

<b>Bricks and Sticks Subsidy</b> – These types of subsidy tools help to fund new or rehabilitate existing housing – primarily income-restricted, affordable housing. These tools <i>may</i> help to mitigate displacement by increasing the supply of housing available for residents earning low to moderate incomes.	
<b>Gap Financing or Soft Debt for Multifamily Affordable Housing or Small-Scale Infill Development</b> <i>Target: renters, owners</i>	Due to high development costs, in many markets around the country housing development requires additional subsidy. Public entities can increase the production of both large, 50+ unit affordable housing or smaller, 10-50 unit properties by providing below-market “gap financing” loans. This financial support can help to bridge the gap between the cost of development and the funding sources available.
<b>Single-Family Rehabilitation</b> <i>Target: primarily owners</i>	Programs incentivizing large-scale rehabilitation of single-family housing in target areas, often paired with down payment assistance. Programs may support the new construction of infill single family homes on vacant lots in existing neighborhoods.
<b>Preservation Fund</b> <i>Target: primarily renters</i>	Dedicated capital pool to acquire or rehabilitate existing affordable housing in order to preserve affordability. A preservation fund can be established by a local government to provide low-cost permanent financing in exchange for maintaining affordable rents.
<b>Contractual Requirements</b> <i>Target: renters</i>	In the absence of public policy that sets affordability requirements or prohibits housing discrimination, jurisdictions can establish requirements via contracts or loan documents with the recipients of public subsidy. Example requirements include non-discrimination requirements in tenant selection (related to source of income, criminal background), ratio or number of units at specific affordability levels, or rent increase caps.
<b>Residents/Businesses Subsidy</b> – These types of subsidy tools directly fund programs that assist owners, renters, and existing businesses. These tools help community members and businesses remain in neighborhood experiencing displacement pressures.	
<b>Community Land Trust</b> <i>Target: primarily new homeowners</i>	A model for affordable homeownership in which a nonprofit owns the land in perpetuity while serving as the long-term steward for affordable housing, horizontal infrastructure, and other community assets.
<b>Property Tax Relief</b> <i>Target: homeowners, renters, or commercial businesses</i>	Reducing, capping, waiving, or reimbursing property tax payments for low-income business owners or low-income homeowners in high appreciation markets to help mitigate rising costs of property ownership. For instance, tax circuit relief in most states creates a mechanism for income-targeted property tax relief for qualifying households.
<b>Downpayment Assistance</b> <i>Target: renters, commercial businesses</i>	Services to help renters become owners of property by helping cover down payment and closing costs; support can also include technical assistance/pre-purchase counseling.
<b>Legal Aid Programs for Renters, Heirs, Title Clearance</b> <i>Target: renters or new homeowners</i>	Funding for legal services to help low-income renters manage evictions or landlord disputes and assist owners manage homeownership hurdles, such as inheritance or title clearance.
<b>Emergency Rent/Utility Assistance</b> <i>Target: renters</i>	Cash assistance or services to help households facing eviction or homelessness due to a loss of income or other short-term financial challenge, such as paying housing costs on a limited basis in order to prevent evictions or utility shut-offs.
<b>Legacy Business Programs</b> <i>Target: existing commercial businesses</i>	Initiatives established by local governments or organizations to support longstanding businesses with historical or cultural significance in a community. These programs often provide financial support or technical assistance to help them remain viable.
<b>Protections</b> - Policies or actions that prevent displacement by defining tenants' rights or support access to or preservation of home/property ownership.	
<b>Right to Counsel</b> <i>Target: renters, commercial businesses</i>	Legal representation for housing related court proceedings to ensure landlord and tenant facing eviction or other housing problems have access to protections. It can be combined with funding for legal aid in places where right to counsel is not required.
<b>Tenant Opportunity to Purchase</b> <i>Target: renters, commercial businesses</i>	Mechanism providing tenants the "right of first refusal" at the time of a property sale or transfer, allowing them to collectively bargain to buy the building they live in.
<b>Rent Stabilization</b> <i>Target: renters</i>	Rent stabilization policies that limit rent increases to a certain amount in a particular period, to prevent drastic increases. Sometimes referred to as “rent control.”
<b>Just Cause Eviction Requirements</b> <i>Target: renters</i>	Only allows landlords to evict tenants for a specific set of acceptable causes, such as nonpayment of rent or intentional damage to a home. This process can deter or prevent unjust and baseless evictions.
<b>Anti-speculation Policies</b> <i>Target: Homeowners</i>	Policy tools to limit or prohibit the feasibility of investor purchases for rental properties and/or harassment of homeowners to sell.
<b>Landlord Registry</b> <i>Target: renters</i>	Requires (or incentivizes) landlords to register for rental units. This creates accountability for landlords to provide quality housing units and pay taxes. In places where registry cannot be mandated, voluntary partnership programs can be tied to funding.