

SANDAG Anti-Displacement Study Best Practices Report

Prepared by LeSar Development Consultants

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Executive Summary

Facing a housing supply and affordability crisis, the San Diego region is experiencing ongoing residential displacement, which occurs when existing residents must relocate for reasons outside their control. Residential displacement has significant societal and individual impacts, and to better understand the dynamics of residential displacement, the populations most vulnerable to its impacts, and solutions to this challenge, SANDAG has decided to conduct an Anti-Displacement Study. This Study is taking place to help inform the region's plans to meet ambitious climate goals, which include greater infill housing production and expanded mobility options. The regional agency is focused on equitable and sustainable development that combats the forces behind residential displacement. This multiyear Study, which SANDAG selected LeSar Development Consultants (LDC) to lead, begins with this overview of best practices, the parallel assessment of existing conditions (Urban Displacement Project, 2023), and the creation of a toolkit of anti-displacement policies – all of which are supported by a robust stakeholder engagement process.

This best practices report provides an overview of a wide range of policies to prevent displacement, with both short-term measures and long-term strategies. This report utilizes dozens of academic research articles and case studies of communities throughout the nation that have sought to mitigate the impact of residential displacement. Ultimately, no community has fully solved the vexing challenges behind residential displacement, nor is any policy or narrow set of policies *the* solution. Rather, based on academic research and case studies, as this report presents, a range of policies is needed to (a) ensure the region has an abundant supply of homes, (b) maintains the affordability of existing homes, and (c) regulates the operation of existing homes to support neighborhood stability so residents can remain in place.

*The key takeaway of LDC's research is that an integrated approach using strategies from three areas of policy — to **produce** more homes, to **preserve** the affordability of existing homes, and to **promote** neighborhood stability — is necessary to prevent displacement; no one of the three areas of anti-displacement policies can fully prevent residential displacement on their own.* The range of policies needed to address the wicked problem of displacement will also require special attention to the unique needs of the San Diego region and its diverse communities. It is important to know that researchers have published studies on some policy areas more than others and that there is no detailed research on how the three policy areas directly affect neighborhood displacement. Rather, much of the current research on the policy areas looks at its effect on affordability, a known proxy for displacement. Nevertheless, it is crucial that action is taken on these best practices, while still acknowledging that policies should not remain static and that policymakers should refine their anti-displacement strategies as new research and case studies emerge. Additionally, a critical step beyond this review of best practices is to tailor these policies to meet the needs of all localities that make up the San Diego region.

Deep stakeholder engagement is vital to any anti-displacement strategy and will be essential in the implementation of such policies. As an initial step to help tailor these policies, a draft of this report was presented to various stakeholder groups throughout the San Diego region and refined in response to their feedback. Stakeholder engagement included three community focus groups – representing people with lived expertise of housing instability in various parts of the region – as well as focus groups of housing developers, community-based organizations and social service providers, and staff of local jurisdictions. A summary of stakeholder feedback is provided later in this report.

To this end, this best practices report begins with brief written portraits of hypothetical communities that address displacement in different ways. These scenarios are intended to help SANDAG, its member agencies, and its stakeholders imagine and respond to an uncertain future. These scenarios begin with

three examples that each prioritize one of the ranges of policy described above—production, preservation, or stability—ultimately failing to address the totality of challenges related to residential displacement while addressing some aspects of housing needs. Then, a fourth scenario presents a hypothetical community that integrates production, preservation, and stability into policymaking, which ultimately fosters the conditions where residential displacement is rare and current and future residents’ housing needs are met. Additionally, the report illustrates the overlap between policy areas, demonstrating how anti-displacement policies can come together to prevent displacement and meet regional housing needs. This report then continues to provide a deeper review of best practices in the three policy areas. These practices cover a wide range of research and case studies.

The following notes the policies included in this best practices report, organized by their policy area, and detailed in the later sections of this report:

Accelerating housing production: Policies that enable the region to produce more homes and thus increase the overall supply.

- Increasing housing production across the board
- Upzoning
- Reducing construction and regulatory costs
- Equitable Transit Oriented Development
- Increasing affordable housing funding
- Public sector land banking
- Inclusionary housing and developer incentives
- ADU incentives

Preserving affordable housing: Policies that preserve existing affordability, either through extending existing price restrictions, applying new price restrictions on existing homes, or other measures.

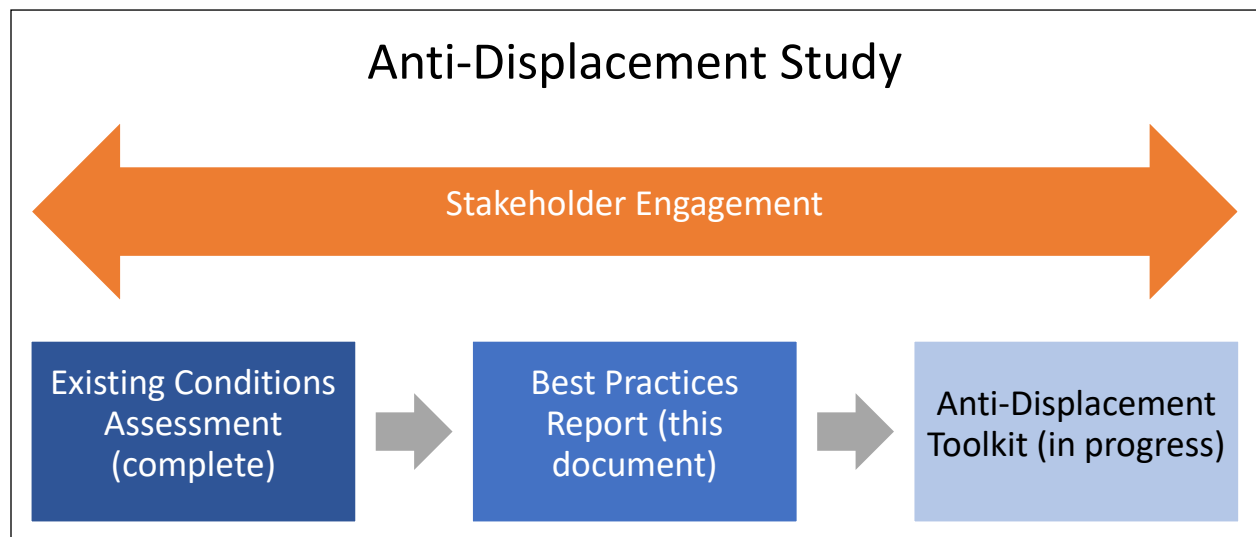
- Extending existing affordability covenants
- Dedicating local or regional staff to monitor at-risk housing
- Acquisition and rehabilitation of market rate housing
- Homeowner rehabilitation programs
- Restrictions on condominium conversions
- Tenant and Community Opportunity to Purchase Acts
- Community Land Trusts

Stabilizing neighborhoods and households: Policies that help create greater housing stability for both renters and homeowners through legal protections and other means.

- Tenant eviction protections
- Rent stabilization
- Legal services/Right to counsel
- Anti-harassment policies
- Right to return policies
- Local preference policy for new affordable housing
- Community Benefits Agreements
- Rental assistance and foreclosure prevention
- Expanding homeownership

Introduction

The San Diego region is charting a path toward creating equitable and sustainable growth. Housing is one critical component of an equitable solutions framework, and an expanding area of SANDAG’s portfolio of regional planning work. One of the region’s many housing challenges is ongoing residential displacement. To better understand the dynamics of residential displacement, SANDAG has embarked on an Anti-Displacement Study. This best practices report is part of SANDAG’s Anti-Displacement Study, a multiyear project to document and understand the forces behind residential displacement and ultimately create tools to combat displacement. The study, supported by a stakeholder engagement process, includes not only this best practices report, but also an existing conditions report – completed in June 2023 – and a toolkit of anti-displacement policies. The toolkit is meant to assist local jurisdiction in the implementation of such policies. The Study informs SANDAG’s strategic approach to preventing residential displacement and is funded by its 2020 Regional Early Action Planning (REAP 1.0) Grant from the California Department of Housing and Community Development (HCD).



Defining displacement

This report defines residential displacement as the involuntary relocation of existing residents. Displacement takes many forms and can be either forced or what this report is calling responsive (Zuk, Bierbaum, Chapple, Gorska, & Loukaitou-Sideris, 2018). “Forced” displacement includes both formal evictions, which are processed through the court system, and informal evictions, which occur outside the formal court system. Additionally, “forced” displacement occurs both in gentrifying and non-gentrifying communities and is prevalent in lower-income communities. “Responsive” displacement is often caused by “housing or neighborhood conditions,” such as rent increases or poor housing quality (Zuk, Bierbaum, Chapple, Gorska, & Loukaitou-Sideris, 2018). Table 1 provides more information about the types and causes of displacement. For the purpose of this report, SANDAG is concerned with all forms of displacement described in the table below.

Table 1: Types and causes of displacement¹

	Forced	Responsive
<i>Direct or physical causes</i>	<ul style="list-style-type: none"> • Formal eviction • Informal eviction (e.g., landlord harassment) • Landlord foreclosure • Eminent domain • Natural disaster • Building condemnation 	<ul style="list-style-type: none"> • Deterioration in housing quality • Neighborhood violence or disinvestment • Removing parking, utilities, and other amenities
<i>Indirect or economic causes</i>	<ul style="list-style-type: none"> • Foreclosure • Condo conversion 	<ul style="list-style-type: none"> • Rent increase • Increased taxes • Loss of social networks or cultural significance of a place
<i>Exclusionary causes</i>	<ul style="list-style-type: none"> • Section 8 discrimination • Zoning policies (restriction on density, unit size, etc.) • NIMBY resistance to development • Racial segregation 	<ul style="list-style-type: none"> • Unaffordable housing • Cultural dissonance • Lack of social networks

Impacts of displacement

There are great economic and social costs to households impacted by displacement. When households move farther from jobs, services, and other community amenities, they can incur higher housing and transportation costs, which could also negatively impact a household’s economic mobility and opportunity. Displacement can have significant impacts on both individual households and entire communities and can cause loss of networks, stress, and lower quality of life (Urban Displacement Project, 2021). The consequences of evictions and displacement can also create living situations that result in poorer health outcomes and reduced access to healthcare. Extended periods of housing instability and homelessness – as a result of displacement – can also affect individuals’ physical and mental health (Desmond & Kimbro, *Eviction's Fallout: Housing, Hardship, and Health*, 2015). Additionally, displaced households often move to lower-cost neighborhoods with fewer educational and healthcare resources, and other amenities. The COVID-19 pandemic has further highlighted the serious consequences of evictions and displacement that fall heavier on vulnerable communities and shown how legal and governmental policies can protect people from residential displacement.

Additionally, displacement has high costs to society. Social networks can be broken as communities are dislocated. Working households at a variety of income levels find it difficult to remain in the region; this can place a strain on employers to find such essential workers as grocery store clerks, healthcare workers, teachers, first responders, and others. Homelessness as a result of displacement can be costly to society because it disconnects people from medical services and creates a reliance on often uninsured emergency room visits that are paid for by taxpayers. There are also higher costs for police departments to respond to minor offenses like illegal camping. In 2021, California’s Bakersfield Police Department spent more than \$2 million enforcing laws that affect unsheltered people (Cost Benefit Analysis of the Housing First

¹ This table is adapted from one published by Zuk, Bierbaum, Chapple, Gorska, & Loukaitou-Sideris, 2018.

Approach to Ending Homelessness in Kern County, 2020). And, as described below, displacement pressures and climate change can create further societal costs.

Gaps in anti-displacement research

This report is based on a detailed review of dozens of articles, reports, studies, and more about anti-displacement policies enacted and proposed across the country. The LDC team reviewed a wide range of literature, including a February 2021 white paper that conducted a thorough overview of the anti-displacement literature published until that time. The paper, “White Paper on Anti-Displacement Strategy Effectiveness,” was commissioned by the California Air Resources Board (CARB) and authored by two preeminent residential displacement scholars, Karen Chapple and Anastasia Loukaitou-Sideris. While LDC found several pieces of literature published since the white paper, the researchers identify several gaps in anti-displacement research that this best practice review further confirms:

- Dearth of policy effectiveness literature, especially on affordable housing preservation and tenant protection policies as well as impacts of climate change on displacement
- Selective use of displacement indicators, with greater reliance on policy impacts on rent prices and property values and less on evictions, move outs, or loss of unrestricted affordable housing²
- Lack of access to reliable and comprehensive data infrastructure, particularly regarding eviction and tenancy data, and rental registries³
- Relationship between displacement and public investments, especially in areas with significant transit improvements (e.g., SANDAG’s Mobility Hubs)
- Dearth of inquiry on racial impacts of policies
- Dearth of literature on contextual factors (e.g., local politics, history, market strength, etc.)
- Lack of analysis of barriers to implementation
- Lack of a review of best practices
- Isolated examination of policies rather than in coordination with other policies

This report emphasizes that the best practices are meant to offer a menu of policy options and recognizes where limited empirical evidence exists. Anti-displacement research is an emerging research space, and as such the academic research has not kept up with policy implementation. Therefore, it is important to take actions on these best practices, but also acknowledge that policies should not remain static as new research and insights emerge on strategies to prevent residential displacement. SANDAG has a significant opportunity to continue monitoring anti-displacement research and even conduct or participate in research on policy implementation within the region.

Climate Change

Climate change is already forcing millions of people across the globe from their homes and land and putting many more at risk of displacement in the future. California is facing numerous climate change related disasters like wildfire, sea level rise, drought, and flooding. Many Californians have already lost

² SANDAG’s Anti-Displacement Study indeed helps to address this challenge. This Study includes an Existing Conditions Assessment, which maps displacement risk in neighborhoods across the region.

³ [The Eviction Lab at Princeton University](#) sites significant challenges in obtaining federal and statewide eviction data. For the first time, in June 2023, the U.S. Census Bureau Household Pulse Survey began collecting data on the prevalence of involuntary moves among renters, resulting in national data on involuntary moves, including responses about various potential causes (e.g., rent increases, eviction threats, etc.) (Reynolds & Burton, 2023).

their homes to climate disasters across the state and may never return to their communities. Low-income households are more likely to reside in areas at higher risk of climate catastrophes, and when disasters do strike, they have fewer resources to be able to recover (EPA, 2021). Climate change-induced displacement disproportionately affects more vulnerable populations—including seniors, people with disabilities, children, people with substance abuse disorder, and people who are incarcerated—who are living in disadvantaged communities (Benevolenza, 2018).

Climate-induced displacement can also have significant impacts on entire regions. In 2021, severe drought caused farmworkers in California to fallow nearly 400,000 acres of land, which led to lost jobs and lower wages. While many farmworkers left their communities in search of employment, other farmworkers decreased work hours and hiring, which exacerbated financial struggles in already low-income communities. These realities not only impact farmworkers, but also significantly impact consumers, who may experience food shortages and/or higher prices for agricultural goods.

Centering climate adaptation and resilience measures in affordable housing development, preservation, and resident protections is an important practice that should be embedded in all facets of anti-displacement work. These measures can prevent housing units from being removed from the market after a disaster or reduce the time that it takes to recover from damage and allow residents to return home quicker. This could look like concentrating new housing development in low fire risk areas away from the urban wildland interface where fire departments and taxpayers would not be burdened with defending property in highly flammable environments.

California has designed and funded a couple notable programs that support housing development that aim to meet state climate goals and integrate climate adaptation and resilience. The [Affordable Housing and Sustainable Communities \(AHSC\) program](#) subsidizes affordable housing development built near jobs and other amenities, and are accessible by walking, biking, and transit. This program is designed to reduce the state's carbon footprint and produce more sustainable affordable housing, but more attention is needed to avoid displacement associated with climate change.

Additionally, California has funded the 2021 Regional Early Action Planning Grants (REAP 2.0) program, which seeks to integrate housing and climate goals by funding transformative planning and implementation activities that accelerate infill development, reducing vehicle miles travelled (VMT), and affirmatively further fair housing. SANDAG's REAP 2.0 Framework describes the proposed uses of the \$43 million formula funding allocated to the region, including funding for a Housing Acceleration Program for local jurisdictions, affordable housing development, advancing transit-oriented development, and complementing housing programs on tribal lands.

This report does not identify climate change-focused policy as a particular set of anti-displacement policies. Rather, throughout the three sets of policies—production, preservation, and stability—climate change preparedness and environmental sustainability are both elements of the anti-displacement policy, and key outcomes of displacement prevention.

Outcomes of anti-displacement policies

This report aims to present best practices of anti-displacement policies that promote a wide range of outcomes, considering both existing and future needs as well as long-standing social inequities that can be abated through housing policy. The outcomes being considered seek to:

- Support the housing needs of existing residents (e.g., by avoiding direct, forced displacement);
- Support the housing needs of future residents (e.g., by avoiding displacement by exclusion);
- Support environmental sustainability and resilience (e.g., by reducing greenhouse gas emissions and helping residents avoid climate change impacts such as sea level rise or wildfires);
- Reverse racial inequalities; and
- Address economic inequalities.

Furthermore, each policy being evaluated in the later sections of this report is evaluated for how widely it has been covered in the literature (either high, medium, or low) and whether its anti-displacement impacts are seen in the short-term or in the long-term. Policies with high coverage in literature are those with several articles rigorously examining the policy’s effect on displacement; medium coverage is associated with some rigorous examination of this policy’s impact on displacement; and low coverage is for topics with no articles rigorously examining this policy’s impact on displacement, but some descriptive research and implementation of this policy.⁴ The literature coverage level and timeframe to prevent displacement are described in each section with a simple table like the one below:

[Policy name]	Literature coverage level	Timeframe to prevent displacement
	HIGH, MEDIUM, or LOW	LONG-TERM or SHORT-TERM

⁴ This designation of high, medium, or low coverage in the literature is drawn from Chapple, Karen and Anastasia Loukaitou-Sideris, February 28, 2021, “White Paper on Anti-Displacement Strategy Effectiveness.” <https://www.urbandisplacement.org/wp-content/uploads/2021/08/19RD018-Anti-Displacement-Strategy-Effectiveness.pdf>

Stakeholder engagement

Central to creating and implementing anti-displacement policies is deep, meaningful engagement of communities impacted by housing stability and residential displacement. SANDAG's multiyear Anti-Displacement Study, of which this overview of best practices is a part, is supported by a robust stakeholder engagement process. This best practices report included several opportunities for stakeholder engagement, including three focus groups representing communities with lived expertise of housing instability and residential displacement, as well as separate focus groups with Community Based Organizations (CBOs) and social service providers, housing developers, and local jurisdiction staff. This mix of practitioners, policy makers, and affected individuals was created to ensure that perspectives of all housing ecosystem stakeholders were captured since the limitations of quantitative research can be supplemented and tested against this community input.

Anti-displacement policies research should incorporate the different voices of policy makers, practitioners, and especially those living at the center of housing instability. This emphasis on lived experience is important for capturing individual's perceptions on which policies they feel would be most effective for them and their situation. While this best practices report has relied significantly on community members' lived expertise, it is also essential that local jurisdictions continue to meaningfully work with community members in the creation, implementation, and refinement of anti-displacement policies. This will ensure that such policies are crafted in response to community needs and improved over time.

Focus group composition

SANDAG, LDC, and its sub-consultant the Global Policy Leadership Academy (GPLA) convened seven focus groups across four stakeholder profiles to collect feedback on the research contained in a draft version of this report. The focus groups represented the following stakeholder groups:

- Community based organizations and social service providers
- Local jurisdiction staff
- Community members with lived experience of being at high-risk of residential displacement
- Housing developers

These four stakeholder profiles were selected to capture distinct aspects of how the proposed anti-displacement policies would affect different stakeholders across San Diego County's housing ecosystem.

- 1. Community based organizations and social services providers** from around the county were convened to gather feedback from stakeholders who could speak to higher level community concerns as the organizers, problem-solvers, and advocates of their respective communities. SANDAG, LDC, and its sub-consultant GPLA, presented at SANDAG's Social Equity Working Group as well as a curated group of CBOs and service providers to ensure broad county-wide reach in the input gathering.
- 2. Local jurisdiction staff** were consulted at SANDAG's Sustainable Communities Working Group to gather feedback and perspectives from the policymaker and practitioner perspective as the planners and housing leads present work daily to refine and carry out policy related to housing, transportation, and other adjacent topics.
- 3. Community members with lived experience of being at high-risk of residential displacement** were convened in three separate regional focus groups with the help of CBOs operating in El Cajon, Vista and Oceanside, and National City. These cohorts were chosen to get broad region-

wide perspectives from individuals living in some of the highest-risk areas for residential displacement as identified from the Displacement Risk Map featured in the Existing Conditions Assessment Report.

4. **Housing developers** were convened to participate in a focus group to review the best-practices proposals and offer their experience as the builders and sometimes landlords of new housing in the region. Housing developers that were invited to participate included those from the affordable housing sector, market rate developers, and other development consultants.

Key themes from focus groups

CBOs and social services providers

There were two engagements with CBOs and social services providers including one presentation and engagement session with SANDAG's Social Equity Working Group, and another more detailed conversation with a group of CBOs and social services providers that was convened by GPLA. Both engagements had representation from groups with broad geographic and policy reach within the County of San Diego.

The key themes identified from these two conversations include:

- Strong interest in Community Land Trusts (CLTs), home ownership, and other policies that promote community stability
- Interest in monitoring and enforcing existing affordability commitments
- Desire to unlock long-vacant land, especially when held by private entities, including those based outside the region
- Recognition that localities need more tools and resources to be able to implement strategies

City and county staff

SANDAG presented and collected feedback on the anti-displacement best practices from its Sustainable Communities Working Group. This working group is comprised of city and county staff from jurisdictions from across the county that work in planning, land-use, and housing.

The key themes identified from this engagement include:

- The need for a tool to view and apply for affordable housing at a regional level
- Desire to find ways to increase affordable housing stock in their communities

Community members with lived experience of being at high-risk of residential displacement

There were three focus groups with community members with lived expertise that were organized in partnership with CBOs actively working on housing issues in the local area (El Cajon, Vista/Oceanside, and National City). The meetings were held in the primary language of participants (Arabic for the El Cajon group and Spanish for the other two), and participants in those meetings were provided \$35 gift cards as compensation for attending a 90-minute session. The compensation amount was set in consultation with the CBOs to ensure the amount was in line with participant expectations.

The key themes identified from these engagements include:

- High need for immediate near-term solutions to alleviate extreme conditions including: poor building maintenance, rent gouging, high rents, and landlord harassment
- Difficulty receiving and deploying Section 8 vouchers or other rental assistance
- Creating opportunities for low-income people to preserve their vulnerable homes with renovation subsidies
- Identified the need for targeted policies, subsidies, and assistance to low-income or English as a second language homeowners interested in permitting and building their own accessory dwelling units (ADUs)
- Respondents emphasized the need to immediately promote community stability by enacting rent stabilization, renter protections, stronger eviction protections, enhanced enforcement on landlords, and creating single point of access for public resources to help individuals understand their rights in their own language (including tenant right to counsel and other legal advice)

Housing developers

GPLA convened a collection of market-rate and affordable housing developers in a focus group to review the four scenarios and the best practices identified in this report.

The key themes identified from this engagement include:

- The high regulatory and construction costs adding to the cost of development and preventing greater production of housing
- The need to prioritize production policies that bring down costs and streamline permitting
- Skepticism around stabilization policies that create more rigidity for landlords and developers, emphasized the need for policies that work together and are flexible
- Felt condominium conversion was a strategy for increasing homeownership

In response to all of the stakeholder feedback, this report was revised to reflect two additional anti-displacement best practice policies: anti-harassment policies and local preference policies for new affordable housing. In addition, the four community scenarios and other policy descriptions were refined to clarify their benefits and outcomes.

Lastly, the stakeholder engagement process elicited suggestions and support for a wide range of other equitable housing policies that are not directly relevant to an anti-displacement strategy, but could be helpful in ensuring greater housing access and stability. They are mentioned here to acknowledge their value as potential policies, but not included in the list best practice anti-displacement policies.

Community scenarios

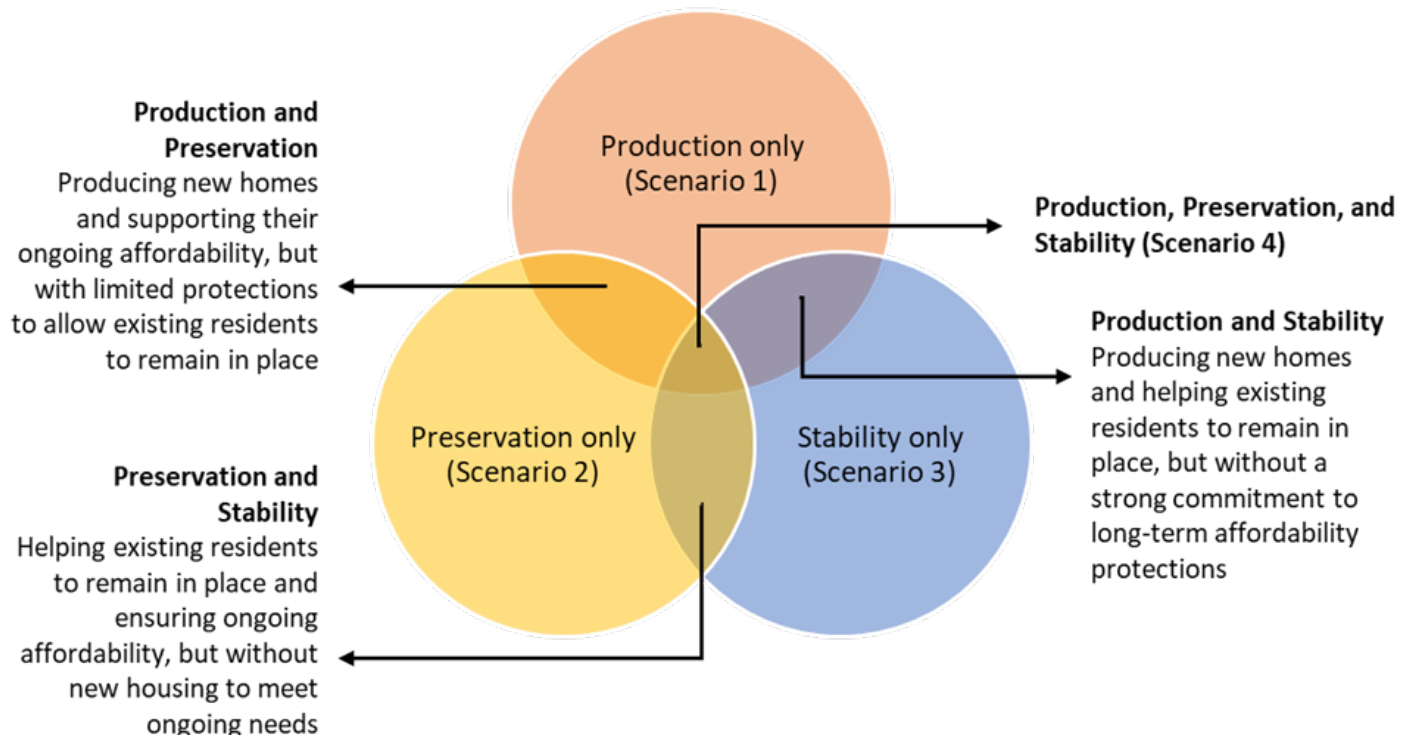
Scenario planning is an important part of the planning practice. This section seeks to imagine four scenarios where several aspects of anti-displacement policies are adopted. Additionally, this report analyzes these scenarios based on the five different sets of outcomes that policymakers must consider when crafting policies to prevent displacement. These scenarios are:

1. A community where policies only prioritize producing more housing,
2. A community where policies only prioritize preserving existing affordable housing,
3. A community where policies only prioritize neighborhood and residential stability, and
4. A community that balances housing production, affordable housing preservation, and neighborhood stability

As noted in the previous section, the five outcomes being analyzed are: the extent to which the scenario meets housing needs of existing residents, meets housing needs of future residents, promotes sustainability and environmental resilience, furthers racial equity, and furthers income equality. Each of the scenarios is rated on a scale of zero to three stars to show to what extent the hypothetical situation performs along the five outcomes. Zero stars means the scenario makes no positive impact in addressing the outcome, while three stars means the scenario makes the maximal impact envisioned in addressing the outcome. This analysis is included in a table at the end of each scenario section.

Production, preservation, and stability can interact in other ways beyond what is shown in the Venn diagram below (Figure 1). Additionally, Scenarios 1, 2, and 3 represent communities that only prioritize policies within their category and can be viewed as communities that maximize the impact of those policies while ignoring policies in other categories. These scenarios are represented by the circles that have

Figure 1: Overlapping policy areas and scenarios



no overlap with each other; scenario 4 is represented by the center of the diagram, where all three sets of policies overlap; and three short blurbs describe where two policy areas overlap and interact with each other. Figure 1, therefore, is meant to show how, beyond the four scenarios in this section, the set of anti-displacement policies can overlap and address some aspects of housing needs while leaving others unaddressed.

Scenario 1: Production prioritized

One initial scenario is a hypothetical community that only prioritizes the production of affordable and market rate homes. In such a community, incentives, subsidies, and regulations are only directed toward producing new housing.

Benefits

- Increased housing production helps meet the region’s demand for housing to stabilize prices, which creates more affordability in the region by achieving market equilibrium.
- Upzoning previously exclusive areas helps desegregate the region and unlock land for more dense housing production.
- Inclusionary housing and other developer incentives also contribute to the diversity of housing types to meet the needs of residents of all incomes.

Drawbacks

- The market continuously responds to existing economic conditions and changing preferences, and affordable housing projects quickly and frequently convert to market rate units as deed restrictions expire and are not extended. This likely drives housing development and tenancy costs higher each year, particularly in desirable neighborhoods.
- Institutional investors continue to buy up vast amounts of existing affordable housing to build high-cost developments across the community. Short-term rentals proliferate in neighborhoods, resulting in fewer long-term rental options and high turnover in the neighborhood; communities become more fragmented with looser social ties (i.e., it feels less like a neighborhood and more like a set of revolving hotels).
- Gentrification is pervasive; existing renters are priced out of desirable neighborhoods and low-income households are more at risk of displacement, likely migrating away from the region or within the region to lower resourced communities with poorer performing schools, amenities, health outcomes, etc.
- Increased housing production on the urban fringe creates a “drive until you qualify” situation that undermines regional sustainability goals through sprawl, longer commutes, increased VMT, and additional transportation costs for households; these factors will likely undermine any budgetary savings for households.
- Under stronger economic conditions, considerable rent increases occur annually due to an unregulated rental market, and unsubstantiated evictions are common, further exacerbating displacement pressures.

As described above, the following table analyzes this scenario along five outcomes, with a zero-to-three-stars rating indicating to what extent the scenario makes a positive impact in addressing the outcome:

Outcome	Measure	Details
Meet housing needs of existing residents	☆☆☆	<ul style="list-style-type: none"> Existing residents can experience rapid price shocks with no affordability preservation or protection measures. New production may give existing residents more housing options in the long-term. Households that have temporarily been priced out of the region may not migrate back once displaced.
Meet housing needs of future residents	★★★☆☆	<ul style="list-style-type: none"> Housing supply-demand shortages become more balanced. Future residents have more affordable housing options because of the increase in housing supply.
Sustainability/environmental resilience	★★★☆☆	<ul style="list-style-type: none"> This metric could swing in either direction depending on the type of new development that is incentivized (e.g., dense infill development in amenity and transit rich neighborhoods vs. auto-dominant single-family sprawl).
Racial equity	★★★☆☆	<ul style="list-style-type: none"> Increased housing supply may help decrease racial homeownership inequities. Homeownership increases wealth-building opportunities. Race-agnostic development may further exacerbate racial inequities (e.g., real estate steering, racist home appraisals, etc.) that preclude potential homebuyers from accessing mortgages.
Income equality	★★★☆☆	<ul style="list-style-type: none"> Existing low- and moderate-income households have greater access to homeownership to build wealth. Increased supply provides more housing choices for low- and moderate-income households. Rental prices may become more stabilized once housing shortages are alleviated and a more balanced housing market emerges.

Scenario 2: Preservation prioritized

A second scenario is a hypothetical community that prioritizes policies to preserve affordable housing. In such a community, incentives, subsidies, and regulations are directed toward the maintenance of existing affordability and restricting rapid rises in housing prices, both in rents and in home values. While still limited, any public investment in housing is directed toward continuing existing affordability covenants and bringing additional units into such restrictions.

Benefits:

- Existing low- and moderate-income renters can remain in place, and even residents whose wages rise beyond the unit’s income limits are able to stay in their homes, creating a major incentive to remain in the unit.
- People who own their homes do not face pressure to “cash out” by selling their home at a massive windfall; in such a community, measures are in place to ensure a homeowner does not see a large profit as a result of owning a home, and therefore there is little incentive to sell.
 - For example, many homes are owned through a shared equity model, where homeowners receive only a portion of the increased equity of a home, windfall profit from home sales are assessed substantially higher taxes, or other creative measures.
- Existing homes will often be made more environmentally sustainable, and residents make weatherization and energy efficiency improvements as part of modernizing properties (e.g., solar, electric, and accessibility retrofitting).

Drawbacks:

- Homeowners and renters likely remain in place due to limited housing options, and as a result, few homes ever become available for purchase or rent. One’s home, then, is essentially theirs for life, regardless of whether the person wants to move elsewhere in the community or seek housing that meets their specific needs. Children who grow up in the community will not be able to find a home of their own when they’re adults, forcing many families to live with multiple generations under one roof and leading to harmful overcrowding conditions.
- Continuing existing affordability covenants and bringing additional units into such restrictions come at a large cost to the public sector to compensate property owners for taking on such price/home value restrictions. This may also have serious implications for both local and regional economies, especially those with limited resources or severe budget constraints.
- Developers see little incentive to create new housing and find it especially challenging to do so in existing urbanized areas where longtime residents do not move, and properties do not become available for more new housing.
- Any new housing that is built comes at considerable cost and is located outside of existing residential areas, either on the urban periphery, unincorporated areas, or in non-residential areas that are likely to have poor air quality and other environmental conditions. This unchecked sprawl has significant environmental impacts (e.g., higher GHG emissions) and deviates from regional sustainability goals.

As described above, the following table analyzes this scenario along five outcomes, with a zero-to-three-star rating indicating to what extent the scenario makes a positive impact in addressing the outcome:

Outcome	Efficacy	Details
Meet housing needs of existing residents	★★☆	<ul style="list-style-type: none"> • Existing residents essentially see permanent affordability, with many even finding that housing may become a decreasing share of one’s cost of living as incomes increase. • However, there is little opportunity to move to a new home when one’s needs change.

Meet housing needs of future residents	☆☆☆	<ul style="list-style-type: none"> • Future residents are essentially locked out of this community.
Sustainability/environmental resilience	★☆☆	<ul style="list-style-type: none"> • Existing homes can become environmentally sustainable and resilient. • Any new housing is pushed to the urban periphery or outside existing residential areas, creating more GHG emissions and forcing more people to cope with pollution.
Racial equity	★☆☆	<ul style="list-style-type: none"> • Existing BIPOC households may experience greater housing stability and affordability but are essentially locked into their homes. • New residents are not folded into the community. • A new version of redlining, wherein any new development only happens in less desirable neighborhoods, emerges.
Income equality	★★☆	<ul style="list-style-type: none"> • Existing low-income households are essentially spared from housing cost burdens, and all have access to affordable housing. • As families grow and new people seek to move to the region, there is no opportunity to access affordable housing.

Scenario 3: Stability prioritized

A third scenario imagines a community that prioritizes policies that promote neighborhood and residential stability while indifferent to policies that would produce affordable housing and preserve existing affordable housing. This scenario places heavy emphasis on tenant protections that prevent significant rent spikes and unfair evictions. Scenario 3 also increases transparency and accountability within the tenant/landlord relationship. Additionally, there is heavy subsidy for rental and homeownership assistance and foreclosure prevention, which aim to stabilize neighborhoods, promote equity, and close the racial wealth gap by increasing access to homeownership for communities of color.

Benefits:

- Existing low- and moderate-income renters will be able to remain in place without significant rent spikes, giving renters more financial flexibility to spend money on other necessities, such as transportation, childcare, etc.
- Fewer residents are cost-burdened, creating a clearer path to homeownership and an opportunity to build wealth, particularly for low- and moderate-income first-time homebuyers.
- Fewer eviction threats and filings may subsequently limit the reliance on substandard housing, overcrowding, and other unstable living conditions.
 - For example, an eviction record makes it harder for a person to secure housing. With fewer evictions, more residents, therefore, have a greater number of housing options.
- Investors have little incentive to own and operate rental housing, which will reduce resale prices and keep rents low.

Drawbacks:

- There is little incentive for landlords to renovate units, which could lead to poorly maintained and/or substandard housing conditions that are also more vulnerable to natural disasters and other climate-related impacts.
- The number of units that qualify for the Housing Choice Voucher (HCV) program could diminish as the condition of a locality’s housing inventory continues to deteriorate without necessary repairs. Landlords may not have the financial resources to maintain the level of housing quality needed to qualify for the HCV program even if building codes are enforced.
- Rental assistance program effectiveness will be unclear due to limited housing production and preservation, which are useful strategies for overcoming their existing challenges (e.g., limited housing, long waitlists, etc.). However, the household financial savings incurred from tenant protection policies will help provide a more affordable and accessible pathway to homeownership, particularly for low- and moderate-income first-time homebuyers.
- Limited housing production may create a greater supply-demand imbalance, which will likely significantly increase both land and housing costs. Even with financial assistance, it is unclear how many homes will be affordable for those accessing homeownership.
- Insurance coverage would also come at a cost to society as it encourages people to continue living in hazardous locations. These locations, for example, would require costly measures such as fire protection or, in the case of a disaster, rebuilding communities.

As described above, the following table analyzes this scenario along five outcomes, with a zero-to-three-star rating indicating to what extent the scenario makes a positive impact in addressing the outcome:

Outcome	Measure	Details
Meet housing needs of existing residents	★★★☆☆	<ul style="list-style-type: none"> • Existing residents are protected from unlawful rent increases and other eviction protection policies that allow them to remain in place and have more income for other necessities. • Homeownership assistance programs are in place, but limited production creates ongoing affordability challenges for potential homebuyers.
Meet housing needs of future residents	☆☆☆☆	<ul style="list-style-type: none"> • Future residents—especially lower-income households that rely on rental assistance—are essentially locked out of this community due to limited production and preservation of affordable housing.
Sustainability/environmental resilience	★★★☆☆	<ul style="list-style-type: none"> • Existing households will have home or tenant insurance coverage to prevent displacement, but it may be a short-term solution without other structural climate resiliency strategies in place to ensure long-term stability.
Racial equity	★★★☆☆	<ul style="list-style-type: none"> • Assistance programs will ensure BIPOC households, who rely more heavily on homeownership as the

		primary wealth builder, have greater access to homeownership opportunities that may otherwise have been more challenging.
Income equality	★☆☆	<ul style="list-style-type: none"> Existing low- and moderate-income households have greater access to homeownership to build wealth and close the wealth gap. The lack of affordable housing options may limit the effectiveness of assistance programs.

Scenario 4: Supporting production, preservation, and stability

The fourth and final scenario centers around a hypothetical community that adopted a coherent set of policies to prevent residential displacement. Scenario 4 portrays a community that achieved housing stability through a variety of measures. This hypothetical community has (1) an abundant supply of new housing units to meet the needs of a growing population, (2) policies that preserve affordability through long-term commitments to price restrictions, and (3) active tenant protections safeguard vulnerable residents from price shocks that lead to forced moves. These policies that prevent residential displacement address the need for both short- and long-term solutions.

Scenario 4 imagines a community that also implements targets for the number of new housing units outlined through the Regional Housing Needs Allocation (RHNA). This allows more of the region’s residents to benefit from living in high-opportunity neighborhoods while also setting the stage for accommodating more sustainable changes to the built environment that locate new housing close to job centers, community amenities, and reliable transit service.

Ultimately, this community’s housing policies do not exist in a vacuum. Rather, those focused on housing production, preservation, and stability interact in different ways to support each other. New production, for example, does not occur unchecked, uprooting vulnerable communities. Rather, active protections help existing residents remain in place. Moreover, renter protections that regulate existing housing do not stifle new production entirely, allowing the market to create more homes that meet the needs of a vibrant, growing region. Distinct outcomes from these three areas of policy are outlined below.

Production

- New housing production is common, especially in urban communities near public resources. Such production tends to be on underutilized non-residential properties, often replacing car-oriented commercial properties with multistory homes or mixed-use developments. Where new housing replaces older, low-density development, residents are adequately compensated and provided the opportunity to return in the future at a similar cost. This not only helps prevent displacement, but also ensures that smart and sustainable growth continue to preserve the area’s environmentally sensitive areas.

Preservation

- For affordable housing with formal income and price restrictions, affordability remains long-term. Housing that is available on the private market and still affordable to low-income households—so-called Naturally Occurring Affordable Housing (NOAH)—also remains

affordable through various measures. When low-cost housing is redeveloped, residents can return at a similar price. Ultimately, operating rental housing is seen as less valuable for speculative investors, who turn their capital to other industries, while investors dedicated to steady asset ownership and development remain in the business of operating rental housing that provides a more modest return on investment. The nonprofit affordable housing sector remains a valuable sector of rental housing, while other methods such as community ownership or limited-profit ownership emerge as significant rental housing operators as well.

Stability

- An abundant supply of homes is met with protections for existing residents to remain in place. Evictions are rare and only happen in extreme, defined cases. Renters have resources to respond to substandard living conditions, landlord harassment, and other challenges. Rental subsidies are available to those lacking the income to afford housing. While these protections ensure residents can remain in place, residential mobility is still possible as community members are free to choose whether to remain in their unit or move elsewhere in their neighborhood of region. Residents, in this sense, are not faced with the choice of (a) remaining in their rent-controlled home or unit with a low mortgage and property tax rate versus (b) moving to a much higher-priced home as sale prices and rents remain steady over time. Residential mobility also mitigates displacement pressures by preserving the option to move to or remain in desirable neighborhoods, based on individual household needs. Additionally, new residents or young people who grew up in the region can now enter the housing market at a similar price to what long-term residents paid decades ago.

As described above, the following table analyzes this scenario along five outcomes, with a zero-to-three-star rating indicating to what extent the scenario makes a positive impact in addressing the outcome:

Outcome	Efficacy	Details
Meet housing needs of existing residents	★★★★	<ul style="list-style-type: none"> • Existing residents essentially see permanent affordability. • Housing may become a decreasing share of one’s cost of living as incomes increase. • Long-time residents can also move elsewhere in their neighborhood or region at a similar price.
Meet housing needs of future residents	★★★★	<ul style="list-style-type: none"> • Future residents have the same opportunity to enter the housing market as long-term residents. • Home prices remain steady over time and new housing is regularly created to meet existing and future needs.
Sustainability/environmental resilience	★★★★	<ul style="list-style-type: none"> • Existing homes are well-maintained to become environmentally sustainable and resilient. • New development is concentrated in areas with low GHG emissions and away from places at risk of climate change impacts.
Racial equity	★★★★	<ul style="list-style-type: none"> • BIPOC households experience greater housing stability and affordability.

		<ul style="list-style-type: none"> Housing abundance creates more opportunity for such residents to benefit from homeownership and stable housing.
Income equality	★★★★	<ul style="list-style-type: none"> Existing low-income households are essentially spared from housing cost burdens, and all have access to affordable housing. As families grow and new people seek to move to the region, there are also ample opportunities to access affordable housing.

Scenario Summary

To review, four scenarios of communities seeking to solve residential displacement are described above. These scenarios each demonstrate how different policies interact with each other to prevent displacement. The scenarios were:

1. A community where incentives, subsidies, and regulations are directed solely at housing production.
2. A community where incentives, subsidies, and regulations are directed solely at affordable housing preservation.
3. A community where incentives, subsidies, and regulations are directed solely at neighborhood and residential stability.
4. A community where incentives, subsidies, and regulations are directed at housing production, affordable housing preservation, and neighborhood stability.

Each scenario was analyzed using the same set of outcomes, as shown in the table below, with some better addressing certain outcomes better or worse than others. Ultimately, the fourth scenario fully addresses the key outcomes described in this section.

Outcome	Scenario 1	Scenario 2	Scenario 3	Scenario 4
Meet housing needs of existing residents	☆☆☆☆	★★★☆☆	★★★☆☆	★★★★
Meet housing needs of future residents	★★★☆☆	☆☆☆☆	☆☆☆☆	★★★★
Sustainability/environmental resilience	★★★☆☆	★★★☆☆	★★★☆☆	★★★★
Racial equity	★★★☆☆	★★★☆☆	★★★☆☆	★★★★
Income equality	★★★☆☆	★★★☆☆	★★★☆☆	★★★★

Housing Production Best Practices

As shown in the scenarios above, accelerating housing production does form an impactful anti-displacement solution when implemented together with other preservation and stability policies. Increasing housing production is especially effective at meeting long-term needs to prevent displacement since housing typically takes years to build, and the housing shortage is already severe from decades of undersupplying new housing units.

Each policy described in this section includes a designation of how much the topic is covered in literature as well as the timeframe within which it can prevent displacement. As described above, a literature coverage level of high refers to a policy with several articles rigorously examining its effect on displacement; medium coverage is associated with some rigorous examination of this policy’s impact on displacement; and low coverage is for topics with no articles rigorously examining this policy’s impact on displacement, but some descriptive research and implementation of this policy. Also, as described above, the timeframe to prevent displacement refers to how long the policy’s anti-displacement impacts take to be seen. This is shown as either short-term or long-term.

Increasing housing production across the board	Literature coverage level	Timeframe to prevent displacement
	HIGH	LONG-TERM

- Research shows that adding new homes helps moderate price increases in a region, makes housing more affordable to low- and moderate-income households, and helps relieve displacement pressures (Been, 2018) (Phillips, Manville, & Lens, 2021).
- Regions such as San Diego have had decades of undersupply of housing, leading to significant pent-up demand that has pushed up the supply of homes that would otherwise be affordable to lower-income residents. Creating new homes helps quell demand pressure that otherwise leads to existing low-cost homes being bid-up in price by higher-income residents.
- However, serious limitations apply; new market-rate housing may result in rent increases in nearby lower-priced buildings (Damiano, 2020).
- More broadly, research also shows that redevelopment in affluent areas that have already gentrified or face no risk of gentrification can drive higher-income housing growth away from gentrifying neighborhoods; this can ease displacement pressures on lower-income residents in gentrifying neighborhoods (The Kinder Institute for Urban Research, 2021).
- Production of subsidized housing is generally a stronger promise against both short- and long-term displacement than production of unsubsidized housing. At a regional level, Karen Chapple and Miriam Zuk (2016) found that subsidized housing in San Francisco was twice as effective as market rate development at reducing displacement pressure.
- Of all the anti-displacement strategies, housing production requires the most time and financial resources, but has one of the highest potentials to prevent displacement in strong markets like the SANDAG region. Because housing production typically requires several years from planning to construction and development, it is considered a **long-term** strategy.

Upzoning	Literature coverage level	Timeframe to prevent displacement
	HIGH	LONG-TERM

- Upzoning allows more homes to be built in a project area without builders needing to secure discretionary approval from a board of elected or appointed officials and is one of the most critical tools available to increase housing supply. Upzoning prevents displacement by increasing the housing supply, which reduces demand pressures that inflate housing costs and price tenants out of their homes.
- Single family zoning limits the supply of housing that can be built on a plot of land, which creates more demand for housing in the limited areas of a region where more homes can be built. Upzoning accommodates higher density developments like multifamily buildings in areas that were previously reserved for low-density housing units.
- Several communities across the U.S. have embraced “missing middle” zoning. This refers to zoning that allows smaller, multi-unit housing, like townhomes, courtyard cottages, ADUs, and du/tri/quad plexes (Root Policy Research, 2020). California has allowed up to four units on most single-family zoned lots through 2021’s SB 9; but an analysis one year after the law was implemented found SB 9 has only led to a handful of applications for new housing in San Diego (Garcia & Alameldin, 2023). While it is too soon to evaluate the true effectiveness of SB 9, there may be more measures needed to support such gentle density redevelopment.
- A key best practice of upzoning is to ensure that the practice accommodates new affordable housing units in high-resource communities. California reinforces this best practice through an AFFH program requirement that direct jurisdictions to analyze where new developments are anticipated through upzoning in their Housing Elements. (California Department of Housing and Community Development, 2021). Upzoning is a strategy to prevent displacement in the **long-term** by ensuring a community can add more housing supply, a process that takes years to play out given the timeframe of large-scale housing construction.

Reducing construction and regulatory costs	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	LONG-TERM

- Reducing construction and regulatory costs refers to policies that make housing less costly to build; this makes them effective anti-displacement practices by lowering price pressures on existing housing units by supplying more affordable and market rate homes, which helps low-income tenants remain in place.
- Localities can reduce or eliminate government-imposed regulatory costs like development impact fees and minimum parking requirements, which increase housing production costs that are often passed onto residents.
- The use of updated technology for application processing and tracking can help organize and filter projects to maximize efficiency, thereby allowing staff to devote time to more valuable areas.
- Prefabricated housing, including modular and mass timber housing, both built off-site, are promising new housing construction technologies, which could help to reduce construction costs and increase the speed of production.
- Reducing regulatory costs prevents displacement in the **long-term** by encouraging affordable housing production, especially in high-cost and/or gentrifying areas.

Equitable Transit Oriented Development (eTOD)	Literature coverage level	Timeframe to prevent displacement
	HIGH	LONG-TERM

- Equitable Transit-Oriented Development (eTOD) strategies help prevent displacement by driving investment to build income-restricted affordable housing and encouraging compact, mixed-use transit-oriented development near transit stops. By offering more choice to live near accessible transit, eTOD investments have more social impact on low-income households, who are typically more at risk of displacement. Transit investments and improvements, especially in fixed rail, often attract outside investment and raise property values, which could lead to displacement.
- Strong eTOD strategies address the drivers of displacement by including substantial amounts of income-restricted affordable housing in new developments and creating protections for existing residents to remain (SPARCC, 2022).
- Most significantly as an anti-displacement driver, eTOD can help increase transit ridership and decrease household reliance on single-occupancy motor vehicles, which provides many benefits to both individual households (e.g., lower transportation costs) and the broader environment. Therefore, eTOD can also prevent displacement by creating a lower-cost housing typology that requires less spending on transportation (The Housing + Transportation Index, 2022) (Sen, 2022).
- Many municipalities across the United States have eTOD strategies in place, including Los Angeles, San Francisco, and San Diego. Both San Diego region’s transit agencies—MTS and NCTD—are pursuing Transit Oriented Developments on their properties.
- This strategy prevents displacement in the **long-term** because of the long timeline under which large-scale TOD projects typically unfold.

Increasing affordable housing funding	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	LONG-TERM

- Increasing affordable housing funding refers to policies whereby public and private agencies make more funding available for affordable housing production. Typically, increasing affordable housing funding is not only used for new production but also for preservation projects.
- Affordable housing relies on many funding sources, with public subsidies making up a significant share. Increased public investments in affordable housing over time not only recognizes the severity of residential displacement, but also increases the viability of several affordable housing projects that may otherwise be developed as market rate housing. Increasing the synergies between federal, state, and local affordable housing funding sources can also prevent displacement by streamlining affordable housing production in the region.
- There has been momentum across the state to align the state’s Opportunity Maps with local scoring criteria for LIHTC projects (The Othering and Belonging Institute, 2022). This effort helps to incentivize affordable housing developments in higher opportunity areas that have characteristics such as high performing schools, low poverty areas, proximity to jobs, and high median home values in the census tracts.
- [The Bay Area Housing Finance Agency \(BAHFA\)](#), Baltimore, and Chicago all have launched regional housing initiatives to better align regional affordable housing needs and funding. Recently, Los Angeles County and San Diego County have initiated conversations around regional housing collaborations, with legislation passing to create the formation of a regional housing agency for Los Angeles County.

- This strategy prevents displacement in the **long-term** because of the long timeline of large-scale housing production.

Public sector land banking	Literature coverage level	Timeframe to prevent displacement
	LOW	LONG-TERM

- Capturing increased land value through land banking helps prevent displacement by facilitating affordable housing production and/or stabilizing property values. While land banking is a strategy typically pursued in lower-priced real estate markets, it can be a vital strategy paving the way to producing more affordable and mixed-income housing in hot real estate markets.
- The primary way land value is captured and leveraged to prevent displacement is through strategies to purchase land and redevelop it with higher-density housing, including affordable units. Land banking strategies typically use the newly acquired land to promote affordable housing development, either as 100% affordable projects typically requiring additional subsidy, or as mixed-income projects where market rents help subsidize affordable units.
- Land banking is most successful in areas of a region with lower pre-transit investment land values and where displacement- and speculation-risk is high. While this strategy can require substantial upfront investment to purchase properties, land values tend to rise after nearby public infrastructure is added, creating an opportunity for dense affordable housing production in desirable neighborhoods near services and amenities.
- One example of a transit agency with a clear land banking strategy is the Los Angeles County Metropolitan Transportation Authority (Metro) (Scauzillo, 2022). Metro’s property acquisition includes land for and near future rail stations and is guided by the agency’s [Joint Development Policy](#), which prioritizes agency-owned land for 100% affordable housing development and requires at least 25% of future units to be affordable to low-income households (Los Angeles County Metropolitan Transportation Authority, 2021). As of December 2022, Metro has created more than 2,200 homes, about 800 of which are affordable, and has nearly 400 more affordable units under construction.
- To ensure the land is best preventing displacement, public agencies either maintain ownership and control of the land or place it under the ownership or control of a nonprofit, mission-based organization dedicated to long-term stewardship of affordable housing.
- Land banking is a **long-term** strategy to prevent displacement because of the long timeline of new housing production.

Inclusionary housing and developer incentives	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	LONG-TERM

- Inclusionary housing and developer incentives are policies that either require or incentivize developers to include affordable housing in new market-rate projects.
- Inclusionary housing ordinances and incentives such as density bonuses help prevent displacement by including affordable units as part of new market-rate housing projects, typically above a particular threshold size. This increases the amount of affordable housing available, providing more homes for households who may otherwise be vulnerable to displacement pressures.
- California has a statewide density bonus law. Many of the localities in the San Diego region have inclusionary housing requirements. San Diego and Coronado have linkage/impact fee-based

programs; Poway, Solana Beach, Encinitas, and Oceanside have traditional inclusionary housing (unit-based) programs; and Del Mar has an affordable set-aside for condo conversions program (Grounded Solutions Network, 2022). Local inclusionary ordinances that apply to rental developments are generally allowed under certain limitations in 2017’s [AB 1505, about which HCD has written a guidance memo.](#)

- Inclusionary housing ordinances prevent displacement in the **long-term** because of the long timeline of new housing production.

ADU incentives	Literature coverage level	Timeframe to prevent displacement
	LOW	LONG-TERM

- Local agencies can create incentives to support the creation of Accessory Dwelling Units (ADUs) that are affordable or that help low- and moderate-income homeowners create the units. Commonly known as granny flats, accessory apartments, garage apartments, and secondary suites, ADUs are smaller, detached residential units. Landowners may build them on the same lot as an existing single family residential building.
- ADU incentives include 1) financial subsidies, 2) permit streamlining, 3) density bonuses, 4) project assistance, and 5) amnesty for unpermitted units. Different incentives can be provided to increase affordable ADU production or help low- and moderate-income homeowners benefit from ADU ownership.
- One way incentivizing ADUs can prevent displacement is by creating more ADUs that are affordable to low- to- moderate-income renters. As discussed above, increasing the supply of affordable homes helps prevent displacement.
- Incentivizing ADUs can also help low- to moderate-income homeowners create ADUs. This can help such homeowners, who may be more susceptible to displacement pressure, benefit from rental income and increased property value as a result of building an ADU. Low- and moderate-income homeowners tend to be underrepresented among homeowners building ADUs. This is primarily because of a lack of financial resources among low- and moderate-income households.
- ADU incentives are a **long-term** strategy to prevent displacement because of the long timeline of new housing production.

Affordable Housing Preservation Best Practices

One pillar of anti-displacement policies is preserving existing affordable housing. This section focuses on strategies that preserve affordability through formal structures of price-restrictions. By maintaining and expanding affordability, preservation prevents displacement by ensuring units remain affordable to existing residents who would otherwise be susceptible to displacement. Moreover, many of these strategies can prevent displacement in the short-term by immediately extending affordability restrictions or providing residents with more stable housing tenure. Generally, preservation policies do not address the long-term drivers of displacement such as a shortfall in housing stock and precarious tenure associated with renting.

As described earlier in this report, each policy described in this section includes a designation of how much the topic is covered in the literature as well as the timeframe within which it can prevent displacement. A literature coverage level of high refers to a policy with several articles rigorously examining its effect on displacement; medium coverage is associated with some rigorous examination of this policy’s impact on displacement; and low coverage is for topics with no articles rigorously examining this policy’s impact on displacement, but some descriptive research and implementation of this policy. The timeframe to prevent displacement refers to how long the policy’s anti-displacement impacts take to be seen. This is shown as either short-term or long-term.

Extending existing affordability covenants	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	LONG-TERM and SHORT-TERM

- Extending existing affordability covenants is done through recapitalizing already price-restricted affordable housing.
- This strategy allows existing affordable housing to remain affordable beyond its initial affordability covenant, helping existing residents remain in place and building on the initial investment required to create affordable housing.
- Extending affordability covenants prevents displacement by ensuring that existing affordable housing does not become unaffordable for residents.
- The principal challenge in extending affordability covenants is the lack of funding. Additionally, affordable housing funding sources like the 9% Low-Income Housing Tax Credit (LIHTC) have recently prioritized new construction more than acquisition and rehabilitation and have become extremely competitive.⁵ In addition, 4% tax credits, which is the principal funding source of LIHTC-funded acquisition-rehabilitation projects, have recently become extremely competitive.⁶

⁵ From 1990 to 2022, 1,886 acquisition-rehab projects in California have received \$12.8 billion in tax credits, with \$5.1 billion of that having been awarded to 415 projects in the last five years; about three-quarters of that acquisition-rehabilitation funding is through 4% tax credits; in San Diego County, an even higher share of 4% tax credits have been going to acquisition-rehabilitation projects, with 89% of the \$543 million in acquisition-rehabilitation funding in the last five years having come from 4% credits. These projects range from extending affordability covenants to unrestricted-affordable projects being brought into an affordability covenant.

⁶ 4% credits must be issued alongside tax-exempt bonds. Recently, the state of California has been hitting its federally mandated tax-exempt private activity bond volume cap (\$4.3 billion in 2022), making these bonds issued through a competitive process. As a result, 4% credits are no longer available over-the-counter but competitively.

- There are various examples of additional funding sources and strategies for affordable housing preservation, including the following:
 - Directing residual distributions from a locality’s Redevelopment Property Tax Trust Fund (RPTTF), referred to as “boomerang funds,” to an affordable housing production and preservation fund.
 - Pursuing funding from the California Department of Housing and Community Development (HCD) Portfolio Reinvestment Program (PRP), which provides 30- to 55-year loans to preserve affordability in existing HCD-funded affordable housing.
 - Using the California Housing Finance Agency’s (CalHFA’s) Bond Recycling Program, which allows the state to reissue a tax-exempt private activity bond that has been paid off after the initial project’s construction period (California Housing Finance Agency, 2022). The City of San Diego was an early adopter, partnering with CalHFA in October 2021 (California Housing Finance Agency, 2021)
- This strategy prevents displacement both in the **short-term** and **long-term**. It is a short-term policy because the impact of this strategy can be seen soon after a property is recapitalized with extended affordability immediately in place. As the restrictions typically remain for another 55 years, extending covenants is also a long-term solution.

Dedicating local or regional staff to monitor at-risk units	Literature coverage level	Timeframe to prevent displacement
	LOW	LONG-TERM

- Local or regional agencies can dedicate staff to focus on monitoring existing affordable units that are at-risk of losing their restrictions. This best practice ensures a regular focus on extending affordability covenants.
- Agencies can prevent displacement by dedicating staff resources and regularly pursuing opportunities to extend affordability covenants. The California Housing Partnership Corporation provides local governments free access to its Preservation Clearinghouse, a private database that catalogues restricted affordable housing units and their expected expiration year of restrictions.
- Every locality in the state is required to monitor units at risk of losing affordability restrictions through its regular housing element update process, however many do not regularly review this list and pursue extending covenants. Agencies that focus on this include the San Diego Housing Commission, which has affordable housing preservation staff, and the City of Los Angeles which has its Affordable Housing Preservation Program (AHPP) (Los Angeles Housing Department, 2021).
- This strategy prevents displacement in the **long-term** because it provides structural resources to ensure local jurisdictions are proactively mitigating housing precarity, particularly for existing residents who are at risk of displacement.

Acquisition and rehabilitation of market rate housing	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- This policy focuses on acquiring (and potentially rehabilitating) existing market rate housing to impose an affordability covenant.
- The policy requires funding, which can be provided by creating acquisition-specific funding, creating acquisition-rehab funding, or using tax-exempt bonds through a statewide Joint Powers Authority (JPA).
- Acquisition and rehabilitation programs need strict protections for existing residents to avoid further displacement; such protections may include allowing over-income residents to remain, with an income-qualifying resident being required after the over-income resident moves away, but this can be challenging with many forms of affordable housing funding.⁷
- Acquisition and rehabilitation of market rate housing prevents displacement by increasing the amount of income-restricted affordable housing, especially when these acquisitions target homes occupied by residents at greatest risk of displacement.
- There are several examples of innovative acquisition and acquisition-rehab programs, including:
 - Several agencies in the San Francisco Bay Area have created successful acquisition-rehab programs including: the [Bay Area Preservation Pilot \(BAPP\)](#), [San Francisco Housing Accelerator Fund \(HAF\)](#), the [San Francisco Small Sites Program \(SSP\)](#), and the [City of Oakland Measure KK Acquisition and Rehabilitation Program](#).
 - In the Twin Cities area of Minnesota, a community development financial institution (CDFI) is leading the [NOAH Impact Fund](#), a public-private partnership that funds the acquisition and rehabilitation of unrestricted affordable housing.
 - The State of California’s [Golden State Acquisition Fund \(GSAF\)](#) provides the capital necessary to first acquire the property before financing is structured to provide long-term affordability. Programs like GSAF are useful in hot markets where buyers must be able to close on properties quickly and later line up permanent financing. A principal challenge developers face with GSAF is its five-year repayment period, which can be too short to stabilize a property and identify permanent financing.
- This is a **short-term** strategy because existing homes can be acquired relatively quickly (when compared to new construction) and brought under an affordability covenant immediately upon sale.

Homeowner rehabilitation programs	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- To help low- to moderate-income homeowners who may have limited home equity, savings, or other financial barriers, agencies can provide such households with funding to maintain and expand the home for a growing or intergenerational family.
- Homeowner rehabilitation programs are often funded by Community Development Block Grants (CDBG) or administered by CDFIs. The programs provide low-interest loans or grants to low-

⁷ Low Income Housing Tax Credits and bonds typically require qualified occupancy, i.e., income-qualified residents, from the start. Thus, more flexible funding would be essential for such a strategy.

income or low-equity households making necessary repairs, including climate adaptive changes. The Neighborhood Partnership Housing Services (NHPS) is a known example of a homeowner rehabilitation program. The NHPS is a Rancho Cucamonga-based CDFI that administers housing rehabilitation programs for several cities throughout the Inland Empire. The programs offer low-interest loans and grants to low-income households repairing their homes.

- Such programs prevent displacement by helping low- to moderate-income households to have greater financial stability to remain in the more secure housing tenure of homeownership. Moreover, funding for maintenance prevents homes from falling into disrepair and ultimately being removed from the housing market.
- This strategy prevents displacement in the **short-term** because it addresses the financial instability that may otherwise quickly lead to a household being displacement.

Restrictions on condominium conversions	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- Restrictions on condominium conversions limit the number of rental homes that can be converted into ownership units and define criteria for a unit to be converted.
- This strategy helps prevent direct forms of displacement when a property owner forces renters to move by making units available for purchase. Purchasing available units is especially challenging for lower-income residents who cannot afford to buy the unit. So, while converting rental apartments to condominiums can increase homeownership opportunities – another best practice identified in this report – this policy seeks to curb the ability of condominium conversions as a tool for displacing residents.
- Localities often trigger their condo conversion rules when the city’s vacancy rate is low, (e.g., about 3-5%) as shown by a study of conversion policies in the San Francisco Bay Area (Gorska & Crispell). Some cities limit the number of conversions to a set number of units per year, while others prohibit conversions that would lead to a certain percentage of the city’s housing stock being rental homes.
- More research publication is needed on the connection between condo conversion restrictions and housing displacement. A comprehensive review of anti-displacement literature found little empirical evidence of this connection (Chapple & Loukaitou-Sideris, 2021).
- This strategy prevents displacement in the **short-term** because it limits the circumstances under which a property owner may evict a tenant while also promoting residential stability.

Tenant or Community Opportunity to Purchase Acts	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- Localities can pass laws that allow either tenants or community-based organizations to have the first right of refusal to purchase a property when it is available for sale. These are called Tenant Opportunity to Purchase Acts (TOPA) and Community Opportunity to Purchase Acts (COPA).
- TOPA generally allows residents of a multifamily home some period of time to match the price when there is an offer to sell; COPA policies work similarly, but instead provide qualified organizations, typically a local nonprofit, the right of first refusal when a multifamily property is sold (Bay Area Housing Element Advocacy Working Group). The strongest TOPA and COPA policies

also create funding sources for acquisition and rehabilitation, and, in the case of COPA, provide funding for capacity-building of local nonprofits so they are ready to receive the assets and be successful in operating the housing (Oliver, 2020).

- TOPA and COPA policies can prevent displacement by enabling more housing to remain affordable or be available by households who are more susceptible to displacement.
- [Washington, D.C.](#), is recognized for having the longest-standing TOPA program, in place since 1980, and has helped preserve more than 3,500 homes for tenants between 2002 and 2018 (Shankute & Rupani, 2020). [San Francisco](#) has a COPA, which took effect in June 2019 to prevent tenant displacement and promote the creation and preservation of affordable rental housing (Development, 2022). Both cities have committed funding to support acquisitions.
- This strategy prevents displacement in the **short-term** because it can both preserve and generate affordable housing and create a pathway to homeownership to ensure residents remain in place.

Community Land Trusts	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- The creation and support of Community Land Trusts (CLTs) is a strategy to preserve affordability and prevent displacement by putting homes in control of a community-based organization dedicated to the long-term stewardship of land.
- CLTs are nonprofit organizations dedicated to the ownership and stewardship of land. Most commonly, housing focused CLTs are based in a particular community or neighborhood facing displacement pressures and seek to acquire properties and provide them at an affordable price to residents who are provided stable tenure.
- CLTs prevent displacement both by preserving affordability, which prevents moving due to rising housing costs, and by providing stable, long-term tenure, which shields residents from evictions due to landlord actions.
- The strongest example of a regional strategy to support CLT ownership is through the Los Angeles County Community Land Trust Partnership Program. In 2020, the program provided five CLTs with \$14 million, which they used to acquire and preserve affordability in 43 homes across the county. A recent evaluation of the program identified several short-term and long-term strategies to supporting ongoing acquisition and rehabilitation of affordable housing by CLTs, including the following (LeSar Development Consultants, 2022):
 - Expand and make permanent public and private investment in CLT-led acquisition-rehab of small multifamily properties at risk of conversion to market rate.
 - Establish a bench of legal and real estate professionals to provide CLTs with technical assistance in the acquisition process.
 - Explore opportunities for combining acquired properties to reach greater economies of scale over time and leverage other preservation mechanisms to ensure affordability in perpetuity.
- This strategy prevents displacement in the **short-term** because it creates a pathway to ownership, which helps community members build wealth and remain in desirable neighborhoods near existing services and amenities.

Neighborhood and Residential Stability Best Practices

Another pillar of anti-displacement policies is supporting neighborhood and residential stability. While housing stability is mostly measured by spending no more than 30% of household income on housing costs, neighborhood and residential stability depends on a variety of other factors to ensure that residents can afford safe and adequate housing options near community amenities without fear of being priced out. This section highlights strategies to support neighborhood and residential stability for both renters and homeowners. Many of the policies focus on tenant protections because renters tend to experience more significant housing instability than homeowners. These protections cover a variety of policies and programs aimed at protecting tenants from unfair rent increases and evictions, as well as legal services and tenant education.

Each policy in this section includes a designation of how much the topic is covered in the literature and the timeframe within which it can prevent displacement. The literature coverage level refers to how widely the topic is covered in the literature. The timeframe to prevent displacement refers to how long the policy’s anti-displacement impacts take to be seen. This is shown as either short-term or long-term.

Tenant eviction protections	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- One best practice is to protect tenants from unfair evictions by creating clear rules governing when a landlord can evict a tenant. These rules are generally known as either “just cause” or “no fault” eviction policies.
- Just cause policies prohibit eviction without a stated reason. Evictions are therefore allowed under a certain set of defined causes, including actions by the tenant (e.g., failure to pay rent or causing a nuisance) as well as actions by the property owner (e.g., moving into the unit or renovating the property).
- California’s AB 1482, the Tenant Protection Act of 2019, includes a “just cause” requirement that prohibits unlawful evictions for most rental property units (California State Assembly, 2019).
- An important best practice associated with eviction protections is monitoring and enforcement to ensure landlord compliance. However, there is no clear accountability and enforcement mechanism that can determine landlord compliance rates, which makes AB 1482’s true effectiveness unclear due to the lack of data and transparency (Casey & Gordon, 2022). The lack of monitoring and enforcement was widely reported by community members during this study’s stakeholder engagement process.
- Tenant eviction protections prevent displacement by halting one major form of residential displacement—a forced move as a result of the legal action of eviction.
- This policy prevents displacement in the **short-term** because its impact in helping more residents remain in place can be seen soon after adoption. Indeed, the short-term impact was best seen in the early months of the COVID-19 pandemic when much of the country was under a total ban of evictions, and neighborhoods did not see such involuntary moves. This policy does not address longer-term housing needs such as ongoing affordability and new production.

Rent stabilization	Literature coverage level	Timeframe to prevent displacement
	HIGH	SHORT-TERM

- Rent stabilization policies are often referred to as rent control or anti rent-gouging policies and set limits on how much a landlord can charge in rent or increase rent each year. Typically, this limit is indexed to inflation. California’s AB 1482 includes a form of rent stabilization, capping annual increases to 5% plus inflation, with a hard cap of 10%. While AB 1482 provides a statewide cap on annual rent increases, many localities throughout California have their own more restrictive rent stabilization policies.⁸
- Rent stabilization policies are often referred to as “hard” or “soft” policies. “Hard” rent control typically applies to both existing and newly developed housing, and often set limits on how much a landlord could charge a new tenant. “Soft” rent control typically exempts newly developed housing and allows landlords to charge market rents when a tenant has vacated the unit. While there is not a one-size-fits-all solution for rent stabilization, “hard” rent control provides wider protections but places a barrier on new housing production, while “soft” rent control policies provide narrower protections yet not significantly slowing new production (UCLA Lewis Center, n.d.).
- Rent stabilization policies prevent displacement by helping to ensure renters do not experience extreme rent increases and see on-going affordability in rents. Rent stabilization also prevents renters from being displaced from a higher opportunity area to a lower opportunity area. (Urban Displacement Project, 2019). Rent stabilization is also shown to significantly prevent displacement among communities of color (Diamond, McQuade, & Qian, 2019).
- This policy has a **short-term** impact on displacement by imposing a restriction on rent increases, typically within a year of creating the policy. It does not address certain long-term drivers of displacement, particularly lack of new housing production.

Tenant legal services/right to counsel	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- Another best practice that promotes stability is to provide tenants with legal services or a guaranteed right to counsel. Strong examples of such programs exist in New York City and throughout California, especially several pilot projects funded by the Shriver project (Jarvis, Reinitz, Ho, Lucas, & Zil, 2020). This strategy is best employed when legal services are offered for free, especially to renters below a certain income threshold.
- Legal assistance helps tenants avoid illegal evictions or rent increases and thus remain in their homes. Legal assistance can also help improve living conditions by ensuring landlords are meeting local housing quality standards, avoiding voluntary moves to escape substandard housing conditions.
- Legal assistance can prevent displacement in the **short-term** by halting illegal actions that would cause a resident to move. Legal assistance typically cannot halt evictions due to past-due rent, which requires rental assistance.

⁸ The legal services website Nolo.com maintains a list of localities with rent stabilization ordinances: <https://www.nolo.com/legal-encyclopedia/california-rent-control-law.html>

Anti-harassment policies	Literature coverage level	Timeframe to prevent displacement
	LOW	SHORT-TERM

- Anti-harassment policies have become an emerging best practice in preventing residential displacement. These policies hold landlords accountable for unlawful intimidation tactics and misconduct that may harm tenants and potentially lead to eviction, such as illegal rent increases, refusing to make repairs, infringing on a tenant’s right to privacy, and threatening to disclose a tenant’s immigration/citizenship status.
- Anti-harassment policies also protect against the threat of eviction based on misinformation or other factors (e.g., a tenant exercising their legal right to withhold rent due to substandard housing). Research shows that landlords will use the threat of eviction as a tactic to remove a tenant instead of engaging the legal system, often to avoid high eviction costs due to lengthy timelines (Garboden, 2019). Tenant harassment policies prohibit this type of behavior and ensure tenants can take legal action against landlords who are in violation.
- Both [state](#) and [federal](#) fair housing laws prohibit discrimination and harassment against someone based on several protected characteristics (e.g., race, citizenship, sex and gender, etc.). However, localities can implement ordinances that further enforce state and federal fair housing laws and increase tenant protections by dedicating staff to investigating potential violations.
 - The City of Los Angeles’ [Tenant Anti-Harassment Ordinance](#), which applies to all residential units within the City, grants authority to the Rent Adjustment Commission to enforce the ordinance, which includes conducting investigations, hearings, and other administrative duties.
 - The City of New York’s [Tenant Harassment Prevention Task Force \(THPT\)](#) coordinates with several state and local agencies to investigate tenant harassment claims and initiate civil action against landlords in violation for all rent-controlled units within the City.
- Anti-harassment policies can prevent displacement in the **short-term** by further prohibiting unlawful actions that could result in an involuntary move. While these policies don’t prevent lawful evictions, they can ensure that tenants have a clear and accessible pathway to hold landlords accountable for illegal activity.

Right to return policies	Literature coverage level	Timeframe to prevent displacement
	LOW	LONG-TERM

- Right to return policies require that existing residents of a home being renovated or demolished to accommodate new housing must be allowed to return to the new units at the same rent. Often this is done through prioritizing displaced residents to live in new affordable housing being created. Right to return policies can also be implemented to protect residents being displaced from a particular neighborhood to have priority for new affordable units being built in the same general area.
- These policies help mitigate displacement risk and help residents keep long-term social and emotional ties to their neighborhood by prioritizing displaced residents when they apply to new affordable housing units covered by the policy.
- State laws (SB 8 (Skinner, 2021) and SB 330 (Skinner, 2019)) require that some existing tenants who had to leave their unit due to planned demolition can return to the property at their prior rental rate when new housing is built.

- Right to return policies prevent displacement in the **long-term** as the units available for returnees are typically newly built. Housing construction timelines can be lengthy, and thus replacement units may take years to appear, and displaced residents may have permanently relocated.

Local preference policies for new affordable housing	Literature coverage level	Timeframe to prevent displacement
	LOW	LONG-TERM

- Local governments and other permitting and funding entities can require that new affordable housing projects have a preference for local residents. This can ensure that new affordable housing being built in an area serves the neighborhood’s long-time residents, especially in communities experiencing ongoing displacement.
- However, local preference policies – if not in compliance with state and federal fair housing laws – may reinforce historic patterns of racial residential discrimination, especially when imposed with the intention of keeping certain population groups out of a community.
- A local preference policy could specifically target a neighborhood experiencing displacement but should be carefully created to comply with fair housing laws. California [Government Code 7061](#) supports local tenant preferences for lower income households that are subject to displacement risk within affordable housing projects financed through low-income housing tax credits (LIHTCs) and tax-exempt bonds, provided the policy is implemented and applied in a manner consistent with fair housing laws.
- Generally, local preference policies should avoid durational requirements for local residents, for example that a person lived in a particular area for at least one year to qualify for local preference, as such a requirement could be subject to challenge under the Equal Protection Clause and the Privileges and Immunities Clause with regards to the fundamental right to travel. (Kautz & Janssens, 2022) Moreover, the larger the geographic area defined as "local," the less likely for the policy to be challenged for having a discriminatory effect (regardless of intent) that furthers patterns of segregation (Kautz & Janssens, 2022).
- Two examples of local preference policies in the San Diego region are the City of National City and the San Diego Housing Commission (SDHC). National City has a preference for residents of its city to be placed in newly-built affordable housing that is subject to a ground lease with the city’s Housing Authority; SDHC has a preference for people who live or work in the city limits to be placed in public housing.
- Local preference policies for new affordable housing prevent displacement in the **long-term**, as residents can only secure affordable housing as new units are built. Housing construction timelines can be lengthy, and the number of affordable homes built each year is limited by funding and market production.

Community benefits agreements	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	LONG-TERM

- Community Benefits Agreements (CBAs) are legally binding agreements – typically between a developer and a municipality or a community organization – that outline a set of commitments that a developer has made to win support from the residents of a development area and others who may be claiming a stake in the area’s future. A notable example is the CBA associated with the Gordie Howe International Bridge, which includes protections that mitigate displacement

pressures for existing residents near a planned bridge connecting Detroit, Mich. With Windsor, Ontario (Gordie Howe International Bridge, 2019).

- While there is limited literature on the effectiveness of CBAs in providing affordable housing, CBAs can theoretically help stabilize neighborhoods and prevent displacement by strengthening partnerships with community members to ensure their needs are met when there’s new housing development.
- CBAs prevent displacement in the **long-term** by ensuring residents are protected from the negative social, economic, and environmental impacts of new development, which takes place on a year-long timeline and might otherwise force residents to relocate to more desirable neighborhoods.

Rental assistance and foreclosure prevention	Literature coverage level	Timeframe to prevent displacement
	MEDIUM	SHORT-TERM

- Both rental assistance and foreclosure prevention programs offer different forms of financial and non-financial support to prevent displacement. Rental assistance programs provide either temporary or ongoing financial subsidies, primarily through Housing Choice Vouchers (i.e., Section 8), which are administered by local Public Housing Authorities (PHAs). Foreclosure prevention programs support homeowners by providing direct financial assistance and counseling to homeowners to help prevent foreclosure; these programs are provided at various levels of government.
- Rental assistance prevents displacement by helping renters avoid financial pressures to move. This can be both through avoiding eviction as a result of nonpayment of rent and through voluntary moves to avoid rising rents. Foreclosure prevention prevents displacement similarly by helping homeowners avoid a forced move as a result of falling behind on mortgage payments.
- Housing Choice Voucher programs have long waitlists that exacerbate housing placement delays. Additionally, most rental assistance programs do not provide “mobility assistance” like housing search counseling and indirect financial costs like security deposits, which could also help prevent displacement.
- This strategy prevents displacement in the **short-term** because it offers residents relatively quickly available financial support when housing costs increase.

Expanding homeownership	Literature coverage level	Timeframe to prevent displacement
	LOW	LONG-TERM

- Policies exist to expand homeownership by lowering the cost of purchasing a home. These programs typically focus on residents who wish to own a home but cannot afford the upfront costs or are unable to access conventional financing. Programs typically provide lower-income households with down payment assistance and/or access to government-backed loans and other types of financial assistance. It is important that homeownership assistance programs help residents avoid entering financially risky arrangements and anticipate rising property taxes.
- Homeownership in the U.S. has historically been the most significant and widespread driver of household wealth. Rising housing costs in California have made homeownership less attainable. Additionally, racial disparities in homeownership rates have been persistent due to several

historical legacies from policies such as redlining, racial discrimination, and predatory lending practices.

- A host of other policies also make homeownership a more stable housing tenure and less susceptible to displacement pressures than renting. Most significant are the consistent monthly housing cost through a 30-year mortgage, and limited increases in property taxes through California's Proposition 13. Additionally, the regulation of deficiencies in residential construction through detailed standards outlined in SB 800 (Burton, 2002) can also help stabilize costs that would otherwise be passed on to homeowners. These policies further ensure residents have the financial stability to remain in their homes and minimize displacement risk.
- Expanding homeownership is a **long-term** policy to prevent displacement because it provides financial stability, allows households to build wealth, and helps close the racial wealth gap over years and even generations.

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