

Committee: Directly to Council Committee Review: N/A Staff: Linda McMillan, Sr. Legislative Analyst Purpose: To introduce agenda item – no vote expected Keywords: COG, Future of Housing, Urban Institute, Future Housing Needs AGENDA ITEM #2(A) October 29, 2019 Introduction

SUBJECT

Resolution to Support Metropolitan Washington Council of Governments' (MWCOG) Regional Housing Targets for Montgomery County. Lead Sponsor: Council President Navarro; Co-Sponsors: Councilmembers Riemer, Hucker, Katz, Rice, Albornoz, Glass, Friedson, and Jawando.

EXPECTED ATTENDEES

None

COUNCIL DECISION POINTS & COMMITTEE RECOMMENDATION

- Introduction of resolution to support MWCOG housing targets for Montgomery County. The Council was briefed on these targets at its October 15, 2019 session.
- The resolution highlights actions the County is already taking to increase production of new housing and increase production and preservation of affordable housing.
- The resolution states the Council's commitment to produce and preserve quality housing for all
 residents, support the MWCOG targets, support the policy that most new housing will be in
 Activity Centers or near high-capacity transit, reduce the number of very-low, low, and middleincome households that are housing-cost burdened, act as a catalyst for new cooperation and
 collaborations between government, non-profit and for-profits housing partners, financial
 institutions, and the community at-large.
- The Council is committed to working closely with all municipalities to achieve these housing goals.
- The resolution states the support of the Cities of Gaithersburg, Rockville, and Takoma Park to increase housing production and efforts to produce and preserve affordable housing.

DESCRIPTION/ISSUE

Over the last year, MWCOG analyzed and reviewed cooperative employment and housing forecasts. Employment growth is currently outpacing housing. Insufficient housing impacts housing affordability and undercuts economic development that relies on an available workforce. Transportation systems are strained as workers commute long distances.

MWCOG has adopted three regional housing targets: (1) Add at least 320,000 housing units to the region between 2020 and 2030; (2) At least 75% of new housing should be in Activity Centers or near high-capacity transit; and (3) At least 75% of new housing should be affordable to low- and middle-income households. The new housing target is 75,000 more units than the current regional forecast and allocates 10,000 of these additional units to Montgomery County (including a portion in the City of Gaithersburg and the City of Rockville.)

SUMMARY OF KEY DISCUSSION POINTS

- At the October 15, 2019 discussion, the Council received presentations from Planning Director Wright and the Urban Institute's Senior Policy Associate Maya Brennan and Senior Research Associate Hendey. The Council also received comments from Mr. Buchanan of Buchanan Partners, and Department of Housing and Community Affairs' Director Nigam. The Council was joined by representatives from the cities of Gaithersburg, Rockville, and Takoma Park.
- In addition to information on the targets, presentation material from Planning Director Wright included information on building permits since 2007, a heat map showing where new housing has been built since 2006, and the Planning Board's continued analysis through the development of the General Plan. The Planning Department will continue to review impediments to housing production and strategies to increase the production of new housing units to meet the new housing targets.
- Presentation material from the Urban Institute included recommended actions for the region (noting that jurisdictions may be doing some or all already), data on the need for additional housing in the two lowest cost bands (housing cost less than \$1,299 month), the need to preserve existing affordable housing (placing a focus on housing with expiring Federal assistance), and a menu of policy tools to preserve and produce housing and protect households from discrimination and displacement.

This report contains:

Resolution to Support MWCOG Housing Targets for Montgomery County	© 1-3
Presentation slides from Planning Director Wright from October 15, 2019	© 4-14
Council session	
Presentation slides from Urban Institute from October 15, 2019	© 15-24
Council session	

Link to MWCOG report "Future of Housing in Greater Washington" https://www.mwcog.org/documents/2019/09/10/the-future-of-housing-in-greater-washington/

Link to Urban Institute report "Meeting the Washington Region's Future Housing Needs": <u>https://www.urban.org/research/publication/meeting-washington-regions-future-housing-needs/view/full report</u>

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Resolution No.:	
Introduced:	
Adopted:	

COUNTY COUNCIL FOR MONTGOMERY COUNTY, MARYLAND

Lead Sponsor: Council President Navarro; Co-Sponsors: Councilmembers Riemer, Hucker, Katz, Rice, Albornoz, Glass, Friedson, and Jawando

SUBJECT: <u>Resolution to Support Metropolitan Washington Council of Governments'</u> <u>Regional Housing Targets for Montgomery County</u>

Background

- 1. On September 4, 2019 the Metropolitan Washington Council of Government (MWCOG) issued the report, "The Future of Housing in Greater Washington, A Regional Initiative to Create Housing Opportunities, Improve Transportation, and Support Economic Growth."
- 2. The report is the culmination of a year long review of employment and housing cooperative forecasts. Employment growth in the region currently outpaces housing growth. Insufficient housing growth impacts affordability, undercuts economic development efforts that rely on the availability of the workforce, and strains transportation systems as people must commute long distances.
- 3. On September 11, 2019, MWCOG's Board of Directors adopted Resolution R27-2019 that supports three regional housing targets: (1) Amount: At least 320,000 housing units should be added in the region between 2020 and 2030. This is an additional 75,000 units beyond the units already forecast for this period. (2) Accessibility: At least 75% of all new housing should be in Activity Centers or near high-capacity transit. (3) Affordability: At least 75% of new housing should be affordable to low- and middle-income households.
- 4. MWCOG estimated jurisdiction contributions to achieve these housing goals and calls on Montgomery County to increase its share of housing by 10,000 units, including 1,000 additional units each in the City of Gaithersburg and the City of Rockville.

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- 5. Montgomery County has already taken many steps to increase the production of all housing and preserve affordable housing. Some of these efforts include: updating the Zoning Ordinance and adopting master plans that increase residential density near transit, incentivize increased affordable housing and include creative ways to preserve affordable housing; revising the Moderately Priced Dwelling Unit law and requiring more MPDUs in high income areas of the County; expanding opportunities for accessory dwelling units; increasing funding for the Housing Initiative Fund; approving higher annual caps for payment in lieu of taxes agreements; using County-owned land for affordable housing developments; and preserving affordable housing using the County's right-of-first refusal law.
- 6. The Cities of Gaithersburg, Rockville, and Takoma Park have each reviewed the MWCOG recommendations and support efforts to increase housing production to meet future need and to work to preserve and produce affordable housing. The Takoma Park City Council adopted its "2019-2030 Housing and Economic Development Strategic Plan" on October 16, 2019 to advance these efforts.

<u>Action</u>

The County Council for Montgomery County, Maryland approves the following action:

The County Council is committed to pursuing ways to produce and preserve quality housing for all its residents. A sufficient stock of quality housing at all levels of affordability is critical to quality of life, health of residents, and the economic development that will bring increased employment opportunities.

The Council supports the goals of the Metropolitan Washington Council of Government's (MWCOG) resolution which calls for an additional 320,000 housing units in the region by 2030. This is an increase of 75,000 housing units beyond the current forecast and calls for Montgomery County to set a goal of producing 10,000 housing units above the existing forecast, including housing that will be produced in the City of Gaithersburg and City of Rockville. The Council is committed to working closely with all County municipalities to achieve this new goal.

The Council supports MWCOG's policy goal that 75% of new housing be in Activity Centers or near high-capacity transit.

The Council will undertake efforts to analyze and find solutions for barriers to increasing housing production, particularly for housing affordable to low- and middle- income

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households. The Council will monitor data on the number and percent of households that are housing-cost burdened with a focus on reducing the number of very-low, low- and middle-income household that are spending more than 30% of their income on housing.

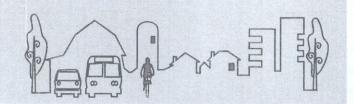
The Council will work to act as a catalyst for new cooperation and collaborations between government, the non-profit and for-profit housing development and construction community, financial partners including banking and foundations, and the community atlarge to achieve these critical housing goals.

This is a correct copy of Council action.

Mary Anne Paradise Acting Clerk of the Council



Montgomery Planning MWCOG Meeting the Region's Current and Future Housing Needs



Timeline

Early 2018	• TPB (The National Capital Region Transportation Planning Board) endorsees Long-Range Plan Task Force initiatives, including bringing jobs and housing closer to together.
July 2018	 COG analysis identifies regional housing shortfall; COG Board members discuss housing need at leadership retreat.
September 2018	• COG Board unanimously adopts resolution acknowledging housing shortage; directs Planning Directors and Housing Directors to assess what it would take to close the gap.
January 2019	• COG Board endorses work plan to better understand Amount, Accessibility (location), Affordability of needed housing.
July 2019	COG Board nears agreement on regional housing targets.
September 2019	 COG Board adopts resolution to collaboratively address the area's housing production and affordability challenges.

Overview

Amount

Accessibility -

Affordability -

How much new housing should be added in the region and by when?
At least 320,000 housing units should be added in the region between 2020 and 2030. This is an additional 75,000 units beyond the units already forecasted in this period.

 How much of the additional housing should be located in Activity Centers and near high-capacity transit solutions?

 COG Board proposal is to target 75% of new units in Activity Centers and near High Capacity Transit.

• At what price should housing be added to accommodate the type of household growth anticipated?

 At the recommendation of attendees of the COG Leadership Retreat in July 2019, it was the proposed that the affordability target be 75% of units at low and middle cost bands.

Forecast

- The most recent county-wide forecast includes population, household, and at-place employment totals through 2045
- The projections are distributed to Transportation Analysis Zone (TAZ), looking at:
 - Vacancies
 - Development Pipeline projects with approvals
 - Properties likely to redevelop
 - Master Planned development expected

Targets

- At the recommendation of the region's planning directors, COG staff proposed dividing the needed additional households by each jurisdictions' share (percentage) of forecasted household growth between 2020 and 2030.
- Each jurisdiction would contribute an equitable portion of the 75,000 additional households needed regionwide.

Targets

- Montgomery County's household growth forecast from 2020 to 2030 is 31,000 households, with its jurisdictional share (%) of total regional households at 13% (including the cities of Gaithersburg and Rockville).
 - Unincorporated Montgomery County has an anticipated growth of 23,000 households
 - 10% of the total regional household growth forecast from 2020 to 2030
 - The city of Rockville has an anticipated growth of 5,000 households
 - 2% of the total regional household growth forecast from 2020 to 2030
 - The city of Gaithersburg has an anticipated growth of 3,000 households
 - 1% of the total regional household growth forecast from 2020 to 2030

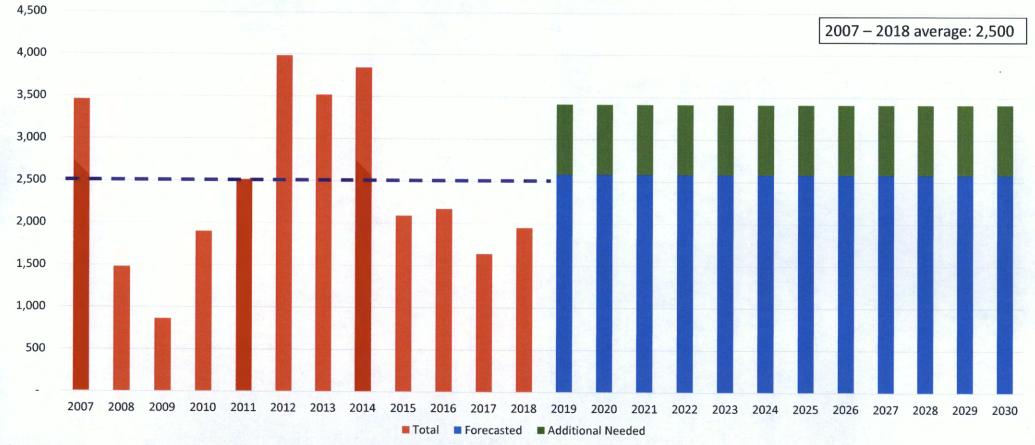
Targets

- Montgomery County's share of the additional 75,000 households across the region, allocated by the jurisdictional share of forecast growth from 2020 to 2030, is **10,000 households**.
- Of the 10,000 additional household units:
 - Unincorporated Montgomery County would have a share of 7,000-8,000 units
 - 1,000 units would be allocated to the city of Rockville
 - 1,000 units would be allocated to the city of Gaithersburg
- These targets for additional housing to meet projected regional needs are aspirational
- MWCOG Meeting the Region's Current and Future Housing Needs

Updated Forecasts & New Housing Targets

	CURRENT PROJECTIONS (Thousands)				
	Total Households Forecast 2020	Total Households Forecast 2030	Household Growth Forecast 2020 to 2030	Jurisdictional Share (%) of Total Regional Household Growth Forecast 2020 to 2030	Additional 75k (Target 1) Households Allocated by Jurisdictional Share of Forecast Household Growth 2020 to 2030
Montgomery County (includes Rockville and Gaithersburg)	391	422	31	13%	10
City of Rockville*	29	34	5	2%	1
City of Gaithersburg*	26	29	3	1%	1
COG/TPB Region	2,133	2,375	242	100%	75
Courses Down 10.1 Courses					

Source: Round 9.1 Cooperative Forecasts, COG calculations *Included in Montgomery County total



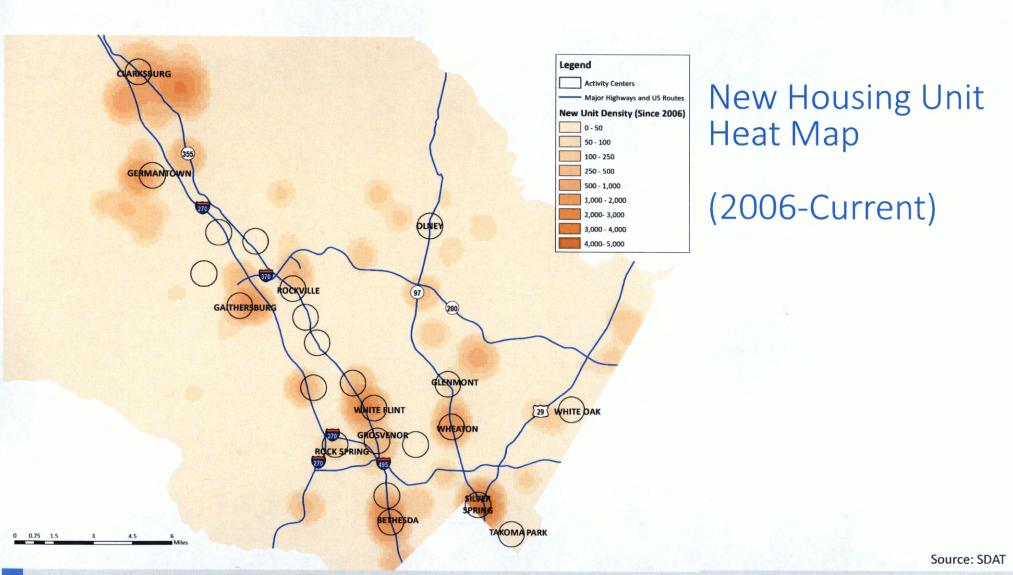
Montgomery County Residential Building Permits

Source: Census Bureau (data includes the municipalities of Rockville and Gaithersburg)

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Next Steps – Continued Analysis

- Residential Capacity Analysis through General Plan efforts
 - Estimating the amount (or share) of additional housing growth which could be accommodated within Activity Centers and High-Capacity Transit Stations Areas

Review of impediments

- Land use/regulatory challenges
- Market forces
- Community dynamics

Selected Recommendations from "Meeting the Washington Region's Future Housing Needs"

10/15/2019

Local Governments Should Strengthen or Expand Existing Policies and Adopt New Policies to Meet Regional Targets

Every jurisdiction should develop its own portfolio of policies and investments that are tailored to its specific needs and capacities. Local governments have considerable resources to deploy, including regulatory authorities, funding resources, and leadership and convening capacities. The menu of potential tools available to local governments is diverse and substantial, and all warrant consideration. Analysis highlights 12 tools that offer high potential for the Washington, DC, region and should be priorities for expansion in jurisdictions where they already exist and for implementation where they do not:

- Preserve existing housing units affordable for households with low incomes
 - 1. Provide **loans for property repairs and rehabilitation** so owners of low- and moderate-cost rental housing can maintain and improve their physical condition while maintaining affordability.
 - 2. Maintain a **network and inventory of properties at risk of loss** to support quick identification and coordination of action by a network of public and nonprofit organizations to preserve the availability, quality, and affordability of this stock.
 - 3. Invest local resources in the **rehabilitation of public housing** to ensure that the existing public housing stock remains available to meet the needs of households with the lowest incomes.
 - 4. Provide **low-cost capital for property acquisition** and optional rehab to enable nimble intervention and preservation of residential properties by mission-driven organizations that will maintain their availability, quality, and affordability.
- Produce more housing across the affordability spectrum
 - 5. Impose **land value taxation** to discourage speculative land holding, especially of vacant parcels, so that more housing is produced more quickly.
 - 6. Implement **up-zoning** and other density-enabling regulations to enable more housing production at lower costs, especially in areas accessible to economic activity centers.
 - 7. Eliminate or **reduce parking requirements** to allow developers to create more housing units at lower cost.
 - 8. Establish **equitable transit-oriented development funds** to ensure that new development projects near transit include housing affordable for households in the low and middle income bands.
- Protect both renters and homeowners from discrimination and involuntary displacement

- Offer home purchase assistance to increase residential stability among households with low incomes and first-time buyers.
- 10. Create **land trusts, cooperatives, and shared equity ownership** to ensure that opportunities for homeownership remain affordable to households in the low and low-middle income bands, even in extremely high-cost areas.
- 11. Provide **emergency rental assistance** to reduce evictions and homelessness among households with the lowest incomes.
- 12. Fund **local housing vouchers** to make existing rental housing affordable for households with the lowest incomes.

State Governments Should Support the Capacity of Local Governments

In some cases, local governments may lack the authority or the resources to take needed action. So Maryland and Virginia play an essential role, providing supplemental funding resources and authorizing regulatory innovations that local governments need to meet their share of regional targets. The federal government is a critical partner as well. The existing stock of public and assisted housing, federally funded housing vouchers, and federal resources delivered through tax credits and block grants all help meet the region's housing needs, particularly those of households in the lowest income bands. Completely closing the affordability gap for the households with the lowest incomes would require an expansion of federal housing assistance. But even absent a substantial increase in federal housing assistance, local governments can and should maximize their participation in federal programs and leverage the federal resources available.

Business and Philanthropy Should Deploy Their Influence and Convening Powers

Philanthropic and business leaders bring essential perspectives and capacities to the region's housing challenge. They can prioritize a regionwide perspective and a focus on the future, promote strategic planning and goal setting, help build public understanding and support, and monitor progress over time toward regionwide targets. Their capacities as influencers, investors, and conveners in the region can help build a durable, cross-sector commitment to addressing the region's current and future housing challenge—generating an impact larger than any single business or philanthropy could have on its own. Although their influence is often their biggest asset, they may have resources they can invest in targeted, high-impact public-private partnerships, to build and sustain the regional commitment.

Building on the evidence and analysis presented here, we urge leaders from local and state governments, the business community, nonprofit organizations, and philanthropy to join in a serious and sustained deliberative process, to agree upon a shared vision and targets, to commission additional fact finding and analysis, and to commit to the evidence-based actions each can take to contribute to an effective regionwide strategy.

Download the report at https://urbn.is/2lvgpRw

Selected Charts and Data from "Meeting the Washington Region's Future Housing Needs" 10/15/2019

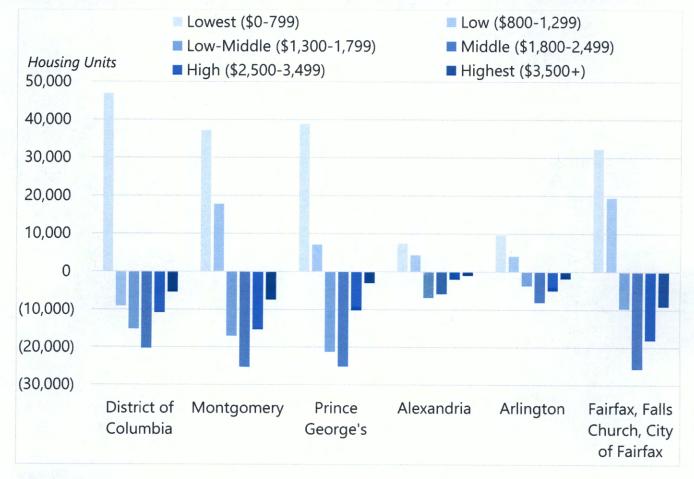
Download the report at https://urbn.is/2lvgpRw

Current housing needs and supply are not well-aligned.

Figure 1 shows there are gaps in the number of lowest cost housing units where the need for housing in that cost category is greater than the supply of that housing. Negative values reflect cost categories where there is more housing supply than current households need.

FIGURE 1

Housing Gaps and Surpluses by Monthly Housing Cost for Selected Jurisdictions, 2015



Source: Urban–Greater DC analysis of the 2013 to 2017 American Community Survey microdata from IPUMS-USA, University of Minnesota, www.ipums.org.

Notes: Estimated need for affordable housing to house the homeless population who is not chronically homeless included as demand for the lowest cost housing units. The number of households and housing units has been weighted to match the Metropolitan Washington Council of Governments 2015 household estimate. See the appendix in the full report for details on how housing needs are defined.

The majority of new units need to be added in the low and middle cost categories.

Figure 2 shows the total housing units forecasted to be added in each jurisdiction based on the MWCOG Round 9.1 Forecast. We estimated the incomes of those new households, accounting for immigration and demographic trends, and translated those incomes into housing costs. Future housing units could be built to better align with the cost needs of households who will be added to the region.

FIGURE 2

Additional Units Needed by Cost to Accommodate Baseline Expected Household Growth in Selected Jurisdictions from 2015 to 2013



Source: Urban–Greater DC projections based on the American Community Survey microdata from IPUMS-USA, University of Minnesota, <u>www.ipums.org</u>, and Metropolitan Washington Council of Governments, *Round 9.1 Growth Trends to 2045: Cooperative Forecasting in Metropolitan Washington*, DC: Metropolitan Washington Council of Governments, 2018).

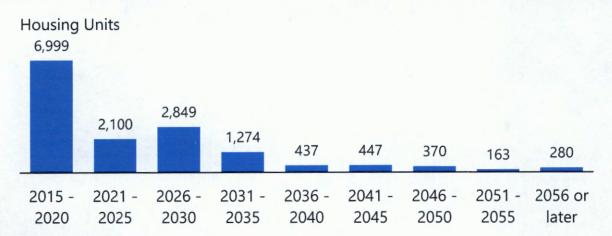
Notes: Growth in units that are vacant and for sale or for rent is assumed to match the overall growth in units needed to accommodate households to maintain current vacancy rates. Units that were seasonal or vacant and being held off the market at baseline are not included in this figure. See the appendix in the full report for details on projection and future needs methodology.

Preservation of both subsidized and unsubsidized affordable housing is critical to meeting both current and future needs.

By 2030 we estimate that 119,000 households in Montgomery County will need housing in the low and lowest cost bands (under \$1,300 a month in 2016 dollars). As most new housing stock produced at this level requires deep public subsidies, preserving the existing affordable housing stock, whether already subsidized or not, is essential. Figure 3 shows when federally assisted units may lose their affordability restrictions. Table 1 estimates that more than 34,000 units in Montgomery are likely to require some intervention to preserve affordability.

FIGURE 3

Federally Assisted Housing Units by Year of Affordability Restriction Expiration in Montgomery County



Source: Urban-Greater DC analysis of National Preservation Database.

Notes: Public housing does not have affordability restrictions that expire. Figure excludes units missing data on expiration dates. Figure includes 15-year compliance or 30-year subsidy end dates for units subsidized by the low-income housing tax credit.

TABLE 1

Rental Units That May Need Intervention to Preserve Affordability before 2030

	Number of units
Federally assisted housing stock with subsidies expiring by 2030	12,000
Public housing units	600
Likely unsubsidized affordable units in 5+ unit buildings estimated to be	
more than 30 years old (80 percent)	16,000
Likely unsubsidized affordable units in 1-4 unit buildings older than 30	
years	6,000
Total	34,600

Source: Urban–Greater DC analysis of National Preservation Database and the American Community Survey microdata from IPUMS-USA, University of Minnesota, www.ipums.org.

Notes: Affordable units are defined as those renting for less than \$1,300 per month. Data are rounded to the nearest thousand except for public housing units.

Policy Menus from "Meeting the Washington Region's Future Housing Needs" 10/15/2019

For details on the policy tools and their expected contributions towards meeting regional needs, download the report at <u>https://urbn.is/2lvgpRw</u>.

Policy Menu: Preserve Existing Housing Affordability

Strategies	Policy tools
Empower mission- driven organizations to acquire low- and moderate-cost rental properties at risk of loss	 Laws and regulations Enact right of first refusal—to allow mission-driven organizations an advance window to acquire properties. Public funding/resources Provide financing for acquisition and/or rehabilitation—to enable nimble and lower-cost acquisition. Voice/convening power Create preservation networks and inventories—to enable advance preparation by public and nonprofit actors.
Maintain and improve the physical condition of low- and moderate- cost housing	 Public funding/resources Fund light rehab programs—to finance required improvements in rented or owned housing. Fund moderate to substantial rehab programs—to address deferred maintenance and extensive repairs. Create energy-efficiency programs— to reduce ongoing operating costs and enable spending on upkeep. Rehabilitate public housing—to stop public housing units from going vacant because of disrepair. Voice/convening power Provide technical assistance and training—to help property owners identify feasible solutions.
Incentivize current property owners to maintain low or moderate rents	 Laws and regulations Identify preservation-oriented subsidy priorities—to facilitate owners' commitment to low and moderate cost housing. Public funding/resources Enact property tax incentives for preservation—to reduce landlord costs in return for rent limits.

Policy Menus from "Meeting the Washington Region's Future Housing Needs" 10/15/2019

Strategies	Policy tools
Increase the locations and density of housing development	 Public funding/resources Designate housing as a priority use for public land—to increase available space for housing. Laws and regulations Establish land value taxation—to create a disincentive for speculative land holding, especially of vacant parcels. Authorize or incentivize infill—to put more parcels to use. Enact up-zoning and density-enabling regulations—to enable more housing production. Prioritize added density in approved areas—to use more parcels to their allowable density. Facilitate single-family conversions and accessory dwellings in every neighborhood—to increase density in keeping with community design.
Shorten the timeline for delivering new housing	 Laws and regulations Streamline impact assessments and environmental review—to improve the timeline without losing essential reviews. Expedite permitting for designated housing types—to prioritize development of needed homes. Increase predictability of approvals—to reduce costly delays. Voice/convening power Develop skilled labor and quicker construction options—to improve productivity and reach move-in more quickly.
Support affordability and inclusion	 Laws and regulations Eliminate or reduce parking requirements—to allow developers to create more housing units at lower cost. Implement mandatory inclusionary zoning—to require low- or moderate-cost units with new residential development. Create developer incentives—to waive fees, increase allowable greater density, or offer other incentives in exchange for the production of low or moderate cost units. Enact fair share requirements—to establish, monitor, and enforce targets for including lower-cost housing. Public funding/resources Fund local development subsidy programs—to support the production and operation of housing at low or moderate rent levels. Fund transit-oriented development—to bring down the minimum feasible rents near transit. Provide committed project-based subsidies—to improve financial viability of development that serves lower incomes. Allow public purchase of inclusionary units—to enable very low-cost housing in scattered sites.

Policy Menu: Produce More Housing across the Income Spectrum

Policy Menus from "Meeting the Washington Region's Future Housing Needs" 10/15/2019

Strategies	Policy tools
Reduce instability and displacement pressure	 Laws and regulations Enact rent stabilization—to establish and enforce limits on rent increases. Establish lease term and renewal rights—to adopt laws that increase stability for renters in good standing. Provide tenant relocation assistance requirements—to create a disincentive for displacing renters. Limit short-term rentals—to balance periodic income support with the need for a year-round housing supply. Public funding/resources Provide home purchase assistance—to increase residential stability among households with low incomes and first-time owners. Allow land trust, co-op, and/or shared equity homeownership—to open the door to homeownership in extremely high-cost areas. Create assessment limits—to reduce owners' displacement pressures from rising property tax bills. Establish local housing vouchers—to supplement federal vouchers and increase access to housing among people with extremely limited means. Fund emergency rental assistance—to reduce evictions. Provide mediation and legal services—to provide renters with low incomes with a right to mediation and/or a publicly-funded attorney for eviction matters.
Enable fair and equitable access to housing	 Laws and regulations Expand antidiscrimination protections—to ensure fair housing for groups that face access disparities. Public funding/resources Increase testing and enforcement of fair housing laws—to reduce barriers for renters and home buyers. Voice/convening power Support fair housing education programs—to increase voluntary compliance Conduct landlord outreach—to reduce discrimination against people with rent vouchers.
Prevent hazardous and unhealthy living conditions	 Laws and regulations Commit to ending homelessness—to make explicit commitments and fund proven strategies to achieve the goal. Establish proactive rental inspections—to reduce the possibility of retaliation when renters press for essential repairs. Require rental registration and licensing—to improve accountability and enforcement capacity. Public funding/resources Provide rapid rehousing assistance—to identify and house people as they become homeless.

Policy Menu: Protect Households from Discrimination and Displacement