

Recognized tools and resources to address housing needs

Under the Metropolitan Land Planning Act, local comprehensive plans must include a housing element that contains **standards, plans, programs, public programs, fiscal devices, official controls and specific actions** that will be used to address existing and projected housing needs.

What do **standards, plans, programs, public programs, fiscal devices, official controls and specific actions** have in common?

They're all **tools**.

But each community is different, and some tools are not available or realistic for all municipalities. Some tools that are commonly known and used by one community may not even be known by another community. Below is a comprehensive, but not exhaustive, list of widely used tools in the region to address a wide variety of housing needs. Plans consistent with Council policy will **identify and consider** all widely accepted tools to address their housing needs.

We understand that communities have many competing needs and priorities. Complete housing implementation programs do not have to commit every available tool to meet housing needs, and deciding which tools to use -- and why -- is a local responsibility. However, by acknowledging and discussing, at a minimum, the resources listed below, your implementation program will be a clear, transparent policy document guiding planners, local leaders, developers and citizens toward the housing opportunities that are and will be available in your community.

Widely Accepted Tools to Address Housing Needs

Local sources of funding:

- [Creation/use of a local Housing and Redevelopment Authority \(HRA\), Community Development Agency \(CDA\), or Economic Development Authority \(EDA\)](#)
- [Housing Bonds](#)
- [Tax Abatement](#)
- [Tax Increment Financing](#)

Federal and regional sources of funding:

- All communities: [Consolidated Request for Proposals](#)
- All communities participating in the Livable Communities Act: Livable Communities Demonstration Account (LCDA)
- All communities participating in the Livable Communities Act: Livable Communities Demonstration Account – Transit Oriented Development (TOD)
- Hennepin, Ramsey, Washington, Dakota and Anoka communities: Community Development Block Grant Funds (CDBG)
- Hennepin, Ramsey, Washington, Dakota and Anoka communities: HOME Investment Partnerships Program (HOME)
- Hennepin communities: Affordable Housing Incentive Fund (AHIF)
- Dakota communities: Housing Opportunities Enhancement Program (HOPE)
- Washington communities: Gap Financing for Redevelopment and Rental Owner Occupied Housing (GROW)

- Scott and Carver communities: Small Cities Development Program (CDBG and HOME administered through state agencies)

Local policies and strategies:

- [Effective referrals](#)
- [Fair Housing Policy](#)
- [First time homebuyer, down payment assistance, and foreclosure prevention programs](#)
- [Participation in housing-related organizations, partnerships, collaboratives, and initiatives](#)
- [Site Assembly](#)
- [Zoning and subdivision policies](#)

[Preservation strategies:](#)

- 4d tax program
- Housing Improvement Areas (HIAs)
- Land trusts
- Low-interest rehab programs

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