Homes for All
Expand protections against displacement for low-income communities, communities of color, and renters

Photo Courtesy of Chris Lovett
Action Area: Homes for All

Recommendation:
Expand protections against displacement for low-income communities, communities of color, and renters.

Strategy 1
Prevent displacement at the community level in high-displacement-risk areas by supporting community ownership and control with public and private resources.

► **Action 1.1:** Through a local land disposition policy, require publicly-owned land to be disposed of for the production and preservation of community-owned affordable housing, prioritizing areas with displacement risk. Eligible land would include vacant parcels, sites purchased by a state or local government, properties seized by foreclosure, and other publicly-owned sites. Eligible sites would also need to be located in climate resilient smart growth locations. The Commonwealth should complement this effort with a similar statewide land disposition policy.

► **Action 1.2:** Increase funding for new first-time homeowner programs and offer tax breaks that support existing homeownership in communities of color that have been impacted by discriminatory policies. Through demographic research at the neighborhood level, the Commonwealth should devise a targeted approach for directing additional homeownership resources to communities most impacted by the lasting impacts of redlining. Complement this effort by increasing investment in first-time homebuyer down-payment assistance, home-buying assistance for renters, homebuyer education, and home-modification that supports aging in place.

► **Action 1.3:** The Commonwealth should create a displacement risk assessment tool and require a displacement risk impact assessment to monitor new development in areas at high risk of displacement and generate private funds to mitigate development impacts.

► **Action 1.4:** Adopt enabling legislation that would allow municipalities to enact local real estate transfer taxes that would fund displacement mitigation efforts or support a local housing trust fund.

Strategy 2
Prevent displacement at the household level through regulations that better align the market with the needs of those experiencing housing insecurity.

► **Action 2.1:** Adopt enabling legislation that allows municipalities to stabilize rental costs by prohibiting large and short-term increases in rent. Municipalities would be allowed to cap rent increases within a specified timeframe to a certain percent. These requirements, which would be based on local conditions, would apply to vacant units to discourage landlords from evicting tenants in favor of new ones who can afford to pay more. This would be adopted in tandem with legal protections to ensure good landlord behavior and to protect tenants.
Action 2.2: Increase state funding, expand eligibility requirements and improve the distribution mechanisms for rental and utility assistance programs. Programs that need such action include the Massachusetts Rental Voucher Program (MVRP), Residential Assistance for Families in Transition (RAFT), and MA Low-Income Housing Tax Credit Program. Pre-authorize the Housing Stabilization Fund and the statewide Affordable Housing Trust Fund to enable quick deployment into rental and utility assistance programs during state emergencies.

Action 2.3: Adopt state enabling legislation that allows municipalities to enact no net loss policies. This would require affordable housing and unsubsidized rental housing that is lost to renovation, conversion, or demolition to be replaced within the same neighborhood or municipality.

Action 2.4: Amend MGL Chapter 40T to include tenant right of first refusal to purchase their buildings when landlords decide to sell. This should be coupled with state assistance to support the organizing of tenant associations, the formation of partnerships with community development corporations, the creation of community land trusts, legal aid to help structure acquisition deals, quick-strike acquisition funds, and low-interest deferred loans to support the purchase of properties.

Strategy 3
Prevent displacement at the individual level by strengthening and expanding state legal protections.

Action 3.1: Pass state legislation that guarantees tenants a right to legal counsel in certain eviction and foreclosure proceedings. This should include providing tenants with protection before eviction proceedings, which would give tenants an opportunity to pursue legal action when landlords and property owners are engaging in harassment.

Action 3.2: Strengthen foreclosure protections by increasing funding for foreclosure prevention and education, implementing tax freezes for income-eligible properties, and providing other funding opportunities for homeowners most at risk of foreclosure.

Action 3.3: Prevent indirect displacement caused by landlord negligence by devoting state funding and resources to code enforcement. This could be taken upon by the Commonwealth or by a new consortium of regional housing offices. This latter entity would provide code enforcement officers to cities and towns and help conduct inspections in accordance with local regulations.