cultural ties that once supported them. At the same time, future low- and moderate-income residents may be excluded entirely from neighborhoods experiencing reinvestment, limiting access to opportunity and reinforcing patterns of segregation.

Addressing displacement therefore requires looking beyond current residents alone. Effective strategies must consider who has already been pushed out, who is at risk today, and who may be excluded tomorrow if proactive measures are not taken.

As communities develop strategies to reduce displacement in neighborhoods experiencing, or at risk of, gentrification, the first and most critical step is understanding where displacement pressures are emerging and who is most vulnerable to being affected. Not all neighborhoods face the same risks, and not all residents experience market change in the same way.

Identifying which neighborhoods are already gentrifying, which are showing early warning signs, and which remain stable but vulnerable allows cities and towns to deploy the right tools at the right time.

This place-based understanding enables municipalities to tailor anti-displacement strategies to local conditions. Some policy tools, such as tenant protections, preservation of naturally occurring affordable housing, and proactive acquisition of at-risk properties, are most effective when implemented early, before market pressures intensify. Other tools, such as relocation assistance, right-to-return policies, or targeted affordability requirements, become more relevant in later stages of gentrification, when redevelopment activity is already underway. Timing matters: *the earlier displacement risks are identified, the broader and more cost-effective the range of options available to local governments.*



Equally important is recognizing that different groups face different displacement risks. Renters are often the first to experience the impacts of rising housing costs and redevelopment, while homeowners may face longer-term pressures related to rising property taxes, insurance costs, and maintenance burdens. As a result, tools that stabilize renters, such as just-cause eviction protections or rental assistance, may not address the challenges faced by long-time homeowners, who may benefit more from property tax relief, home repair assistance, or foreclosure prevention. Effective anti-displacement strategies must therefore be both place-sensitive and population-sensitive.

Understanding neighborhood vulnerability is also essential when cities and towns plan major public investments. Economic development initiatives, zoning changes, transit

improvements, and infrastructure projects can significantly increase nearby land values and housing demand. Without proactive mitigation measures, these investments, while well-intentioned, can accelerate displacement. By assessing displacement risk upfront, municipalities can integrate anti-displacement strategies into project planning from the outset, rather than attempting to respond after market pressures have intensified.

Experience across Massachusetts and beyond shows that once gentrification gains momentum, preventing displacement becomes significantly more difficult and costly. Early, intentional action allows communities to align growth with equity—ensuring that public investments strengthen neighborhoods without displacing the residents and businesses that helped sustain them. This toolkit is designed to support that proactive approach, helping municipalities in the ABS region anticipate displacement pressures and respond with targeted, timely, and effective strategies.

Neighborhood Risk to Displacement: Classification Framework

To effectively prevent displacement, it is essential to understand **where neighborhoods fall along the spectrum of market change** and **how displacement risk differs by place and population**. Drawing on demographic trends, housing market indicators, income and tenure patterns, and fair housing analyses in the RHS Needs Assessment and Assessment of Fair Housing, neighborhoods across the Avon–Brockton–Stoughton (ABS) region can be grouped into five displacement-risk categories

These categories reflect both market conditions and demographic vulnerability, recognizing that displacement risk emerges not only where housing prices are rising, but where residents have fewer financial, legal, or institutional protections.

> **Susceptible:** Susceptible neighborhoods are those that are not yet experiencing significant demographic change but are located near high-value or rapidly appreciating areas, transit corridors, or planned public investments. These neighborhoods typically have moderate home values, relatively stable populations, and limited new development activity, but show early warning signs of future displacement risk.
>
> Key Characteristics: Proximity to high-value or fast-appreciating neighborhoods; Rising regional demand for nearby housing; Moderate incomes and housing values; Higher shares of renters, seniors, or fixed-income homeowners; Limited tenant protections or affordability controls.
>
> Susceptible neighborhoods represent the best opportunity for early intervention. Preservation strategies, tenant protections, and proactive affordability policies are most effective and least costly at this stage, before speculative pressure intensifies and displacement accelerates.
>
> **Early Gentrification (Type 1):** Early (Type 1) neighborhoods are experiencing housing price appreciation and reinvestment but still retain low to moderate home values relative to regional averages. These areas often contain older housing stock, higher renter shares, and residents with limited wealth buffers.
>
> Key Characteristics: Rising sales prices and rents; Increasing investor interest or rehabilitation activity; Continued presence of low- and moderate-income households; Higher proportions of renters and larger households; Early demographic shifts, but no wholesale turnover yet

This stage is a critical inflection point. Without intervention, displacement risk increases rapidly. Anti-displacement tools such as acquisition of at-risk properties, preservation of naturally occurring affordable housing (NOAH), and just-cause eviction protections are especially impactful here.

Dynamic Neighrbohoods: Dynamic neighborhoods are actively undergoing demographic change consistent with gentrification, including shifts in income, race/ethnicity, household type, and tenure. These areas often experience overlapping pressures from new development, rising rents, and changing neighborhood character.

Key Characteristics: Observable demographic shifts (income, race, education levels); Declining affordability for existing residents; Active redevelopment or zoning-driven change; Loss of small businesses or culturally specific services; Growing displacement pressure for renters.

Dynamic neighborhoods require strong stabilization strategies, including tenant protections, right-to-return policies, relocation assistance, and targeted affordability requirements. At this stage, displacement is already occurring, and mitigation, not prevention alone, becomes necessary.

Late-Stage Gentrification: Late-stage neighborhoods are newly high-value areas where housing prices and rents have risen substantially, but vulnerable populations still remain. These neighborhoods may appear "successful" by market indicators alone, yet continue to house renters, seniors, or long-time residents at high risk of displacement.

Key Characteristics: High or rapidly escalating housing values; Significant loss of affordability; Remaining pockets of low-income or long-term residents; Reduced housing turnover affordability; Heightened pressure on fixed-income households

At this stage, options are more limited and costly. Policies must focus on protecting remaining residents, ensuring relocation assistance where displacement is unavoidable, and securing long-term affordability through deed restrictions, public acquisition, or land-use controls.

Continued Loss Neighborhoods: Continued Loss neighborhoods are high-value areas that have already experienced significant demographic change and displacement. These neighborhoods often have few remaining low- or moderate-income households and limited opportunities for reintegration without intentional policy action.

Key Characteristics: High home values and rents; Predominantly higher-income populations; Loss of historic residents and cultural institutions; Limited affordable housing stock; Exclusionary market dynamics

Although displacement has already occurred, these neighborhoods remain relevant to fair housing and equity goals. Strategies here focus on reintroducing affordability, expanding housing choice, and ensuring that future growth does not further entrench exclusion.

A wide range of analytical methodologies have been developed to help cities and regions identify which neighborhoods are experiencing gentrification, the stage and intensity of that change, and which areas are most vulnerable to future displacement pressures. While the specific indicators and thresholds vary, most approaches share a common goal: distinguishing between normal neighborhood change and market-driven shifts that threaten housing stability for long-time residents.

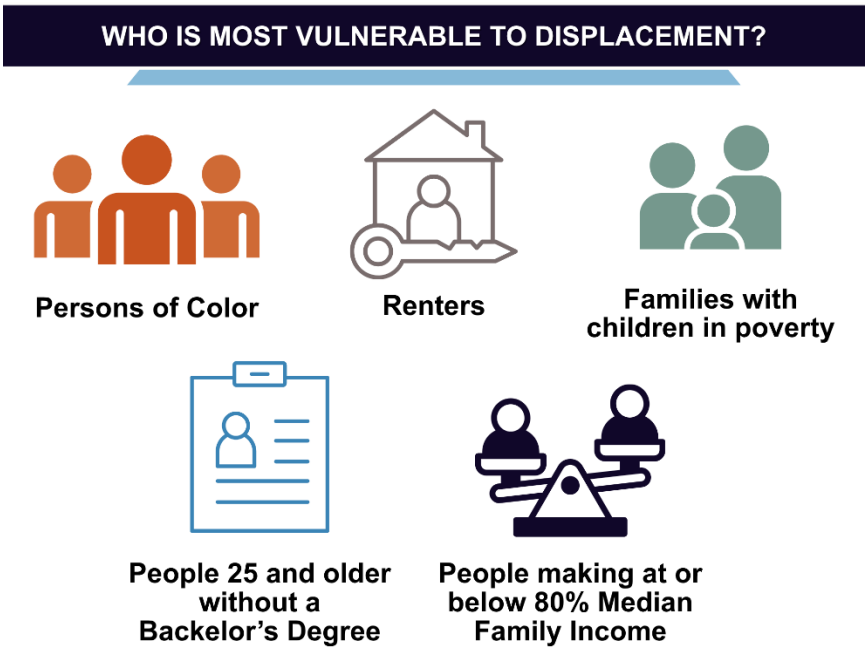
Several widely used methodologies build on foundational work by Lisa Bates, a professor at Portland State University, whose research established a place-based framework for categorizing neighborhoods

by stage of gentrification using indicators such as housing value appreciation, income change, educational attainment, and demographic shifts. Variations of this framework have been adapted by cities across the country to reflect local housing markets and data availability.

In addition to academic-led models, practitioner-oriented organizations have contributed influential tools. The Urban Displacement Project has developed a widely used typology that classifies neighborhoods based on vulnerability, housing market conditions, and demographic change. This approach has been applied in multiple metropolitan areas and is particularly valuable for integrating displacement risk analysis into planning, zoning, and capital investment decisions.

While these methodologies differ in structure, they share an important insight: *gentrification and displacement are not uniform processes, and neighborhoods move through distinct stages over time.* Understanding these stages allows municipalities to deploy the most appropriate anti-displacement tools, recognizing that some interventions are most effective early, while others are necessary once market pressures are already well underway.

Equally important is identifying which residents are most vulnerable to displacement within gentrifying neighborhoods. Research consistently shows that certain groups face heightened risk when housing costs rise. Five indicators are commonly used to assess displacement vulnerability:



Renters, for example, are more vulnerable to displacement than homeowners in gentrifying neighborhoods because of landlords' ability to raise rents, convert their units to condominiums, and replace older apartments with more profitable land uses. African American and Hispanic residents are more likely to be impacted by multiple vulnerability indicators. For example, African American residents are more likely to live in poverty and be renters than white residents, and Hispanics are more likely to be renters and have lower levels of education.

Toolkit Overview

Part 1 provides an overview of seven key lessons learned from gentrifying neighborhoods across the country, in areas where city and neighborhood leaders have been working for years to combat the displacement of vulnerable residents. These lessons provide important considerations for municipalities and community leaders to take into account as they seek to address displacement in their communities.

Part 2 provides a framework for understanding and weighing the merits of different policy tools used to address displacement in gentrifying neighborhoods. The criteria discussed here are meant to help policymakers consider which tools best further a municipality's or region's goals and best match the needs of particular vulnerable populations at different stages of neighborhood change. The criteria also allow policymakers to weigh the effectiveness and impact of specific tools and consider which ones the city has the resources to implement or the capacity to develop. To illustrate how these criteria can be used to generate more nuanced evaluations of tools and strategies in particular contexts, they are applied to the ten policy tools discussed in Part 3.

Part 3 features eight (8) recommendations of policy tools available to the RHS region for addressing displacement in gentrifying neighborhoods, taken from the more comprehensive list of tools in Part 6. The tools selected provide a range of approaches, including high-impact but difficult to implement tools, as well as "low hanging fruit" tools that are fairly easy for a municipality to implement but not as wide-ranging in their impact. This section includes a brief discussion of each tool along with a list of key action steps to get started with the tool. This section also applies the analytical framework presented in Part 2 for assessing each tool.

Part 4 presents an overview of revenue sources that could be available for funding programs that address the displacement of vulnerable residents.

Part 5 presents a list of important displacement-mitigation tools that are available in Massachusetts, as well as some that are used in other parts of the country that are illegal in Massachusetts, as a result of a state legislative or constitutional ban. Absent legal reforms, these tools are off limits to communities in Massachusetts.

Part 6 presents an overview of more than 24 tools for combating the displacement of vulnerable residents in gentrifying neighborhoods. The tools are organized under six goals, which provide a reference point for understanding how certain strategies and tools further specific displacement mitigation goals while not furthering others. Each tool includes a short description along with any special considerations and examples of where the tool has been implemented. Only tools that can be legally adopted in Massachusetts are included here.

Part 7 provides an overview of three case studies of historically vulnerable neighborhoods, both inside and outside of Massachusetts, where local efforts have focused on mitigating displacement in the face of rising housing costs and redevelopment pressures. The case studies demonstrate how a variety of strategies and policies can be used successfully to mitigate the displacement of vulnerable populations in gentrifying communities and offer both hope and concrete lessons to advocates in other communities.

Part 1: Lessons from Gentrifying Neighborhoods

The following lessons are drawn from the case studies of gentrifying neighborhoods in Part 7, as well as research of efforts from other parts of the country to mitigate displacement in gentrifying neighborhoods.

1. Put community voices at the center. Ensure vulnerable residents have a meaningful role in identifying needs, prioritizing the use of resources, implementing strategies, and monitoring progress.

Community voices should be incorporated throughout the development and implementation of displacement mitigation plans and strategies to ensure they are aligned with community needs. Effective community engagement requires strong municipal efforts to reduce barriers to participation and reach out to directly impacted residents. Active, ongoing community oversight of a municipality's displacement mitigation programs brings critical transparency and accountability to the process.

Investing in capacity building of tenants and other vulnerable groups is critical to ensuring that their participation is meaningful and robust. Capacity building is also important to the implementation of many important displacement mitigation strategies, such as resident purchases of mobile home parks and apartment complexes, and the creation of community development corporations.

2. Intervene early to acquire permanent control of land. Acquire as much land as possible for permanent use as affordable housing, through mechanisms such as community land trusts, long-term affordability restrictions, and nonprofit and public ownership of land.

As gentrification picks up steam in a neighborhood, it becomes much more difficult to feasibly acquire properties for the preservation and construction of affordable housing. For neighborhoods that are susceptible to gentrification or in the very early stages of gentrifying, it can be hard to envision the rapid rise in property values that will come in later stages of gentrification. But buying land and housing in this early period gives cities, community development organizations, and residents more capacity to mitigate displacement when change does come.

Taking land out of the speculative real estate market protects precious public investments in affordable housing and ensures opportunities for future generations of low-income residents to live in a gentrifying neighborhood. Long-term stewardship of affordable housing investments is best achieved through community and public ownership of affordable housing developments and the land underneath the homes, but long-term deed restrictions also help ensure that land remains available for affordable housing for generations.

3. Dedicate substantial levels of city funding to anti-displacement efforts. Secure long-term, dedicated funding streams rather than relying on a city's general fund.

The implementation of displacement mitigation strategies at a scale large enough to have a systemic impact requires levels of financial commitment equivalent to or greater than city investments in transportation and other important civic endeavors. Producing and preserving affordable housing at scale, like widening freeways or building regional parks, is an undertaking whose costs are often

startling to people. For instance, in the absence of oversubscribed federal subsidies, municipal contributions in the range of $150,000 to $300,000 or more are typically required for each new affordable housing unit built in a gentrifying neighborhood for low-income families, with the exact amount depending on the local housing market, a neighborhood's stage of gentrification, the income levels of families served, and the type of housing product. Programs that serve the most vulnerable residents of a community require the greatest levels of investment.

4. **Anticipate and include strategies for addressing displacement in public revitalization initiatives and major infrastructure projects. In some neighborhoods, the shift from the need for revitalization to the need for anti-displacement measures can occur quickly.**

   When a municipality institutes revitalization programs or otherwise makes significant investments in a community, such as new transit infrastructure or incentives for higher-end housing, it should anticipate displacement and incorporate affordable preservation and other displacement mitigation strategies into those plans up front, rather than reacting to this need later on when it may be too late and too expensive to respond.

5. **Match anti-displacement strategies to neighborhood conditions and needs. Strategies to combat displacement should be grounded in community planning efforts with measurable goals and timelines for implementation.**

   Municipalities should develop a clear understanding of which neighborhoods are impacted by gentrification, the levels of gentrification and displacement occurring, and who is being impacted. Having a community-driven, neighborhood-level plan that includes specific goals and timelines, along with a community oversight mechanism, allows for greater accountability and oversight over a city's progress towards addressing displacement.

6. **Commit for the long haul with a diverse set of tools. Develop realistic expectations of what constitutes success and the time to achieve displacement-mitigation goals.**

   Even with large-scale, concentrated investments to mitigate residential displacement in a gentrifying neighborhood, it is next to impossible to entirely eliminate displacement in the face of market pressures. But even though residential displacement that arises as a consequence of gentrification cannot be entirely eliminated, displacement can be meaningfully mitigated with a multipronged, sustained effort pursued over many years by local stakeholders, as shown in many communities across the United States. Progress on mitigating displacement of vulnerable populations requires long-term, ongoing support and engagement from elected officials, civic leaders, and residents, including those from impacted communities.

   Reducing displacement also requires a willingness to mix and match a variety of strategies and to proceed simultaneously on a variety of fronts. Voters and elected officials have to be willing to support new and unfamiliar approaches, as well as to drastically scale up those tools that are already achieving results.

7. Create local capacity for preserving affordable housing and identifying the biggest preservation risks.

A coordinated network of high-capacity preservation groups, strong community development organizations, municipal staff, and other stakeholders is essential to preserving existing affordable housing and combating displacement in gentrifying neighborhoods. A network is needed to identify preservation risks, as well as coordinate and implement responses. A critical strategy for identifying preservation priorities is creating and actively updating a database of at-risk properties that incorporates detailed information about multifamily developments' expiring subsidies, building conditions, and other indicators of vulnerability.

The lessons drawn from gentrifying neighborhoods point to a consistent conclusion: displacement mitigation is most effective when communities act early, invest steadily, and center the people most vulnerable to being pushed out. Anti-displacement work cannot be treated as a single policy response. Rather, it requires a coordinated framework that combines community engagement, land acquisition, affordable housing preservation, dedicated funding, and long-term implementation capacity. As the case studies show, the greatest success tends to occur where municipalities and community partners move before speculative pressure intensifies and where residents have a meaningful role in shaping both priorities and outcomes.

These lessons also underscore that anti-displacement strategies must be tailored to local conditions. Neighborhoods facing early signs of market pressure may benefit most from land banking, preservation planning, and community ownership models, while areas already experiencing rapid change may require more immediate tenant protections, targeted affordable housing investments, and active monitoring of at-risk properties. In all cases, municipalities should integrate displacement prevention into revitalization efforts, infrastructure planning, and housing policy so that public investments do not unintentionally accelerate the loss of lower-income households.

Finally, the toolkit makes clear that displacement mitigation is a long-term commitment rather than a short-term initiative. Even strong local action may not eliminate displacement entirely, but sustained use of multiple tools can meaningfully reduce harm, preserve housing choice, and maintain community stability over time. Building local capacity among municipalities, nonprofit partners, and resident-led organizations is therefore essential, especially for identifying preservation risks early and responding strategically before affordability is lost.

Part 2: Framework for Evaluating Anti-Displacement Policies

In order to understand the ways that particular policy tools can be used to address the needs of vulnerable groups impacted by displacement in gentrifying neighborhoods, it is helpful to consider their relative strengths and weaknesses. It is important to keep in mind that no tool will score well on all measures. The criteria are meant to help policymakers consider which tools best further the city's goals and best match the needs of particular places and groups. The criteria also allow policymakers to weigh the effectiveness and impact of specific tools and consider which ones the city has the resources to implement or the capacity to develop.

The first two criteria focus on the dimension of need that is addressed by a particular tool. The next three criteria are normative, meaning they are linked to value-based goals that a city or community may have adopted or wish to adopt. A city may have additional goals it wants to add here. The final two criteria focus on considerations important to the successful implementation of each tool. Together, the application of these criteria to the possible displacement mitigation tools will give city policymakers a great deal of information to consider and help inform discussion of which tools a city should adopt.

Vulnerable populations targeted. This criterion considers which vulnerable groups a particular tool is likely to assist the most. We focus here on groups that are known to be most vulnerable to displacement as housing costs rise, that have the fewest housing options once displaced, and that can be easily targeted by particular programs. When it comes to incomes of populations targeted, we recommend breaking this analysis down even further to identify whether a policy targets households with very low incomes (such as at 30 to 50 percent of the Area Median Family Income) or a higher range, such as 60 to 80 percent of the Area Median Family Income.

Stage of gentrification targeted. The second criterion considers at which stage of gentrification a particular tool will be the most effective. Since conditions and challenges vary according to the amount of displacement pressures in a neighborhood, it is important to be aware of which tools are most easily implemented at various stages. Of course, most tools will be easier to implement when neighborhoods are in the earliest stages of change.

Place-based. Place-based tools are targeted for specific gentrifying neighborhoods, rather than being implemented citywide or regionwide. Some tools may focus on particular vulnerable groups without linking them to particular gentrifying neighborhoods.

Sustainability. Displacement has two time dimensions that are important to consider. First, displacement refers to the loss of existing vulnerable groups of residents. Second, displacement pressures impact the ability of persons from similar demographic groups to return or move into the neighborhood. Some policies are well

matched to the needs of current residents but may not extend to future residents, while other policies address both current and future residents' needs. This criterion also speaks to the longevity of city investments: Will a displacement mitigation investment remain when the current residents move? How long will the city's investment in the affordability of a unit last?

Inclusivity. Displacement-mitigation tools vary in terms of the involvement of vulnerable residents in their design, implementation, and oversight. To ensure that tools are designed to address the concerns of these residents, it is important to consider to what extent such involvement is a feature of each tool.

Financial resources required. While it is not possible to precisely detail the likely costs of particular tools, our goal here is to give a sense of which are the most or least costly. We attempt to do this by considering the amount of funding required for initial implementation or investment and the ongoing cost to the city beyond start-up. Initial costs may range from those associated with passing an ordinance to allocating funds for housing construction. On-going costs might include funding for staff at agencies charged with implementation.

Capacity required. A key feature of a tool's successful implementation is the ability of city staff, local nonprofits, and community organizations to carry out the roles envisioned for them by each tool. We attempt to consider here whether the required capacities currently exist, whether there are key gaps that would require attention, and the extent to which any existing deficiencies in capacity could be easily addressed.

Criteria for Assessing and Comparing Anti-Displacement Policy Tools

Criteria	Purpose / Rationale	Operational Definition / Assessment Options
Dimensions of Need Addressed		
Vulnerable populations targeted. *Which group does this tool assist the most?*	Certain populations are more vulnerable to displacement and face greater barriers to securing affordable housing once displaced.	Identifies which groups the tool primarily benefits, including: low-income renters; low-income homeowners; people and communities of color; low-income families with children; low-income seniors.
Stage of gentrification targeted. *At what stage is this tool most effective?*	Housing pressures and displacement risks vary by stage of neighborhood change, making it critical to align tools with local conditions.	**Early-stage:** neighborhoods susceptible to gentrification; **Mid-stage:** neighborhoods experiencing demographic change and housing appreciation with moderate values; **Late-stage:** neighborhoods with high residential values and advanced displacement pressure.
Normative Dimensions		
Place-based. *Does this policy tool or financial resource focus on a specific gentrifying neighborhood?*	Addressing displacement that affects entire neighborhoods requires tools that intentionally target vulnerable areas.	**Yes:** Designed to serve residents of one or more identified gentrifying neighborhoods; **No:** Not targeted to specific neighborhoods.
Sustainability. *How long will the effects of this policy tool last?*	Preserving cultural communities and long-term income and racial diversity requires tools with lasting effects beyond initial beneficiaries.	**Good:** Creates an ongoing (40+ years) stock of housing or protections for current and future residents; **Fair:** Creates benefits lasting less than 40 years; **Poor:** No provisions for future residents.
Inclusivity and resident voice. *How will the voices of vulnerable residents be represented?*	Tools are most effective when vulnerable residents meaningfully shape their design, governance, and implementation.	**Good:** Active roles for vulnerable residents in design, governance, and ongoing implementation; **Fair:** Some roles for vulnerable residents; **Poor:** No role for vulnerable residents.
Implementation Dimensions		
Financial resources required. *What level of funding or foregone revenue will be required?*	The feasibility and scale of implementation depend on available public funding, subsidies, or foregone revenue.	**Low:** Minimal start-up and operating costs to the city; **Medium:** Moderate start-up and operating costs; **High:** High start-up costs, high operating costs, or both.
Current capacity. *How well do municipal roles match current capacity?*	Successful implementation depends on whether city staff, nonprofits, and community partners can carry out envisioned roles.	**Good:** Existing staff and community capacity align with implementation needs; **Fair:** Some capacity exists but additional capacity-building required; **Poor:** Limited or insufficient capacity currently exists.

Part 3: Featured Tools for Combatting Residential Displacement

Introduction

This section features eight policy tools that municipalities within the RHS region could adopt today to address displacement in gentrifying neighborhoods. These tools are taken from the more comprehensive list of tools in Part 6. The tools recommended here provide a diverse range of approaches for tackling residential displacement. Some of the tools assist primarily vulnerable homeowners, while others are targeted towards vulnerable renters. The tools include high-impact but more difficult to implement approaches, as well as “low hanging fruit” tools that are fairly easy to implement but may not be as wide-ranging in their impact. An overview of each tool is followed by a list of key action steps to get started with the tool, and then an application of the policy assessment framework presented in Part 2.

Featured Tools

1. Affordable Housing Preservation Inventory & Early Warning System
2. Community Land Trusts (CLTs)
3. Municipal or Regional Housing Trust Funds
4. Acquisition & Preservation Funding (“Strike Funds”)
5. Local Preference & Affirmative Fair Housing–Compliant Community Preference Policies
6. Inclusionary Zoning with Strong On-Site Affordability Requirements
7. Property Tax Relief & Home Repair Programs for Income-Eligible Homeowners
8. Preservation-Oriented Zoning & Adaptive Reuse by Right

Affordable Housing Preservation Inventory & Early Warning System

Highlights

- Involves creating and maintaining an in-depth database to track affordable rental properties
- at risk of redevelopment, as well as operating a network that focuses on the preservation of these properties
- Helps a municipality identify at-risk properties, prioritize investment of precious preservation resources, and lead proactive interventions to save affordable apartments.

Action Steps to Get Started:

1. Hire staff or partner with a nonprofit organization or Regional Planning Agency to create a database of affordable rental properties in gentrifying neighborhoods with expiring rent restrictions or other factors that make them vulnerable for redevelopment.
2. Recruit local affordable housing providers, city officials, tenant organizations, and other preservation stakeholders to discuss preservation opportunities and convene regular meetings.

The Problem

Preserving existing affordable rental housing is a critical anti-displacement strategy. Affordable and moderately priced units are often lost not because buildings are demolished, but because properties are sold, converted, repositioned in the market, or reach the end of their affordability periods. When municipalities lack an early warning system, these changes may not be recognized until displacement pressures are already underway. The attached LIHTC inventory shows that, within the RHS region, Brockton contains the region's concentration of LIHTC-supported housing, with 642 total units, including 576 affordable units, across 11 developments identified between 2015 and 2025, while Avon and Stoughton had no LIHTC properties identified in the same inventory. As a result, regional preservation efforts should prioritize ongoing monitoring of Brockton's LIHTC portfolio and establish local capacity to track expiring affordability restrictions, ownership transitions, and opportunities for preservation intervention before displacement occurs

The Tools

Two essential and related tools for preserving affordable rental properties are preservation databases and networks. Municipalities in Massachusetts can play a key role in preservation efforts by operating the database or coordinating (and funding) another organization to do so, and by dedicating city staff to run the preservation network or help support its operations.

Preservation Database

A preservation strategy must start with good data. Creating and maintaining a preservation database allows local stakeholders to know which affordable properties are most at risk of converting to market-rate rents or under-going redevelopment and which properties make the best candidates for preservation.

Preservation databases rely on a range of sources to incorporate detailed information about properties' expiring subsidies, building condition, and other indicators of vulnerability, including insights from stakeholders working on the ground, such as members of the preservation network discussed below. As the National Housing Preservation Network has noted, "Without sufficient data to understand which properties are most at risk, it's impossible to target resources effectively or be prepared to act when a property is threatened."

Some existing resources provide a good baseline for identifying affordable properties with expiring subsidies, but a deeper dive is needed to understand a properties' vulnerability. For example, understanding when and whether a LIHTC property will exit the program requires examining the property's Land Use Restriction Agreement with the state for terms such as rights of first refusal or longer affordability commitments and identifying whether the property is eligible to exit early through the qualified contract process. Understanding the displacement pressures of the neighborhood where the property is located is also important.

Preservation Network

Preservation networks bring key stakeholders together on a regular basis to monitor the database of at-risk multifamily properties, engage with property owners early on (i.e., before the property is exiting an affordable housing program or sold for redevelopment), and collaborate on proactive preservation strategies.

2 Key Components of an Effective Preservation Strategy

1. Data collection and analysis
2. Stakeholder network leading proactive interventions

The DC Model

One highly successful model for a preservation database and network is the DC Preservation Network, which monitors D.C.'s inventory of at-risk affordable multifamily properties via a set of local databases: the DC Preservation Catalog and the Housing Insights database. The Network tracks not only properties with expiring subsidies but also those in disrepair and in need of rehabilitation.

The focal point of the D.C. Preservation Network is holding regular meetings where participants discuss the at-risk housing inventory and develop strategies for preserving the highest priority properties. The databases focus conversations productively around properties at the most immediate risk of losing affordable units. The Network has been most successful in coordinating the preservation of privately-owned subsidized affordable housing. The District of Columbia recently created a special affordable housing preservation unit led by an affordable housing preservation officer to maintain the District's preservation database and lead its affordable housing preservation work.

Examples:

Washington, D.C. (DC Preservation Catalog, Housing Insights database, and DC Preservation Network), Colorado (Housing Preservation Network); Massachusetts (Community Economic Development Assistance Corporation–Interagency Working Group and Preservation Advisory Committee); Portland, Oregon (Preserve Oregon Housing); Chicago/Cooke County, IL (Preservation Compact).

Community Land Trusts (CLTs)

Highlights:

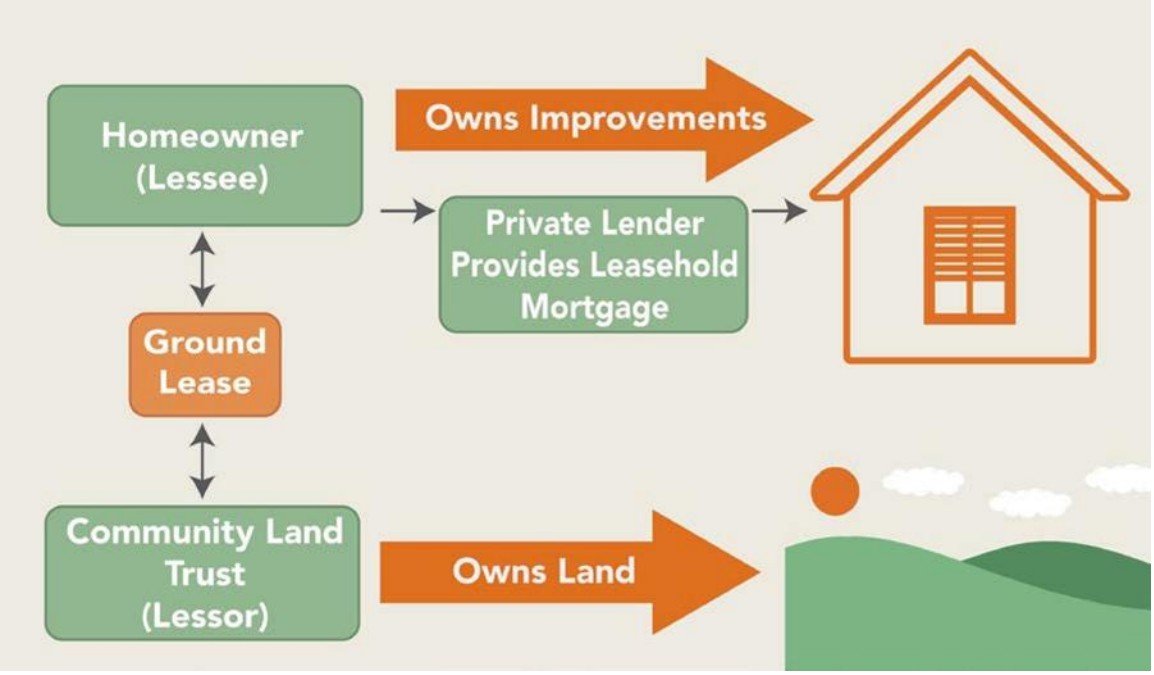
- CLTs provide opportunities for current and future generations of low-income residents to remain stably housed or own homes in a gentrifying neighborhood, through permanent affordability and community control (giving communities long-term control over the land) - effective for both rental and ownership housing
- CLTs remove land from the speculative market and offer a flexible partnership model
- CLTs can be an unfamiliar concept to many residents; garnering community support for a CLT may require extensive education and community trust building.

Action Steps to Get Started:

1. **Conduct Community Education and Outreach on the CLT Model**
   Launch targeted education and engagement efforts to build understanding of how CLTs work in Massachusetts, including permanent affordability, shared equity homeownership, and community governance. Outreach should include public workshops, stakeholder briefings, and collaboration with housing advocates, municipal boards, and residents to shape the CLT's mission, service area, and target populations.
2. **Designate or Create an Entity with Capacity to Operate a CLT**
   Establish a new nonprofit CLT or designate an existing qualified nonprofit housing organization with demonstrated capacity in affordable housing development, stewardship, and compliance. The entity should meet IRS 501(c)(3) requirements and be eligible to partner with municipalities, the state, and lenders. Regional CLTs may be appropriate where individual municipalities lack scale or staff capacity.
3. **Commit Public and Quasi-Public Subsidies for Acquisition, Development, and Start-Up**
   Allocate local, regional, and state resources to support CLT activities, including:
   a. Land and property acquisition
   b. Construction or rehabilitation of CLT homes
   c. Initial operating and stewardship costs
   d. Common Massachusetts funding sources include Community Preservation Act (CPA) funds, municipal Affordable Housing Trust Funds, HOME/ARPA/CDBG (where eligible), MassHousing, and state programs administered by EOHLC. Early capital commitments are often critical to CLT viability.

3. **Adopt Local Policies to Support CLTs and Long-Term Affordability**
   Rather than a standalone CLT ordinance (which is uncommon in Massachusetts), municipalities can support CLTs through:
   a. Local preference policies that are Affirmatively Furthering Fair Housing (AFFH)–compliant
   b. Property tax exemptions or payment-in-lieu arrangements for qualifying nonprofit ownership under M.G.L. c. 59, §5 (as applicable)
   c. Zoning provisions that prioritize or incentivize CLT projects (e.g., density bonuses, reduced parking, by-right multifamily or adaptive reuse)
   d. Formal designation of CLTs as preferred partners for municipally owned land disposition

How a CLT Works



In a community land trust, a nonprofit organization maintains long-term ownership of land while using the land for a range of community benefits, such as selling and renting affordable homes on the land to low-income households and green space. Community land trusts typically incorporate residents into the governance of the CLT. A community land trust can be used with single-family housing as well as mixed-used and multifamily development, and with homeownership as well as rental housing.

For homeownership units, the CLT's land is typically leased for 99 years to an income-eligible family for an affordable price ($25-$50 a month is common) through a very detailed ground lease, which sets forth the policies and rules governing the use and sale of the property. An income-eligible family purchases the home sitting on the land at an affordable price with mortgage financing, typically from a bank.

When the family wishes to sell the home, the nonprofit CLT typically has a right of first refusal to purchase the home, and the resale price is restricted to ensure the home can be resold at an affordable price to another low-income buyer. CLT homeowners recoup what they paid for the home, while a fixed rate of appreciation caps the amount of appreciation they can receive if property values are rising. For rental CLT units, the nonprofit entity maintains ownership of the home and leases it to an income-eligible family for an affordable price.

CLT Goals

1. CLTs provide a source of **permanently affordable homeownership and rental housing** for current and future generations of low-income families, even amidst rapidly rising land values. CLTs protect precious public investments in affordable housing by taking land out of the speculative real estate market.

2. Through long-term community control of land, the CLT structure gives communities the opportunity to **shape future redevelopment** in the neighborhood and **preserve the cultural legacy** of a community. For example, the Dudley Square Neighborhood Initiative's (DSNI) "Dudley Triangle"[1] strategy was to acquire as many parcels within the Dudley Triangle as possible to improve the quality of life for residents (illegal dumping) and protect a large part of the neighborhood against urban renewal encroachment from downtown Boston.

3. CLTs support the **stability of homeowners and renters** participating in the CLT. A CLT serves as an active steward to help ensure families are able to hold onto their homes. The ground lease provides a mechanism for the CLT to guard against predatory loans on the home and ward against foreclosures. Many CLTs charge a minor monthly stewardship fee to help with long-term maintenance of the homes.

4. The unique CLT structure, by severing ownership of the land from the home, enables communities to provide **more deeply affordable homes serving lower-income families** who would otherwise be unable to afford their own home. CLTs can also be structured to help low-income families in financial distress remain in their current homes. For example, the City of Lakes CLT in Minnesota is working to help current homeowners in financial crisis stay in their homes by transferring ownership of the land into the CLT in exchange for the family receiving assistance to rehab their home and pay off their tax debts.

A CLT should be created only if there is **clear community support** for this model. Extensive community engagement and securing the trust of the community is critical to a CLT's success. Community control of land can be an unfamiliar concept to many residents and often requires extensive education and community trust-building to counter suspicions of a land grab. If these steps are not taken, a community may ultimately oppose efforts to create the CLT.

To be successful, CLTs also need **access to land**. Public land, such as surplus land and city land bank lots, can be an excellent resource in many cities to help CLTs get off the ground. CLTs may also need grant funding to help subsidize the construction of the houses, as well as cover operational costs in the initial stages of the CLT's development.

Questions to Answer Before Forming a CLT

[1] DSNI was the first community-based nonprofit in the country granted eminent domain authority over land within its boundaries. DSNI's eminent domain authority applied to the vacant land in a 60-acre area called the "Dudley Triangle." The land acquired by eminent domain has been transformed into 225 new affordable homes, a 10,000 square foot community greenhouse, urban farm, a playground, gardens, and other amenities of a thriving urban village.

- Can an existing organization successfully take on the functions of a CLT – including long-term stewardship of CLT properties–or does a new organization need to be created?
- What types of partnerships are needed to ensure the success of the CLT, such as construction of the homes and assisting families with qualifying for mortgages?
- What roles will the CLT homeowners and renters as well as other community residents play in the creation and governance of the CLT? Traditionally, CLTs have included active roles for CLT residents.
- On what scale will the CLT operate? Historically, CLTs have been operated on a neighborhood scale to provide for long-term community control of land and permanent affordability, but several CLTs, such as the City of Houston's new CLT, operate citywide.

Examples:

There are more than 240 CLTs in 46 states, including North Carolina (Community Home Trust, Durham Community Land Trustees); Chicago (Chicago Community Land Trust); Albuquerque (Sawmill Community Land Trust); and Massachusetts (Boston Neighborhood Community Land Trust).

Resources:

- Grounded Solutions Network
- EOHLC CLT Guidance

Municipal or Regional Housing Trust Funds

Highlights:

- One of the most flexible and powerful anti-displacement tools available to municipalities in Massachusetts
- Can be used for preservation, acquisition, rehabilitation, and housing stability programs
- Works in urban, suburban, and regional contexts, including smaller communities with limited staff capacity
- Can leverage multiple funding sources, including CPA, inclusionary zoning payments, ARPA, and general funds
- Enables rapid response when at-risk properties come on the market

Action Steps to Get Started:

1. Establish or activate a housing trust through local legislative action (or review and update an existing trust's purpose and eligible uses).
2. Define anti-displacement priorities within the trust's guidelines, such as preservation of naturally occurring affordable housing (NOAH), acquisition of at-risk properties, or stabilization of long-time residents.
3. Identify and dedicate funding sources, including CPA revenues, inclusionary zoning fees, ARPA funds, or local appropriations.
4. Create clear decision-making criteria and approval thresholds to enable timely deployment of funds, especially for acquisition opportunities.
5. Coordinate regionally—where appropriate—to pool funds, share administrative capacity, or partner with housing authorities and nonprofit developers.

The Problem

Municipalities often lack a dedicated, flexible funding source to respond to displacement pressures as they emerge. Without readily available capital, communities are forced to react after properties have been sold, rents increased, or residents displaced. This challenge is particularly acute in smaller communities, where limited staff capacity and reliance on competitive state or federal funding can delay action. As a result, opportunities to preserve affordable housing or stabilize vulnerable households are frequently missed.

The Tool: Municipal Housing Trust Funds

Municipal and regional housing trust funds are locally controlled accounts established under Massachusetts law that allow communities to collect and deploy funds for affordable housing and related anti-displacement activities. Unlike many grant programs, housing trust funds offer maximum flexibility, enabling communities to tailor investments to local needs and respond quickly to market conditions.

How They Are Established:

The Massachusetts State Legislature passed the Municipal Affordable Housing Trust Fund Law (MGL c.44s. 55c) in 2005, which made it easier for both cities and towns to establish a local housing trust. All communities may now create a Municipal Housing Trust either through their city council passing a bill or through a successful vote at a town meeting.

Housing trust funds can be used to:

- Acquire and preserve at-risk rental housing
- Support rehabilitation and capital improvements to extend the life of existing affordable units
- Fund housing stability programs, such as home repair grants or down-payment assistance
- Serve as a financing platform for strike funds, community land trusts, or nonprofit partnerships

When structured regionally or coordinated across municipalities, housing trust funds can expand purchasing power, reduce administrative burden, and ensure that smaller communities can participate meaningfully in anti-displacement efforts.

Relationships with CPA Funds

In many towns, housing initiatives are often spearheaded by the Municipal Affordable Housing Trust (AHT) and the Community Preservation Committee (CPC). These groups often work together to establish a funding system for the Affordable Housing Trust. The CPC is in charge of making funding recommendations for their CPA funding to either Town Meeting or the city council. The CPC can recommend that a certain amount of funds be given to the AHT each year for the production of affordable housing.

In 2016, Massachusetts amended the CPA Statute (MGL 44B) to allow the funding of all eligible community housing initiatives. Specifically, this allows CPA funds to be used to acquire, create, preserve or support housing, and to fund rehabilitation or restoration of housing projects that were acquired or created with CPA funds.

Nineteen municipalities in Massachusetts have passed Transfer Fee home rule petitions, which, if approved by the Massachusetts State House, would allow these communities to enact a Real Estate Transfer Fee. This transfer fee allows municipalities to collect a fee on high-end real estate sales that is deposited into either the municipal affordable housing trust fund or a regional affordable housing commission.

The state is also considering a bill that would enact a local option transfer fee statewide and create a framework for any municipality to adopt a real estate transfer fee without needing a home rule. If either the municipal transfer fee petitions are passed, or the statewide local option transfer fee is passed (or both!) then real estate transfer fees will become another main way that affordable housing trusts are funded. (Source: Local Option for Housing Affordability)

The Tool: Regional Housing Trust Funds

A regional affordable housing trust fund offers RHS municipalities, Avon, Brockton, and Stoughton, a powerful mechanism to pool resources, share risk, and increase impact in addressing displacement and housing instability. While each community faces distinct market conditions and capacity constraints, many of the drivers of displacement, rising housing costs, investor activity, and limited affordable supply, operate at a regional scale. A regional trust fund allows communities to respond at that same scale.

Why a Regional Approach Matters

Smaller municipalities often lack the staff capacity or financial flexibility to respond quickly when at-risk housing becomes available. Even larger cities may struggle to compete with private investors in fast-moving markets. By combining funds and coordinating decision-making, RHS communities can:

- Increase purchasing power for acquisition and preservation efforts
- Act more quickly when properties come on the market
- Reduce administrative burden by sharing staffing, underwriting, and monitoring functions
- Ensure more equitable distribution of resources across communities with differing market pressures

A regional trust does not replace local housing trust funds; rather, it supplements and strengthens them, allowing municipalities to participate in larger, more impactful preservation and stabilization efforts.

How a Regional Trust Could Be Structured

RHS municipalities could establish a regional trust through an intermunicipal agreement, with each participating community contributing funds on an agreed-upon basis. Contributions could come from a variety of sources, including:

- Community Preservation Act (CPA) revenues (where eligible)
- Community Development Block Grant (CDBG) funds (where eligible)
- Inclusionary zoning in-lieu fees
- ARPA or other one-time federal or state funds
- Annual municipal appropriations

The trust could be governed by a regional board with representation from each municipality, along with non-voting advisory members such as housing authorities, nonprofit developers, or tenant advocates. Clear policies would define eligible uses, geographic targeting, and decision-making thresholds, ensuring transparency and accountability.

Priority Uses of a Regional Trust

A regional affordable housing trust fund could be designed to prioritize:

- Acquisition and preservation of at-risk rental housing, particularly naturally occurring affordable housing (NOAH)
- Rapid-response “strike fund” activities, allowing quick action when properties become available
- Capital support for community land trusts or nonprofit housing providers

- Home repair and stabilization programs for income-eligible homeowners at risk of displacement

Importantly, the trust could deploy funds flexibly, supporting projects in one community while still advancing shared regional goals.

Establishing a regional affordable housing trust requires political commitment, clear governance, and sustained funding, but it does not require new state legislation. By building on existing local trust fund authority and regional partnerships through the RHS, Avon, Brockton, and Stoughton can create a shared platform for anti-displacement action that is greater than the sum of its parts.

Resources:

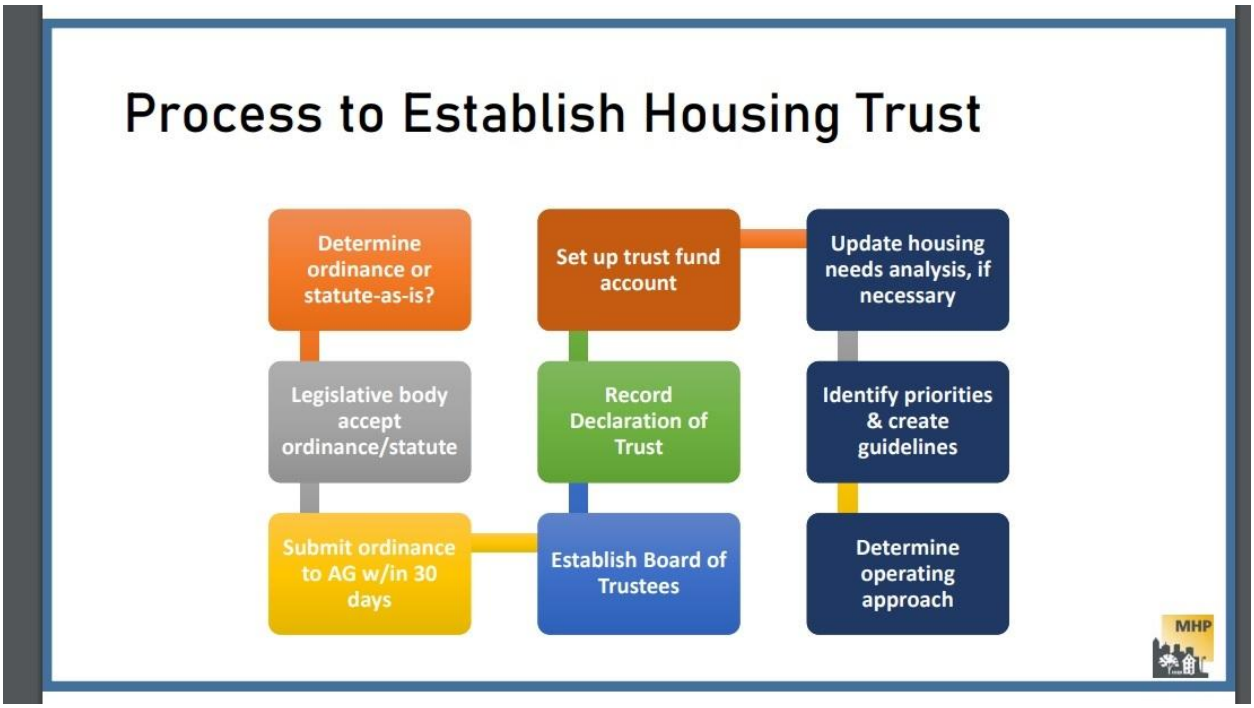
Massachusetts General Laws, Chapter 44, Section 55C (Municipal Affordable Housing Trusts)

Community Preservation Coalition (CPA guidance and best practices)

Massachusetts Housing Partnership (MHP) Municipal Housing Trust Guidebook

EOHLC Affordable Housing Trust

MMA Best Practices for Affordable Housing Trusts



Acquisition & Preservation Funding ("Strike Funds")

Highlights:

- Affordable housing strike funds provide flexible, below-market financing to fund the preservation of existing affordable multifamily housing by utilizing a combination of public, private, and philanthropic dollars.
- Can be structured locally, regionally, or through public–private partnerships
- Most effective when paired with a preservation inventory and early warning system
- Require significant public investment as well as strong interest from foundations to seed the fund.
- Large start-up costs and complex administration.

Action Steps to Get Started:

1. Secure seed funding to cover start-up costs.
2. Create a coalition of government agencies, foundations, lenders, and other stakeholders to identify and secure funding sources.
3. Identify priority property types and target neighborhoods using a preservation inventory or early warning system.
4. Dedicate a portion of local or regional housing trust funds for rapid-response acquisition and preservation activities.
5. Establish streamlined approval thresholds and governance rules that allow funds to be deployed quickly.
6. Formalize partnerships with mission-driven owners, such as housing authorities, nonprofit developers, or community land trusts.
7. Define exit and replenishment strategies, including long-term ownership, refinancing, or resale with affordability restrictions.

The Problem

In many communities, affordable rental housing is lost not because of demolition, but because properties are sold into speculative ownership, or redeveloped into higher-end rental housing or condos. Small- and mid-sized multifamily buildings, often housing low-income renters, are particularly vulnerable. These disappearing units include government-subsidized properties (federal or state) as well as unsubsidized "naturally occurring" affordable properties. When these properties come on the market, municipalities and nonprofit housing providers frequently lack the speed or capital needed to compete with private investors who make cash offers and waive contingencies.

Once a speculative buyer acquires a property, rents often rise rapidly, affordability is lost, and displacement follows. Without a mechanism for fast, flexible intervention, communities are forced into reactive responses, often after residents have already been displaced.

The Tool: Affordable Housing Strike Funds

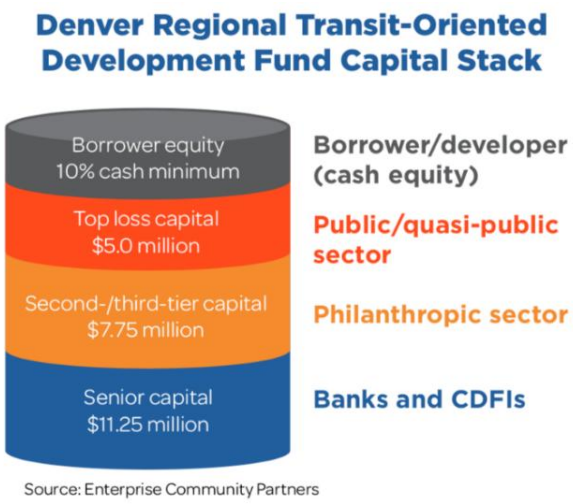
Affordable housing strike funds are pre-authorized, revolving pools of capital designed to enable the rapid acquisition and preservation of at-risk affordable multifamily housing. To overcome common financing barriers, such as tight acquisition timelines and competition from speculative buyers, many cities have established public–private strike funds that provide low-cost, below-market loans to affordable housing developers and mission-driven entities.

These funds are typically capitalized through a layering of public, private, and philanthropic sources, with government and foundation investments allowing loans to be offered at reduced interest rates. National organizations such as Enterprise Community Partners and Local Initiatives Support Corporation have supported the development of strike funds in multiple regions by helping structure financing and attract philanthropic capital.

Strike funds are generally revolving, meaning that as loans are repaid, funds are redeployed to support new preservation opportunities. Loans are commonly issued for five to seven years, after which properties are refinanced using permanent financing sources, such as federal Low-Income Housing Tax Credits or long-term subsidized loans. As a result, the success of a strike fund depends on the availability of takeout financing at the end of the loan term and is most viable in markets with sufficient institutional capacity and nonprofit development partners.

In Massachusetts, strike funds are most often housed within municipal or regional housing trust funds or administered through nonprofit or quasi-public entities. Once a property is acquired, it is typically transferred to a mission-driven owner and restricted to ensure long-term affordability. Because they are structured for speed, strike funds allow communities to act within days or weeks, rather than months, when preservation opportunities arise.

Strike funds are particularly effective in early-stage and dynamic gentrifying neighborhoods, where acquisition costs remain within reach, and timely intervention can prevent displacement before affordability is permanently lost.



Private-Only Funds

Some affordable housing strike funds are capitalized primarily or exclusively through private sources, including philanthropic organizations, nonprofit lenders, and impact investors. These private-only funds can move quickly and operate with fewer administrative constraints, making them well-suited for time-sensitive acquisition opportunities in competitive markets.

However, private-only strike funds vary widely in their commitment to long-term affordability and often lack the transparency associated with publicly capitalized funds. Many are framed as preserving “workforce housing” and tend to target higher income levels than funds that blend public

and private capital. Without clear affordability standards, these models may fall short of serving the lowest-income households most vulnerable to displacement.

In practice, private-only strike funds frequently function as bridge financing, allowing rapid acquisition of at-risk properties, with public funds layered in later to refinance or recapitalize the property and secure permanent affordability. When structured thoughtfully and aligned with public policy objectives, private-only strike funds can play a complementary role within a broader preservation and anti-displacement strategy.

Examples of Public-Private Strike Funds

Los Angeles's New Generation Fund was formed in 2008 to offer pre-development, acquisition, and moderate rehab financing through a private-public partnership with the city and a consortium of private and community development financial institutions. The District of Columbia's newer Public-Private Affordable Housing Preservation Fund was seeded with an initial $10 million in local funds, to leverage an additional $70 million in funding for short-term bridge acquisition and pre-development financing.

Successful funds focused on preservation of affordable rental housing near transit have been created in the Bay Area and Denver. The Denver Regional Transit-Oriented Development Fund and The Bay Area Transit-Oriented Affordable Housing Fund began with $10 million to $13.5 million in capital from public agencies, later expanding to include equity from banks, community development financial institutions, and foundations.

Additional Examples:

Chicago Opportunity Investment Fund, Seattle Regional Equitable Development Initiative Fund, Invest Atlanta TOD Fund, Boston's Acquisition Opportunity Program (AOP)[2]

Resources:

Preserving Multifamily Workforce and Affordable Housing (Urban Land Institute), Funds for Kickstarting Affordable Housing and Preservation (Federal Reserve Bank of San Francisco)

[2] Boston's Acquisition Opportunity Program is a strike-fund–like acquisition and preservation tool that demonstrates how rapid, below-market financing can be used to prevent displacement and preserve existing affordable housing.

Local Preference & Affirmative Fair Housing–Compliant Community Preference Policies

Highlights:

- Furthers displacement mitigation goals and remediates prior racial injustices
- Does not produce new affordable units or ensure eligibility for affordable housing programs
- Must be crafted carefully to comply with the Fair Housing Act's disparate impact and perpetuation of segregation bars

Several cities and nonprofit organizations across the United States are utilizing community preference policies for their affordable housing programs to redress prior racial injustices (such as displacement precipitated by urban renewal and freeway construction), further their displacement mitigation goals, and help stabilize communities. These policies are typically created at a neighborhood scale and provide priority placement for affordable units in a neighborhood or group of neighborhoods to low-income applicants who have been displaced from their neighborhood, are current residents at risk of displacement, or are descendants of displaced residents. Preference policies do not actually produce affordable units but instead provide preference for units that are produced by other means. A resident receiving a community preference must still meet the affordable housing program's eligibility requirements, such as specific income limits.

Austin's Guadalupe Neighborhood Development Corporation is a longstanding community development organization providing affordable rental and homeownership opportunities and working to prevent the displacement of vulnerable residents in several East Austin neighborhoods. GNDC's community preference policy gives priority on GNDC's housing waitlists to applicants with historic ties to the neighborhood and who are vulnerable to displacement. For home sales, GNDC has six different levels of priority, with the highest priority given to current tenants and then to applicants who have lived in GNDC's service area for 25 or more years.

On a larger scale, the City of Portland's N/NE Neighborhood Housing Strategy employs a community preference policy in several neighborhoods of N/NE Portland, with a focus on remediating displacement based on urban renewal, which displaced more than half of the area's Black community. The City uses a system of preference points to move people to the top of the waitlist. The highest priority is given to families who owned property taken by the City through eminent domain for urban renewal projects. For the next tier, applicants are awarded points based on the location of their residence and whether their parents, guardians, or grandparents lived in the area. The initial implementation of Portland's policy hit some rough spots and offers lessons for other communities. For example, the eligibility criteria for different affordable housing programs was poorly communicated to applicants who applied for housing preferences, only to find out they did not meet the income requirements.

A preference policy must be carefully crafted to avoid violating the Fair Housing Act by ensuring that the policy does not perpetuate segregation or have a disparate impact on persons of color or other protected classes (such as families with children or persons with disabilities). For example, if a preference policy prioritizes current residents of a neighborhood and the residents who qualify for the affordable housing program are more likely to be white compared to a program serving

applicants drawn from a larger geographic area, the policy could be considered to have a disparate impact under the Fair Housing Act. To avoid disparate impacts in gentrifying neighborhoods that are becoming predominantly white but were historically communities of color, a city should consider giving preference to low-income residents who are at the highest risk of displacement (such as renters), have long ties to the community, or have already been displaced. Each preference policy should be carefully tailored to the particular community and regularly reviewed for compliance with the Fair Housing Act.

Community Preference Policies in Massachusetts

In Massachusetts, community preference policies may be used in affordable housing programs to give limited priority to certain households in housing lotteries, provided the policy complies with fair housing law and is approved by the state. These policies are most commonly used to help stabilize residents at risk of displacement or to address the impacts of past public actions that disrupted established communities.

Unlike some states, **Massachusetts does not permit unrestricted or automatic local preference.** All preference policies must be carefully structured to comply with the federal Fair Housing Act and state fair housing requirements and must be reviewed and approved by the Executive Office of Housing and Livable Communities (EOHLC) before they can be implemented.

What Preference Policies Can Do in Massachusetts

When properly designed and approved, preference policies may:

- Provide limited priority to income-eligible households with ties to a community
- Help residents remain in or return to neighborhoods experiencing displacement pressure
- Support stabilization in areas impacted by redevelopment, urban renewal, or infrastructure projects

Importantly, preference policies do not create affordable housing units and do not change eligibility requirements. All applicants receiving a preference must still meet the income, asset, and household requirements of the affordable housing program.

EOHLC Requirements and Guardrails

To receive EOHLC approval, a community preference policy must:

- Be supported by a local housing needs or fair housing analysis, demonstrating a legitimate public purpose (such as displacement risk or prior public action)
- Be limited in scope, typically capped as a percentage of available units rather than applied to all units
- Include robust affirmative marketing to ensure that protected classes are not excluded
- Demonstrate that the policy does not perpetuate segregation or create a disparate impact

EOHLC evaluates preference policies on a case-by-case basis, and approval is not automatic.

Common Preference Categories in Massachusetts

Examples of preference categories that may be considered, when supported by data and analysis, include: Current residents of a municipality or defined neighborhood; Households displaced by public

or private redevelopment projects; Long-term residents with documented ties to a community; Residents living in housing being redeveloped

Preferences based solely on residency, without a demonstrated displacement or equity rationale, are less likely to be approved.

Key Implementation Considerations

Municipalities considering a community preference policy should:

- Conduct a fair housing and displacement risk analysis before proposing a policy
- Clearly define eligibility criteria and documentation requirements
- Communicate eligibility limits clearly to avoid false expectations
- Monitor outcomes and be prepared to revise the policy if demographic impacts raise fair housing concerns

Preference policies are most effective when paired with housing production, preservation, and tenant protections, rather than used as a standalone strategy.

Inclusionary Zoning with Strong On-Site Affordability Requirements

Highlights:

- Ensures that new residential development contributes directly to affordability and displacement prevention
- Promotes mixed-income neighborhoods by integrating affordable units on-site rather than segregating them elsewhere
- Reduces displacement pressure by expanding affordable housing options in high-demand and reinvesting areas
- Widely used and legally supported in Massachusetts
- Can be calibrated to local market conditions and paired with zoning reform or transit-oriented development

Action Steps to Get Started:

1. Evaluate the effectiveness of existing inclusionary zoning (IZ) provisions, if applicable, including set-aside percentages, income targets, and whether units are produced on-site or through in-lieu fees.
2. Strengthen on-site affordability requirements, prioritizing on-site units over payment alternatives wherever feasible.
3. Review affordability levels and unit mix, ensuring that required units serve households most vulnerable to displacement, including low-income renters and families.
4. Align inclusionary zoning with broader zoning reforms, such as increased density, reduced parking requirements, or by-right multifamily zoning, to support feasibility.
5. Establish clear monitoring and enforcement procedures to ensure long-term compliance with affordability and deed restriction requirements.

The Tool: Inclusionary Zoning

Inclusionary zoning is a local land use policy that requires, or incentivizes, developers of new residential housing to include a share of affordable housing units within market-rate developments. Rather than relying solely on public subsidies, inclusionary zoning ensures that private development contributes directly to meeting community housing needs, particularly in areas experiencing rising housing costs and displacement pressure.

At its core, inclusionary zoning recognizes that zoning changes, public investments, and market demand increase land value. In return for the ability to build new housing, often at higher densities or in desirable locations, developers help ensure that people with low or moderate incomes can continue to live in the community.

How Inclusionary Zoning Works

Inclusionary zoning policies typically apply to new residential or mixed-use developments above a certain size. Communities establish requirements that specify:

- The percentage of units that must be affordable
- The income levels those units must serve
- The length of affordability restrictions
- Whether affordable units must be built on-site, off-site, or provided through an in-lieu payment

Strong inclusionary zoning programs prioritize on-site affordable units, ensuring that affordable housing is integrated into new developments rather than concentrated elsewhere.

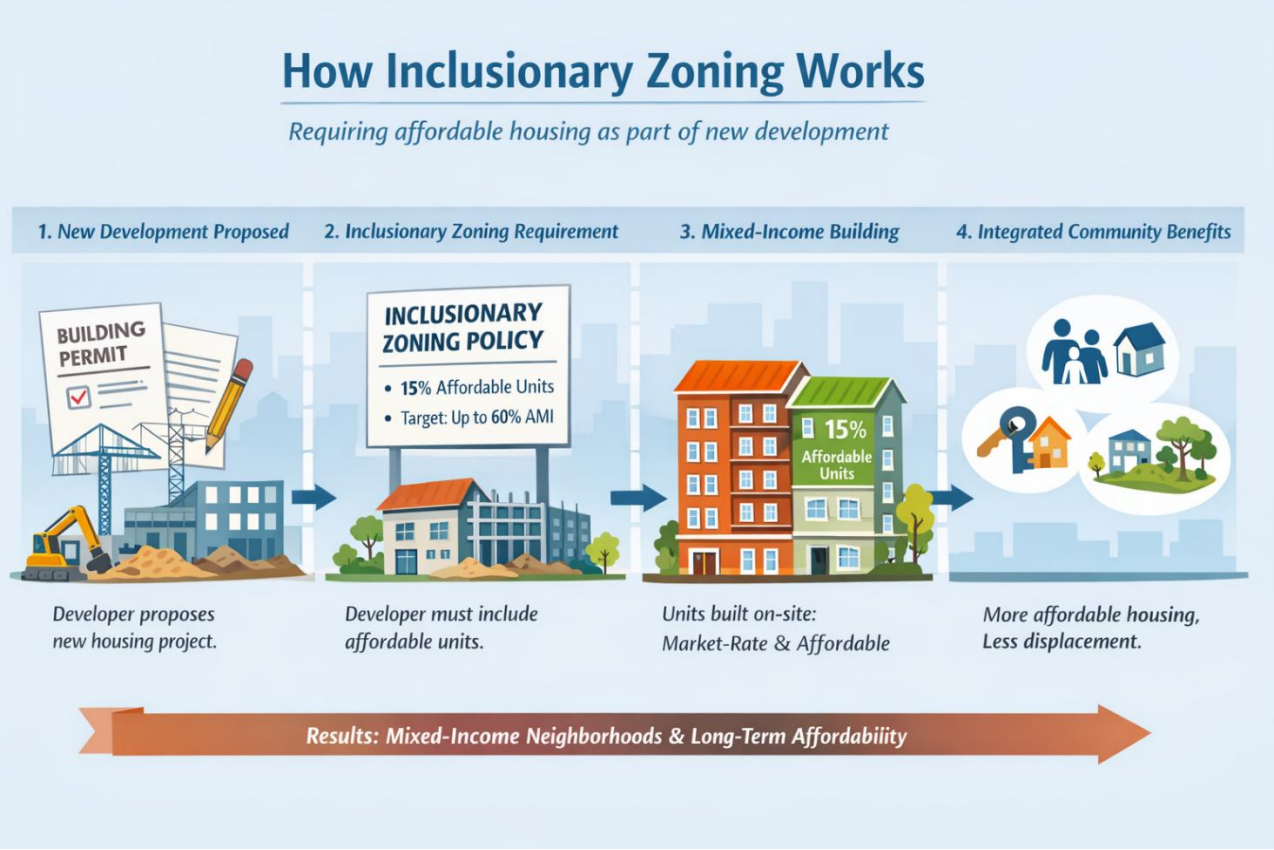
Resources:

MHP's Inclusionary Zoning Guidelines for Cities and Towns

Inclusionary Housing Toolkit (Grounded Solutions Network)

Inclusionary Zoning Resources (PolicyLink)

Urban Institute's Determining In-Lieu Fees in Inclusionary Zoning Policies



Property Tax Relief & Home Repair Programs for Income-Eligible Homeowners

Highlights:

- Helps prevent displacement of long-time homeowners, particularly seniors and households on fixed incomes
- Addresses displacement pressures driven by rising property taxes, insurance costs, and deferred maintenance
- Complements renter-focused anti-displacement tools by supporting housing stability across tenures
- Can be implemented quickly using existing local authority and funding sources
- Low-cost, high-impact strategy with strong equity outcomes

Action Steps to Get Started:

1. Review existing property tax relief options currently offered by the municipality, including senior exemptions, income-based exemptions, and tax deferral programs.
2. Expand eligibility or outreach, where feasible, to ensure that income-eligible households, particularly in gentrifying neighborhoods, are aware of and able to access available relief.
3. Establish or enhance home repair assistance programs, using housing trust funds, Community Preservation Act (CPA) funds, or ARPA resources to support critical repairs.
4. Partner with nonprofit service providers or housing agencies to deliver home repair services, especially for seniors and residents with disabilities.
5. Track participation and outcomes to ensure programs are reaching populations most at risk of displacement and adjust program design as needed.

The Problem

In many communities, long-time homeowners are increasingly at risk of displacement, not because they rent, but because the cost of remaining in their homes has outpaced their incomes. As property values rise, homeowners, particularly seniors, residents on fixed incomes, and long-term households, often face escalating property taxes, insurance costs, and maintenance expenses that they cannot absorb.

At the same time, aging housing stock frequently requires critical repairs. Without financial assistance, homeowners may be forced to defer maintenance, creating unsafe living conditions or triggering code violations that can further threaten housing stability. In some cases, homeowners are compelled to sell their homes simply to cover repair costs or tax obligations, leading to involuntary displacement and loss of community ties.

These pressures disproportionately affect low-income households and homeowners of color, many of whom live in neighborhoods experiencing renewed investment after decades of disinvestment. Without targeted intervention, rising costs can undermine the ability of long-time residents to remain in place and benefit from neighborhood improvements.

The Tool

Property tax relief and home repair programs are local tools designed to help income-eligible homeowners remain in their homes as property values, taxes, and maintenance costs rise. These programs are especially important in neighborhoods experiencing reinvestment or gentrification, where long-time homeowners, often seniors or households on fixed incomes, may be at risk of displacement despite owning their homes outright.

Together, these programs address two of the most common pressures that push homeowners out of their communities: increasing property tax burdens and the high cost of essential home repairs.

How Property Tax Relief Works

Property tax relief programs reduce or defer a homeowner's annual property tax bill based on income, age, disability status, or length of residency. In Massachusetts, municipalities may offer a range of locally administered exemptions or deferrals that lower tax obligations without requiring homeowners to sell or refinance their property.

Some programs reduce taxes outright, while others allow taxes to be deferred until the home is sold or transferred. These tools are particularly effective for seniors and long-time residents whose home values have increased but whose incomes have not kept pace.

How Home Repair Programs Work

Home repair programs provide grants or low-interest loans to help income-eligible homeowners address critical health, safety, and accessibility needs, such as roof replacement, heating system repairs, electrical upgrades, or accessibility modifications. Without assistance, these costs can be financially overwhelming and may force homeowners to sell their homes or face unsafe living conditions.

Home repair assistance helps stabilize households by preserving the physical condition of the housing stock while allowing residents to age in place and remain part of their community.

Why These Programs Matter for Anti-Displacement

Unlike many anti-displacement strategies that focus on renters, property tax relief and home repair programs recognize that homeowners can also be displaced. Rising taxes and maintenance costs can create financial strain that leads to involuntary moves, particularly for households with limited savings or fixed incomes.

By reducing ongoing costs and addressing deferred maintenance, these programs:

- Help prevent displacement of long-time residents
- Preserve neighborhood stability and continuity
- Protect intergenerational wealth, particularly in communities of color
- Complement renter-focused displacement prevention tools

How Communities Implement These Programs

Most municipalities already have authority to implement property tax relief programs and can expand eligibility, improve outreach, or better target resources to households most at risk. Home repair programs are often funded through housing trust funds, Community Preservation Act (CPA) funds, or partnerships with nonprofit organizations.

When used together, property tax relief and home repair programs provide a practical, immediately available approach to stabilizing homeowners and preventing displacement, especially in communities experiencing rapid housing market change.

Resources:

MassHousing Home Improvement Loan Program

EOHLC Home Modification Resources

Preservation-Oriented Zoning & Adaptive Reuse by Right

Highlights:

- Reduces displacement by prioritizing reuse of existing buildings over demolition and speculative redevelopment
- Preserves naturally occurring affordable housing (NOAH) and neighborhood character
- Allows housing production without triggering teardown-driven rent spikes
- Can be implemented through local zoning amendments without new state legislation
- Supports climate, historic preservation, and housing goals simultaneously

Action Steps to Get Started:

1. Identify building types suitable for adaptive reuse, such as older multifamily buildings, commercial properties, schools, religious buildings, or underutilized industrial structures.
2. Amend zoning bylaws to allow residential reuse by right (or with streamlined review) in appropriate districts, reducing discretionary approvals that increase costs and delay projects.
3. Pair reuse allowances with affordability incentives or requirements, such as density bonuses, reduced parking requirements, or deed-restricted affordable units.
4. Adopt preservation-friendly dimensional standards, including reduced minimum lot sizes, flexible setbacks, and height allowances that enable reuse without demolition.
5. Coordinate with building, fire, and historic officials to ensure clear, predictable pathways for code compliance and rehabilitation.

The Problem

In many communities, including those within the ABS region, zoning regulations unintentionally encourage demolition and replacement rather than rehabilitation and reuse. Large minimum lot sizes, strict dimensional requirements, and discretionary approval processes can make it easier for developers to tear down existing buildings and replace them with higher-cost housing, accelerating displacement.

At the same time, many older buildings, often providing lower-cost housing or opportunities for modest infill, are rendered nonconforming or economically infeasible to reuse under current zoning. This dynamic disproportionately affects renters and moderate-income households living in aging housing stock, particularly in neighborhoods experiencing renewed investment.

Without zoning tools that explicitly support preservation and reuse, market pressures can lead to the loss of affordable units even when no new development is required.

The Tool

Preservation-oriented zoning and adaptive reuse by right are zoning strategies that shift the default toward retaining and repurposing existing buildings rather than replacing them. By allowing residential reuse as-of-right, or through a streamlined approval process, municipalities can lower development costs, reduce risk, and make preservation projects more competitive with market-rate redevelopment.

These tools may include:

- By-right residential reuse of nonresidential buildings
- Reduced parking requirements for reuse projects
- Allowing additional units within existing building envelopes
- Preservation overlays or reuse-focused zoning districts

When paired with affordability requirements or incentives, preservation-oriented zoning helps ensure that existing residents benefit from reinvestment, rather than being displaced by it.

Part 4: Revenue Sources for Combating Displacement in Gentrifying Neighborhoods

Key Municipal Revenue Sources

1. Tax Increment Financing
2. Homestead Preservation Reinvestment Zones
3. Dedicated Commercial Revenue for Housing Stabilization
4. Fees in Lieu of Density Bonuses

Limited funds for affordable housing can be one of the biggest barriers cities face when seeking to increase housing stability in gentrifying neighborhoods. While a majority of funding for preserving and creating affordable housing has historically come from federal sources, these funds are inadequate to support local housing needs. As a result, many Massachusetts municipalities have been relying increasingly on local revenue sources to improve housing stability - although the range of local revenue sources available to cities here is very limited due to state legislative limits. This section highlights important local revenue sources and financing programs that could be established in the RHS region and the Commonwealth to fund affordable housing and other housing stability projects are outlined here, along with the opportunities and challenges of using these tools.

Tax Increment Financing Targeted for Affordable Housing

Highlights:

- Captures newly generated tax value to fund housing stability
- Aligns redevelopment with anti-displacement outcomes
- Can be tied to major rezoning, infrastructure, or redevelopment projects

Traditional TIF districts, as used in other states, are not broadly authorized in Massachusetts. However, communities can approximate TIF-like outcomes through project-based tax agreements, negotiated mitigation payments, or value-capture mechanisms linked to rezoning or public investment. Under this approach, a portion of the incremental value created by development is directed to affordable housing preservation or stabilization.

Public actions, such as rezoning or infrastructure investment, often increase nearby property values and rents, accelerating displacement. A TIF-style approach ensures that some of the value created by growth is reinvested in:

- Affordable housing preservation
- Home repair and tax relief for nearby homeowners
- Housing trust or strike fund capitalization

There are two primary ways to create affordable housing through TIF funding: (1) by requiring market-rate developments receiving TIF funds or abatements to set aside a certain percentage of units in the development as affordable housing; and (2) by redirecting a percentage of the TIF funds into a special fund used to subsidize housing developments and affordable housing programs. The targeting for affordable housing can be required only for specific TIFs when they are created by the City Council, or via a city or municipal ordinance that applies to all future TIFs.

If TIF funds are used to incentivize the inclusion of affordable housing in a market-rate development, consideration should be given to the rents and sales prices of the affordable housing units, as well as the number of bedrooms required, to ensure that neighborhood residents who are at risk of displacement can access those units. Other best practices to consider include: (1) requiring properties receiving TIF funds to accept a percentage of renters with housing vouchers; (2) affirmative marketing requirements to reach area residents; and (3) requiring the developments to provide enhanced tenant rights such as right to cure provisions.

Homestead Preservation Reinvestment Zones

Highlights

- Centers long-time homeowners, often overlooked in displacement strategies
- Builds on existing homestead exemption and tax relief tools
- Targets resources geographically where risk is highest

Homestead Preservation Reinvestment Zones are used elsewhere to stabilize homeowners in gentrifying areas. While Massachusetts does not formally authorize this structure, **communities can replicate its function by targeting property tax relief, home repair funds, and outreach to designated neighborhoods experiencing rapid appreciation.**

As property values rise, homeowners, especially seniors and households on fixed incomes, face increasing taxes and maintenance costs. Targeted reinvestment zones help residents remain and benefit from neighborhood change, rather than being forced out.

While Massachusetts does not currently authorize HPRZs as a formal statutory tool, RHS communities can establish them through a combination of local legislative action, optional special legislation, and coordinated administrative policy.

Step 1: Define the Policy Goal and Legal Framing

At the outset, municipalities should frame HPRZs as a targeted housing stability and aging-in-place strategy, not a tax exemption expansion. The legislative intent should clearly state that the zone is designed to:

- Prevent displacement of long-time homeowners
- Address inequitable impacts of rising property values
- Stabilize neighborhoods experiencing reinvestment or gentrification

This framing is essential to ensure consistency with fair housing principles and to support any future review by state agencies such as the Executive Office of Housing and Livable Communities (EOHLC)

Step 2: Adopt a Local HPRZ Ordinance or Bylaw

RHS municipalities can adopt a local bylaw or ordinance that establishes Homestead Preservation Reinvestment Zones as a planning and funding designation. This action does not require state approval if it:

- Does not create new tax exemptions, and
- Operates through targeting and prioritization of existing programs

The local legislation would:

- Define criteria for designating HPRZs (e.g., rapid appreciation, high senior or fixed-income homeowner share)
- Authorize the municipality to prioritize existing tax relief, home repair, and stabilization programs within designated zones
- Require periodic review and data reporting

Step 3: Align Existing State-Authorized Tax Relief Tools

Within an HPRZ, municipalities can enhance outreach, uptake, and coordination of already-authorized property tax tools, including:

- Senior and income-based exemptions
- Tax deferral programs
- Homestead exemption enrollment

Legislative action at the local level can require:

- Automatic screening of HPRZ residents for eligibility
- Coordinated outreach with assessors, councils on aging, and housing staff
- Annual reporting on participation rates within the zone

This step strengthens impact without changing state tax law.

Step 4: Pair HPRZs with Dedicated Local Funding

Local legislative action can direct housing resources to HPRZs by:

- Prioritizing housing trust fund expenditures
- Targeting Community Preservation Act (CPA) housing funds
- Authorizing use of one-time funds (e.g., ARPA) for zone-based programs

The legislation should specify eligible uses, such as:

- Critical home repairs
- Accessibility upgrades
- Emergency stabilization grants

This ensures that HPRZs are not symbolic designations but resource-backed interventions.

Step 5: Consider Special State Legislation (Optional)

For RHS communities seeking stronger tools, municipalities may jointly pursue special enabling legislation through the state legislature. This could authorize:

- Enhanced or extended tax deferral options in designated HPRZs
- Temporary property tax caps for income-eligible homeowners in zones
- Regional coordination among multiple municipalities

A regional special act, supported by multiple RHS, or regional communities, would:

- Increase legislative viability
- Ensure consistency across municipal boundaries
- Reflect shared displacement pressures in the region

This step is not required to launch HPRZs, but it can significantly expand their effectiveness.

Step 6: Establish Ongoing Oversight and Fair Housing Review

Local legislation should require:

- Regular review of zone boundaries
- Monitoring of demographic and housing outcomes
- Adjustment of eligibility or targeting if inequities emerge

This ensures HPRZs remain compliant with fair housing law and responsive to changing market conditions.

Dedicated Commercial Revenue for Housing Stabilization

Highlights

- Creates a dedicated local revenue stream for housing stability
- Links economic activity to community reinvestment
- Would require creative adaptation under Massachusetts law
- Best suited for regional or downtown contexts

In some states, municipalities are authorized to adopt local-option sales taxes that dedicate a portion of sales tax revenue to community priorities such as affordable housing, economic development, and neighborhood stabilization. One common example is the Type B sales tax, used in states like Texas, which allows communities to earmark sales tax revenue generated by commercial activity for housing preservation, land acquisition, and displacement mitigation.

The underlying principle of the Type B model is value capture: as commercial activity and consumer spending increase, often alongside public investment and rezoning, some portion of that economic growth is reinvested locally to support housing stability and community well-being. This approach recognizes that commercial growth can contribute to rising land values and housing costs in

surrounding neighborhoods and seeks to balance those impacts by funding anti-displacement strategies.

Massachusetts does not permit local-option sales taxes in the same way. However, similar outcomes can be achieved through special district assessments, negotiated payments, or regional revenue-sharing mechanisms.

In Massachusetts, a Type B–style approach could involve:

- Dedicated revenues from district improvement fees
- Payments tied to large commercial or mixed-use developments
- Voluntary contributions or agreements linked to economic development incentives

In Massachusetts, one of the most practical approaches is the use of district-based assessments or improvement districts in areas experiencing commercial growth, such as downtowns, transit corridors, or mixed-use redevelopment areas. These districts can generate dedicated, recurring revenue tied to economic activity, which can then be directed, through local policy or intermunicipal agreements, to housing preservation, tenant stabilization, or homeowner assistance in nearby neighborhoods experiencing displacement pressure. This approach aligns economic growth with community reinvestment while remaining within existing statutory authority.

Municipalities may also establish negotiated housing contributions tied to commercial or mixed-use development approvals. When zoning changes, special permits, or public incentives increase the value of a project, municipalities can negotiate financial contributions dedicated to housing stabilization. These contributions function similarly to a Type B sales tax by capturing a share of economic value created by development and directing it toward anti-displacement tools such as housing trust funds, acquisition and preservation programs, or home repair assistance.

Another Massachusetts-compatible strategy involves dedicating a portion of locally retained excise revenues, such as meals taxes or hotel occupancy taxes, to housing stability purposes. While municipalities cannot create new sales taxes, they can adopt local policies that earmark a share of existing revenue streams for anti-displacement initiatives. This approach links commercial activity and tourism-related growth to housing preservation and allows communities to act quickly without requiring state approval.

At a regional scale, municipalities can pursue intermunicipal revenue pooling agreements, allowing multiple communities to contribute dedicated commercial revenues to a shared housing stabilization fund. This approach increases scale, reduces administrative burden, and helps prevent displacement from shifting across municipal boundaries, an especially important consideration in the RHS region, where housing markets and displacement pressures are interconnected.

Finally, municipalities may pursue special state legislation as a longer-term strategy to authorize pilot revenue tools or expanded local authority to dedicate certain receipts for housing stabilization. While more complex, a regional legislative approach, supported by multiple municipalities, could create a durable, scalable funding source similar in impact to a Type B sales tax.

Collectively, these approaches demonstrate that while Massachusetts does not allow local sales taxes, communities can still establish Type B–like revenue tools by creatively and lawfully capturing value from economic activity and reinvesting it in housing stability. For RHS communities, these tools

offer a pathway to align growth with equity and ensure that economic success contributes to keeping residents housed as neighborhoods change.

Fees in Lieu of Density Bonuses

Highlights

- Captures value created by additional development rights
- Flexible and scalable across different zoning contexts
- Already partially used in Massachusetts through IZ frameworks
- Must be carefully calibrated to avoid weakening affordability outcomes

Fees in lieu are a value-capture tool that allow municipalities to collect a financial contribution from developers when zoning relief or additional development rights are granted, rather than requiring the provision of on-site affordable housing units. These fees are most commonly associated with inclusionary zoning or density bonus programs, where a developer may choose—or be allowed—to make a payment in place of building affordable units within the development. When structured thoughtfully, fees in lieu provide municipalities with flexible resources that can be directed toward affordable housing preservation, acquisition, and other anti-displacement strategies.

In Massachusetts, fees in lieu are already used in many communities, but their effectiveness depends heavily on how the fees are calibrated and how the revenue is used. Because the fee represents a share of the additional value created by zoning flexibility or increased density, it must be set at a level that reflects that value while still allowing projects to remain feasible. When fees are too low, they fail to offset the loss of on-site affordable units; when too high, they may discourage development altogether. Regular feasibility analysis and periodic updates are therefore essential to ensure that fees remain appropriate as market conditions change.

From an anti-displacement perspective, fees in lieu are most effective when revenues are earmarked for use in the same neighborhoods or corridors experiencing new development pressure. Directing these funds into a municipal or regional housing trust allows communities to deploy them strategically for acquisition and preservation of existing affordable housing, capitalization of strike funds, home repair programs, or tenant stabilization initiatives. This ensures that when development contributes to rising land values and housing costs, a portion of that value is reinvested to help residents remain in place.

Fees in lieu should be used cautiously and not as a wholesale substitute for on-site affordability, particularly in high-opportunity or transit-rich areas where integration of affordable units is a key equity goal. Instead, they function best as a complementary tool—providing flexibility in limited circumstances while strengthening a community's overall capacity to address displacement. When paired with clear policy direction, geographic targeting, and strong accountability, fees in lieu can play a meaningful role in funding housing stability as neighborhoods grow and change.

Part 5: Current Status of Displacement Mitigation Tools in Massachusetts

Linkage Fees

In Massachusetts, linkage fees (also called commercial linkage or linkage policies) are locally authorized tools allowing cities to require certain non-residential development to contribute to affordable housing funds. For example, the City of Watertown enacted state legislation permitting a linkage fee on large commercial projects, with revenue directed into an affordable housing trust fund. This demonstrates that linkage fees can be implemented locally through municipal authority when specifically enabled by state law, but they are not currently a default statewide requirement.

Condo conversion restrictions

Massachusetts has state law protections for tenants in buildings of four or more units undergoing condominium conversion, including notice requirements and rights during the conversion process. Recent statewide changes under the Affordable Homes Act have extended parts of these protections to two- and three-family buildings.

At the local level, communities may adopt additional condo conversion ordinances or bylaws that go beyond state minimums, including tenant notice and relocation rights, lease extensions, and purchase opportunities. However, municipalities must use local legislative authority (e.g., home rule petitions) if they want to require stronger or broader tenant protections than state law currently provides.

Inclusionary zoning for homeownership

Inclusionary zoning (IZ) is widely used in Massachusetts, primarily to produce rental affordable units tied to market-rate development. IZ for homeownership, requiring or incentivizing affordable homes for purchase as part of new development, is less common than rental IZ, but communities can still adopt IZ provisions that include homeownership set-asides or incentives at the local level.

Unlike some states, Massachusetts does not have express statewide IZ requirements, and the courts have not definitively ruled whether mandatory IZ requires explicit statutory authority. Many municipalities adopt IZ through home rule zoning bylaws under the state Zoning Act, and such tools can include homeownership affordability components tailored to local need.

Source-of-income protections from discrimination

Massachusetts' fair housing law broadly prohibits discrimination in housing based on protected characteristics and explicitly includes source of income, encompassing housing subsidies and rental

assistance vouchers (like Section 8) under state law and related fair housing regulations. This makes Massachusetts one of the states where landlords cannot refuse to rent to applicants simply because they receive rental subsidies or other lawful public benefits. Tenants have legal recourse if a landlord refuses to negotiate or rent based on a protected source of income.

Real estate transfer tax

Massachusetts does not currently authorize a local real estate transfer tax for housing under state law. However, multiple bills have been introduced in the state legislature (e.g., H.3056/S.1937) to allow a local option transfer fee that could be imposed on high-value property sales to fund affordable housing, with revenue dedicated to local housing trusts. Communities across the Commonwealth, including Boston, Cambridge, and others, have passed home rule petitions supporting such authority, and legislative debate is ongoing.

Circuit breaker taxes

Massachusetts does not currently have a local circuit breaker tax specifically designed to fund housing or anti-displacement programs. The term “circuit breaker” in MA refers to state income tax relief for homeowners and renters (reducing tax burdens for low-income homeowners). The idea of a local or regional “circuit breaker tax” used to fund housing stability (i.e., a dedicated levy on high incomes or high property values to subsidize affordable housing) has not been adopted and would require new enabling legislation at the state level.

Displacement Tools Off Limits in Massachusetts

The following is a summary of popular tools used in other states to combat residential displacement that are illegal in Massachusetts.

Local-Option Sales Taxes (e.g., “Type B” Sales Tax)

In many states, municipalities can adopt a local-option sales tax and dedicate the revenue to affordable housing, neighborhood reinvestment, or anti-displacement programs, often in a way that grows alongside local commercial activity. Massachusetts does not provide this kind of local sales tax authority, and municipal revenue options are generally limited to specific state-authorized local excises (such as meals and local room occupancy taxes) rather than a broad local sales tax. As a result, Massachusetts communities cannot directly replicate a “Type B” model without new state enabling legislation; instead, communities typically pursue sales-tax–like outcomes through dedicated excise carve-outs, negotiated development contributions, or district-based assessments.

Mandatory Rent Control

In Massachusetts, rent control is currently banned statewide following a 1994 voter referendum that prohibited rent regulation in most cities and towns. For decades, efforts to allow municipalities to enact rent stabilization, either through local option or state legislation, have failed in the Legislature and through earlier ballot campaigns. However, rent control has re-emerged as a major policy

debate in 2025–2026 with a coalition led by Homes for All Massachusetts gathering over the required signatures to advance a statewide 2026 ballot initiative that would establish limits on annual rent increases for most residential units, capping increases at either the Consumer Price Index or 5% annually. The proposed measure, if certified and adopted by voters, would be one of the strictest rent control regimes in the country and would apply uniformly across all 351 cities and towns rather than as a local option. Supporters argue it is necessary to curb rapid rent growth that fuels displacement, and major labor unions have endorsed the effort. Opponents, including state leadership such as Gov. Maura Healey and Boston's Mayor Michelle Wu, argue that rent control could reduce housing production and complicate the housing market. This ballot fight highlights long-standing tensions in Massachusetts housing policy and could reshape what is possible at the local level if voters approve the initiative, lifting the effective statewide ban and imposing a new cap on rent growth.

Broad Tenant Relocation Protection Ordinances (Beyond State Authority)

Some cities outside Massachusetts require developer-funded relocation benefits (cash payments, moving costs, temporary housing, right-to-return preferences) whenever tenants are displaced by private redevelopment, often through comprehensive local ordinances. In Massachusetts, relocation assistance is clearly established when displacement is tied to projects involving public funding or public action, under Chapter 79A and related relocation rules. However, broad, universal relocation mandates imposed on private redevelopment citywide are more legally constrained and often require careful structuring (or special legislation) to avoid conflicts with state law and preemption issues. Proposed legislation has periodically surfaced to expand municipal authority in this area, reflecting the fact that stronger, universal local relocation requirements are not currently the norm statewide.

Local Vacancy Taxes (Vacancy or "Empty Home" Taxes)

Vacancy taxes are used elsewhere to discourage long-term vacancy (of homes or sometimes storefronts) and to generate revenue that can be reinvested in housing stability. In Massachusetts, municipalities generally do not have broad authority to create new local taxes of this type without enabling legislation. The policy concept has appeared in state legislative proposals that would allow cities and towns to adopt a local excise on vacant residential units (with key design choices left to municipalities, such as the rate structure and definitions). The presence of enabling bills underscores the current status: vacancy taxes are *not* a standard local tool today, but they remain an active policy idea that would require state authorization before local adoption could occur at scale.

Mandatory Impact Fees on Market-Rate Development for Housing

Mandatory housing impact fees are common in some states, where jurisdictions can charge a standardized fee on new market-rate residential development and dedicate proceeds to affordable housing or infrastructure. In Massachusetts, broad, across-the-board impact fees for housing are not generally authorized as a default local power; instead, communities typically rely on tools that are clearly grounded in existing authority, such as inclusionary zoning, special permit conditions, negotiated mitigation, or (in some cases) linkage-style approaches that often require careful legal justification and, at times, special legislation. In practice, this means Massachusetts communities can sometimes approximate impact-fee outcomes, but a widely applicable, standardized "mandatory housing impact fee" framework like those used elsewhere would likely require clearer statewide enabling authority to be broadly deployable.

Part 6: The Toolbox

Strategies and policies for addressing the displacement of vulnerable residents in gentrifying neighborhoods

Introduction

This section of the toolkit provides an overview of a diverse set of strategies and policies for addressing the displacement of vulnerable residents in gentrifying neighborhoods. The discussion of each strategy and policy is guided by the following vision statement:

Low-income residents and persons of color (and their children) in historically disadvantaged communities have the opportunity to stay and return to their neighborhoods in the face of rising property values and an influx of more affluent residents. Over time, opportunities remain for new low-income residents to live in the community. Residents have a meaningful role in shaping the future of their neighborhood.

The strategies and policies are organized around a set of six overarching goals (see below). This organizational framework provides a reference point for understanding how certain strategies and policies further different displacement mitigation goals, while not furthering others. The framework also highlights how one type of strategy might advance one goal while actually undermining another. For example, lowering property taxes for homeowners would help low-income homeowners remain in their homes, but also shift more of the property tax burden to landlords, potentially contributing to increased rents and hurting a city's vulnerable renters.

Goals for addressing displacement in gentrifying neighborhoods

1. Vulnerable **renters** in gentrifying neighborhoods are **not displaced** from their current homes and neighborhoods.
2. Vulnerable **homeowners** in gentrifying neighborhoods are **not displaced** from their current homes and neighborhoods.
3. The **existing affordable housing stock** (subsidized and non-subsidized) in gentrifying neighborhoods is **preserved** so that the units are in good condition while remaining affordable to low-income residents.
4. **City planning and land use decisions** incorporate **inclusive** and **equitable** anti displacement strategies, and low-income persons and communities of color are empowered to participate early and meaningfully in land use decisions that shape their homes, neighborhoods, and communities.
5. **New affordable housing options are created** to serve current and future vulnerable households in gentrifying neighborhoods.
6. Vulnerable residents are able to **remain in or return** to their communities by accessing the new affordable housing opportunities in their neighborhoods.

Anti-Displacement Action Plan: Goals and Strategies

Goal	Strategies to Advance the Goal
1. Vulnerable renters in gentrifying neighborhoods are not displaced from their current homes and neighborhoods.	1.1. Expand tenant protections, including just-cause eviction standards where permissible and stronger local enforcement of existing tenant rights. 1.2. Establish or expand tenant stabilization programs (legal assistance, eviction prevention funds, emergency rental assistance). 1.3. Use acquisition and preservation tools (e.g., strike funds) to stabilize at-risk rental properties before displacement occurs. 1.4. Improve outreach and education so renters understand their rights and available resources.
2. Vulnerable homeowners in gentrifying neighborhoods are not displaced from their current homes and neighborhoods.	2.1. Expand property tax relief programs and proactively enroll eligible seniors and low-income homeowners. 2.2. Fund home repair and accessibility programs to address deferred maintenance and support aging in place. 2.3. Establish place-based homeowner stabilization initiatives (e.g., Homestead Preservation Reinvestment Zones). 2.4. Partner with community organizations to provide housing counseling and foreclosure prevention assistance.
3. The existing affordable housing stock (subsidized and non-subsidized) in gentrifying neighborhoods is preserved so that units remain affordable and in good condition.	3.1. Create and maintain an Affordable Housing Preservation Inventory and Early Warning System. 3.2. Capitalize acquisition and preservation funding to support nonprofit or mission-driven ownership of at-risk properties. 3.2. Use housing trust funds and CPA funds to rehabilitate and recapitalize aging affordable housing. 3.4. Adopt preservation-oriented zoning and adaptive reuse policies to

	discourage demolition and loss of affordable units.
4. City planning and land use decisions incorporate inclusive and equitable anti-displacement strategies, and low-income residents and communities of color are meaningfully engaged early in decision-making.	4.1. Integrate displacement risk analysis into planning, zoning, and capital investment decisions. 4.2. Require early, inclusive engagement for rezonings and major developments in gentrifying neighborhoods. 4.3. Provide language access, stipends, childcare, and accessible meeting formats to reduce participation barriers. 4.4. Partner with trusted community organizations to co-design engagement processes and strategies.
5. New affordable housing options are created to serve current and future vulnerable households in gentrifying neighborhoods.	5.1. Strengthen inclusionary zoning policies, prioritizing on-site affordability in high-opportunity areas. 5.2. Support affordable housing development on publicly owned land. 5.3. Align zoning reforms with affordability goals, including by-right multifamily zoning where appropriate. 5.4. Leverage state and regional funding sources to expand affordable housing production.
6. Vulnerable residents are able to remain in or return to their communities by accessing new affordable housing opportunities.	6.1. Implement fair-housing-compliant community preference policies that prioritize displaced or at-risk residents. 6.2. Pair new affordable housing with tenant outreach, application assistance, and housing navigation support. 6.3. Track outcomes to ensure new units serve households most affected by displacement pressures. 6.4. Coordinate across municipalities to prevent displacement from shifting across community boundaries.

Goal 1: Vulnerable renters in gentrifying neighborhoods are not displaced from their current homes and neighborhoods.

1.1 Expand tenant protections and strengthen enforcement of existing tenant rights.
Municipalities can reduce displacement by ensuring that existing tenant protections, such as habitability standards, anti-retaliation provisions, and eviction procedures, are clearly communicated and consistently enforced. Where permissible under state law, communities may explore enhanced local standards or policies that discourage no-fault displacement. Strong enforcement helps stabilize renters before displacement occurs and reinforces predictability for both tenants and property owners.

1.2 Establish or expand tenant stabilization and eviction prevention programs.
Tenant stabilization programs provide short-term financial assistance, legal representation, and housing counseling to renters facing eviction or rent increases. These programs are especially effective when deployed early, before eviction filings escalate. Coordinated eviction prevention efforts reduce involuntary moves and help households remain housed during periods of market stress.

1.3 Use acquisition and preservation tools to stabilize at-risk rental properties.
By acquiring or supporting the acquisition of rental properties at risk of speculative sale, municipalities can prevent rent escalation and displacement at the building level. Strike funds, housing trust funds, and partnerships with nonprofit owners allow communities to intervene quickly and preserve affordability for existing tenants.

1.4 Improve renter outreach and education on rights and resources.
Many renters are displaced simply because they are unaware of their rights or available assistance. Proactive outreach, using clear, multilingual materials and trusted community partners, helps renters access protections, legal assistance, and stabilization programs before displacement occurs.

Goal 2: Vulnerable homeowners in gentrifying neighborhoods are not displaced from their current homes and neighborhoods.

2.1 Expand and promote property tax relief for income-eligible homeowners.
Rising property values often lead to rising property taxes that disproportionately affect seniors and households on fixed incomes. Expanding eligibility, improving outreach, and simplifying enrollment in existing tax relief and deferral programs can significantly reduce tax-driven displacement.

2.2 Fund home repair and accessibility programs to support aging in place.
Deferred maintenance and costly repairs can force homeowners to sell or vacate their homes. Home repair grants and low-interest loans help stabilize housing conditions, preserve the existing housing stock, and allow residents to remain safely housed as neighborhoods change.

2.3 Establish place-based homeowner stabilization initiatives.
Targeted approaches—such as Homestead Preservation Reinvestment Zones—focus resources in neighborhoods experiencing rapid appreciation. By prioritizing tax relief, repair assistance, and outreach in these areas, municipalities can direct limited resources where displacement risk is greatest.

2.4 Provide housing counseling and foreclosure prevention assistance.
Access to financial counseling and foreclosure prevention services helps homeowners navigate rising costs, tax obligations, and refinancing options. Early intervention reduces the likelihood of involuntary displacement and loss of long-term homeownership.

Goal 3: Existing affordable housing stock in gentrifying neighborhoods is preserved and remains affordable and in good condition.

3.1 Create and maintain an Affordable Housing Preservation Inventory and Early Warning System.
A preservation inventory allows communities to track subsidized and unsubsidized affordable housing at risk of loss due to expiring restrictions, property sales, or disinvestment. Early warning systems enable proactive intervention before affordability is permanently lost.

3.2 Capitalize acquisition and preservation funding for at-risk properties.
Dedicated funding, through housing trust funds, CPA, or strike funds, allows municipalities and partners to acquire and preserve affordable housing quickly. This strategy is particularly effective in early-stage gentrifying neighborhoods where costs remain manageable.

3.3 Rehabilitate and recapitalize aging affordable housing.
Preservation requires not only maintaining affordability but also ensuring that housing remains safe and habitable. Strategic reinvestment in building systems and energy efficiency extends the useful life of existing affordable units and supports resident stability.

3.4 Adopt preservation-oriented zoning and adaptive reuse policies.
Zoning policies that encourage reuse and rehabilitation, rather than demolition, help prevent the loss of lower-cost housing. Adaptive reuse by right and preservation-friendly dimensional standards make it easier to retain existing buildings and affordability.

Goal 4: Planning and land use decisions incorporate inclusive and equitable anti-displacement strategies.

4.1 Integrate displacement risk analysis into planning and zoning decisions.
Municipal planning processes should explicitly assess displacement risk when considering rezonings, infrastructure investments, or redevelopment initiatives. Incorporating this analysis early allows communities to embed mitigation strategies into decision-making.

4.2 Require early and inclusive engagement for major land use actions.
Early engagement ensures that residents most affected by development have a voice before decisions are finalized. This is especially important in neighborhoods facing gentrification pressures, where late engagement often comes after outcomes are predetermined.

4.3 Reduce participation barriers for low-income residents and communities of color.
Providing language access, childcare, stipends, accessible meeting locations, and varied engagement formats ensures broader participation. Removing structural barriers helps ensure that engagement is meaningful rather than symbolic.

4.4 Partner with trusted community organizations to co-design engagement.
Community-based organizations often have established relationships and credibility with residents. Partnering with these organizations improves outreach, trust, and the quality of feedback incorporated into planning decisions.

Goal 5: New affordable housing options are created to serve current and future vulnerable households.

5.1 Strengthen inclusionary zoning with on-site affordability requirements.
Inclusionary zoning ensures that new development contributes directly to affordability. Prioritizing on-site units promotes mixed-income neighborhoods and helps ensure that new housing benefits existing residents.

5.2 Advance affordable housing development on publicly owned land.
Public land offers a unique opportunity to produce affordable housing without competing with speculative market pressures. Strategic disposition policies can prioritize long-term affordability and community benefit.

5.3 Align zoning reforms with affordability and displacement mitigation goals.
Zoning reforms that allow multifamily housing, reduce parking requirements, or permit higher densities should be paired with affordability requirements and safeguards to ensure growth does not exacerbate displacement.

5.4 Leverage state, regional, and federal funding sources.
Maximizing available funding—including DHCD, MassHousing, MHP, and regional partnerships—allows communities to scale affordable housing production while aligning investments with anti-displacement goals.

Goal 6: Vulnerable residents can remain in or return to their communities by accessing new affordable housing.

6.1 Implement fair-housing-compliant community preference policies.
When carefully designed and approved, preference policies can help displaced or at-risk residents access new affordable housing opportunities without violating fair housing law.

6.2 Pair new housing with outreach, application assistance, and housing navigation.
Affordable housing is only effective if residents can successfully access it. Application assistance and housing navigation help ensure vulnerable households are not excluded due to process barriers.

6.3 Track outcomes to ensure new units serve displaced or at-risk households.
Monitoring who benefits from new affordable housing helps ensure that policies are achieving intended outcomes and informs adjustments over time.

6.4 Coordinate regionally to prevent displacement from shifting across boundaries.
Regional coordination ensures that displacement pressures are addressed comprehensively rather than pushed from one municipality to another, aligning RHS communities around shared solutions.

Part 7: Case Studies of Local Efforts to Combat Displacement in Gentrifying Neighborhoods

Introduction

This section features excerpts from three case studies of historically vulnerable neighborhoods where local efforts have focused on mitigating displacement in the face of rising housing costs and redevelopment pressures. The three areas featured are the Guadalupe neighborhood in Austin, the Columbia Heights neighborhood in Washington, D.C., and Inner North/Northeast Portland, a group of neighborhoods in Portland, Oregon.

Each of the case studies is focused on neighborhood-centric approaches, highlighting concentrated efforts to address displacement in a particular neighborhood or group of neighborhoods facing displacement pressures. The case studies include an analysis of which approaches have had the most positive outcomes, which approaches did not turn out as expected, and which approaches could have had more positive outcomes if implemented differently–now that leaders have the benefit of experience and hindsight. These case studies also examine how efforts to address displacement evolve over time as neighborhoods enter different stages of gentrification.

Columbia Heights WASHINGTON, D.C.

A Case Study of Affordable Rental Housing Preservation and Tenant Ownership in the Face of Large-Scale Displacement Pressures

Overview

Columbia Heights is a historically African-American neighborhood in Washington, D.C., located near Howard University. The neighborhood suffered heavy damage during the 1968 riots following the death of Martin Luther King, Jr., and experienced disinvestment and population loss that lasted into the 1990s. In 1996, the District of Columbia began to implement a series of economic development projects to transform Columbia Heights, including a new subway stop. While the public investment strategies were a successful catalyst for bringing in new development and residents, the changes led to intense displacement pressures for longtime residents. In 2012, Columbia Heights was named one of the fastest-gentrifying neighborhoods in the country, and today, the bulk of housing in the neighborhood is well beyond the means of low-income residents of color.

Despite the transformation of Columbia Heights, today approximately 22 percent of the housing units in the neighborhood are restricted for low-income renters, as a result of a heavy concentration of subsidized housing that was built before the neighborhood's gentrification, along with several key strategies and tools. Since 2001, hundreds of affordable homes in Columbia Heights have been created and preserved and many buildings are owned by former tenants, thanks to D.C.'s tenant protection laws; robust funding; and a high-capacity network of tenant organizing groups, nonprofit developers, technical assistance providers, and other stakeholders. While displacement pressures are still a threat in the neighborhood, the level of affordable housing preserved–in the face of such rapidly-rising housing costs–is significant.

Key Strategies & Tools

1. **The Tenant Opportunity to Purchase Act.** D.C.'s Tenant Opportunity to Purchase Act (TOPA) gives tenants a right to purchase when their landlord attempts to sell their property. TOPA has been a critical legal backstop for the city's preservation efforts, coupled with the strategies below. Many buildings purchased under TOPA have become limited equity cooperatives owned by the former tenants.
2. **Major dedicated funding.** D.C. dedicates large levels of funding for affordable housing preservation and production. The district's current mayor has committed $100 million per year to the D.C. Housing Production Trust Fund (HPTF)–the largest such commitment by a city in the United States.
3. **Coordinated tenant organizing & support network.** A proactive, fast-acting housing preservation network has evolved in D.C. since the 1970s, providing robust technical and legal assistance, tenant organizing, and coordination to preserve affordable apartments. The D.C. Preservation Network (DCPN) has become a critical forum for preservation groups to share information and resources, track at-risk buildings, and coordinate preservation efforts.

Challenges

- Preserving affordable housing for Columbia Heights' lowest-income residents has been an on-going challenge, requiring deep acquisition and operational subsidies.
- Opponents of TOPA have argued that the law contains loopholes enabling tenants to drag out the TOPA process and extract payments from landlords in exchange for waiving their purchase rights.
- African-American residents with historical ties to the neighborhood have voiced concerns about feeling like strangers in their own neighborhood as a result of the type of redevelopment occurring and the changing neighborhood demographics.

Outcomes

- Close to 3,000 affordable units restricted in Columbia Heights for low-income households (22% of all housing units) as of 2017.
- 318 affordable rental units in 12 multifamily buildings created or preserved in the neighborhood from 2001 to 2016 through D.C.'s Housing Preservation Trust Fund.
- At least 398 housing units in the neighborhood are limited equity cooperatives, allowing low-income tenants to own their units.
- Average trust fund investment per unit in Columbia Heights (2001-2016): $145,000.

Takeaways

1. **Incorporate residential displacement mitigation strategies into initial redevelopment plans.** In Columbia Heights, the shift from "needing to revitalize" the neighborhood to "needing to preserve affordable housing" happened very quickly. Once gentrification picks up steam, preservation efforts become much more difficult.
2. **Develop a network of high capacity preservation actors**. A coordinated infrastructure of high-capacity preservation groups that can move with agility and speed is essential to preserving existing affordable rental housing.
3. **Invest in tenant organizing.** Organizing and linking tenants with a committed network of support is also crucial. Tenant voice and power is critical to well-targeted policies.
4. **Provide a legal mechanism that supports tenants' ability to purchase their apartment complexes, including adequate notice and time to complete the purchase.** D.C.'s Tenant Opportunity to Purchase Act (TOPA), by providing tenants with a right to purchase their units when sold and adequate time to complete the purchase, shifts power to tenants and provides a critical legal backstop for preventing displacement of current renters and disincentivizing inequitable redevelopment.
5. **City council and municipal leadership is critical. Elected** officials committed to affordability and mitigating displacement are critical for successful preservation of affordable housing. D.C.'s progressive early councils were deeply committed to affordable housing preservation, which led to TOPA, creation of funding streams, and a large roster of tenant support organizations.
6. **Substantial, dedicated funding is necessary.** Preservation at a scale large enough to be meaningful requires large levels of dedicated funding.

Guadalupe Neighborhood AUSTIN, TEXAS

A Case Study of Early Intervention and Evolving Strategies to Create Affordable Housing for Vulnerable Residents with Historical Ties to the Neighborhood

Overview

The Guadalupe neighborhood is located just east of Austin's Central Business District, bounded by Interstate Highway 35. The neighborhood, which comprises less than one-fifth a square mile and approximately 14 blocks, was historically a community of color, with a predominantly Mexican-American population. Through the 1970s and 1980s, the area suffered from rapid deterioration, population loss, and large-scale redevelopment pressures. At that time, of the area's 170 single-family homes, over half were in substandard condition.

In 1979, Austin leaders made plans to expand the French Legation in the neighborhood, which would have displaced at least 11 families. Residents rallied to block the expansion and successfully lobbied the city council to redirect federal block grant funds to support a new community-generated development plan for Guadalupe. To implement the plan, neighborhood leaders formed the Guadalupe Neighborhood Development Corporation (GNDC), which has become a pioneer in its diverse deployment of community-driven strategies over the past 35-plus years to mitigate the displacement of vulnerable residents.

Today, even though Guadalupe is now in the dynamic stage of gentrification, with a growing share of million-dollar homes, neighborhood leaders have successfully preserved the residential character of the neighborhood while creating a legacy of affordable housing that is under long-term community control for low-income residents with ties to the area.

Key Strategies & Tools

1. **Community development corporation.** The Guadalupe Neighborhood Development Corporation, created and governed by leaders from the neighborhood, has been integral to the success of the neighborhood's displacement mitigation programs.
2. **Early and strategic land acquisition.** In GNDC's early years, the organization purchased vacant properties in strategic locations on as many blocks as possible–for long-term control and to bar assembly for commercial redevelopment. GNDC became a large property owner in the area providing additional clout in zoning battles. Buying lots early was also smart from an affordability perspective: In the 1980s, the average lot price was $5,000; today full lots sell for $500,000 to $650,000.
3. **Preference policy.** Low-income residents and former residents with historical ties to the two zip codes served by GNDC receive priority placement on GNDC's long waiting list for affordable rental and homeownership opportunities.
4. **Community land trust.** GNDC created the first community land trust in Texas to provide for homeownership that is permanently affordable. GNDC maintains ownership of the land, while the family obtains a mortgage to purchase the home. A fixed rate of appreciation

ensures that CLT homes can be resold at affordable prices, while allowing owners to recoup their investment and build additional equity.

5. **Property tax breaks for permanently affordable properties.** GNDC has led efforts at the Texas Legislature and the local appraisal district to reduce property taxes on community land trust and other income-restricted homes–ensuring that these homes remain affordable for the low-income families renting or purchasing them.
6. **Creative utilization of infill properties.** Since purchasing lots is no longer feasible in Guadalupe, GNDC has become an innovator in Austin in developing affordable accessory dwelling units on lots that can support a second unit.

Challenges

Guadalupe neighborhood's initial challenges in mitigating displacement of vulnerable residents included large-scale zoning changes that precipitated the loss of homes in the neighborhood. GNDC and neighborhood association leaders had deep-seated disagreements with African-American leaders in the area over the commercialization of the neighborhood, and the groups worked largely in silos. More recently, high land values have made new lot acquisition for affordable housing infeasible within the neighborhood.

Outcomes as of 2025

- 91 long-term affordable units under community control in Guadalupe through two community development corporations, including 26 units underway (out of 170 total homes in the neighborhood in 1980, when GNDC's displacement-mitigation work began)
- Average rent of GNDC units: $583; average income of GNDC renters: $28,700
- 8 affordable homeownership units, including the first CLT home in Texas

Takeaways

1. **Develop and implement a community-driven, neighborhood-level strategy for mitigating displacement of vulnerable residents.** Efforts to mitigate displacement in Guadalupe have continually been anchored in the community, beginning with a community-generated plan and a community development corporation governed by widely-respected neighborhood leaders with social and political capital.
2. **Intervene early to acquire permanent control of land**. Acquire as much land as possible early on; as gentrification picks up steam in a neighborhood it becomes much more difficult to feasibly acquire properties for affordable housing.
3. **For homeownership units, restrict resale price using a shared equity model to ensure permanent affordability of the units for future generations of residents.** GNDC's earlier homes were sold without caps on the resale price, and several have since been resold at market prices beyond the means of other low-income families.
4. **Invest in capacity building and technical assistance.** Funding for program administration and early technical assistance have been key to GNDC's displacement mitigation work. GNDC's early investment in rental housing with little or no debt has generated a critical

stream of income to help fund the organization's administrative operations, allowing the organization to expand its capacity and impact over time.

5. **Adapt strategies to changing conditions in the neighborhood.** The strategies utilized in Guadalupe to address gentrification have evolved over time, in response to neighborhood changes, newly available tools, and lessons learned from prior work.

Inner North and Northeast PORTLAND, OREGON

A Case Study of Community-Driven Strategies to Mitigate and Remediate the Displacement of African-American Residents

Overview

The inner neighborhoods of North and Northeast Portland (N/NE Portland) were once home to 80 percent of Portland's black community. Following decades of disinvestment, subsequent urban renewal, and large-scale public and private investment projects, the area has been rapidly gentrifying, with rising housing costs and large-scale loss of African Americans. Since 2000, the area has lost close to 8,000 black residents–more than half the area's black population.

In 2013, mounting tensions in the community over gentrification and publicly-financed economic development in the area came to a head over the proposed use of prime public land and tax increment financing (TIF) for a development anchored by a Trader Joe's grocery store. Local African-American leaders organized protests of the new development and succeeded in getting the City to revamp its investment strategy in the community, shifting $100 million towards mitigating displacement of low-income residents in Inner N/NE Portland. Responding to the community's concerns, the City of Portland, anchored by ongoing active community involvement and a community-driven plan, has been deploying a number of innovative strategies and tools for addressing displacement in the area.

Key Strategies & Tools

1. **N/NE Neighborhood Housing Strategy.** A five-year, community-driven plan for expanding affordable housing opportunities and preventing displacement in Inner N/NE Portland. The plan utilizes several different affordable housing strategies including rental repairs, land acquisition, and new homeownership and rental housing, and identifies specific timeframes and measurable goals to track progress.
2. **Dedicated TIF funding.** Implementation of the N/NE Neighborhood Housing Strategy was originally funded with $20 million in dedicated tax increment financing (TIF). Since then, the City's financial commitment to mitigating displacement in the area has grown to more than $100 million in TIF funds to be invested over a six-year period.
3. **Community Oversight Committee.** The N/NE Portland Oversight Committee oversees the City's implementation of the N/NE Neighborhood Housing Strategy. The committee's work includes providing input on development projects in the area, monitoring the City's progress towards benchmarks in the Housing Strategy, and issuing an annual report to the City Council. The Oversight Committee is meant to represent and be responsive to the community. It is made up of trusted community leaders, topic area experts, and directly impacted community members.
4. **Preference Policy.** The Housing Strategy provides priority placement in subsidized housing units in N/NE Portland to residents with generational ties to N/NE Portland who were displaced or are at risk of displacement from areas where prior city plans had a destabilizing impact on long-term residents. Priority preference is given to households and their descendants who own property lost through urban renewal.

Challenges

Portland's Down Payment Assistance Loan Program for helping low-income, first-time homebuyers in N/NE Portland served only four families from 2015 through 2017, despite a goal of serving 40 households. With market home prices at $400,000, homeownership is out of reach for most low-income households, even with individual assistance of $100,000.

The Preference Policy does not create affordable housing, and so its success is dependent on the availability of affordable housing stock. In 2016, 1,000 households applied through the preference policy program for 65 homeownership slots.

The focus on mitigating displacement in N/NE Portland is fairly new, and it is still too early to tell how successful different strategies will be. However, the Oversight Committee already has a successful track record of providing transparency and accountability to the City's anti-displacement programs in N/NE Portland, closely monitoring the City's programs, and identifying barriers and challenges as well as opportunities for improvement.

Outcomes from 2015-2017

- New affordable rental housing (on line or in development): 350+ units in 7 multifamily developments
- Average city investment (TIF funds) per new affordable rental unit (2016): $64,755
- Homeownership units repaired: 326+

Takeaways

1. **Develop a community-driven, comprehensive, neighborhood-level strategy to address residential displacement for vulnerable residents.** Align the strategy with community needs, be clear about goals, and be transparent in assessing outcomes.
2. **Back community strategies with substantial, dedicated funding.** Preservation at a scale large enough to be meaningful requires large levels of dedicated funding.
3. **Prioritize meaningful community participation.** Take it seriously. This requires an assertive effort to reduce barriers to participation and reach out to directly impacted current and former residents. Community voices should be incorporated into every step of the planning process. Strategies and outcomes should be in clear and demonstrable alignment with community needs and priorities.
4. **Incorporate community-responsive oversight into mitigation displacement and affordable housing preservation plans.** An oversight committee provides critical transparency and accountability in strategy implementation and outcomes. Oversight leadership should be trusted and well-respected by the community and responsive to the community's needs.
5. **Affordable homeownership for low-income families is difficult to achieve in hot market neighborhoods.** To make homeownership affordable in markets where median housing prices vastly exceed what households earning the median family income can afford, cities have to be willing to support the units with very large subsidies.

Dimensions of Need Addressed

Criterion	1 – Limited	2 – Moderate	3 – Strong	Score
Vulnerable populations targeted	Benefits a narrow group or does not clearly prioritize vulnerable households	Benefits one or two vulnerable groups	Directly targets multiple vulnerable groups (e.g., low-income renters, households of color, seniors, families)	
Stage of gentrification targeted	Effective only under limited or unclear market conditions	Effective in either early *or* mid-stage gentrification	Effective across multiple stages or tailored to specific stage(s)	

Normative Dimensions

Criterion	1 – Limited	2 – Moderate	3 – Strong	Score
Place-based focus	Not targeted to specific gentrifying neighborhoods	Can be targeted geographically but not required	Explicitly designed for specific gentrifying or high-risk neighborhoods	
Sustainability of impact	Short-term benefits; no protections for future residents	Time-limited benefits (< 40 years)	Long-term or permanent benefits (40+ years)	
Inclusivity and resident voice	No meaningful role for vulnerable residents	Residents consulted or engaged intermittently	Residents play active roles in design, governance, and monitoring	

Implementation Dimensions

Criterion	1 – Limited	2 – Moderate	3 – Strong	Score
Financial resources required	High start-up and/or ongoing public costs	Moderate public investment required	Low cost or leverages existing funding/resources	
Current implementation capacity	Limited staff or organizational capacity	Some capacity exists but expansion needed	Strong existing public, nonprofit, and community capacity	

Summary Scoring

Category	Maximum Score	Actual Score
Dimensions of Need Addressed	6	
Normative Dimensions	9	
Implementation Dimensions	6	
TOTAL SCORE	**21**	